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Entrepreneurial Ecosystem in Northern Sri Lanka's War-Torn Region: A Gendered Perspective

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Entrepreneurial Ecosystem in Northern Sri Lanka's War-Torn Region:
A Gendered Perspective

Birintha Ketheswaran

A thesis submitted in partial fulfilment of the requirements of Sheffield Hallam
University for the degree of Doctor of Philosophy

January 2025

Candidate Declaration

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5. The word count of the thesis is 80,442.

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Director(s) of Studies	Professor Seun Kolade

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Abstract

This study explores how power and status disparities affect women and their business start-ups, as well as long-term business goals, within northern Sri Lanka's post-civil war entrepreneurial landscape from a gendered perspective. Using Isenberg's (2010) entrepreneurial ecosystem framework, the study develops a conceptual model for female entrepreneurship in Northern Sri Lanka, examining gendered perspectives and how socio-cultural barriers, entrepreneurial networks, financial access, market dynamics, and education and training shape women's entrepreneurial efforts in this war-torn region. The investigation is based on a pragmatic paradigm, incorporating qualitative research methods and a narrative inquiry approach within a cross-sectional research design. Data were collected through in-depth, semi-structured interviews with 40 female business owners, and thematic analysis, supported by NVivo software, was used to interpret the findings. The study incorporates Kimberlé Crenshaw's concept of intersectionality and Collins's matrix of domination to address the complex challenges faced by female entrepreneurs in this war-torn context. The study identifies a number of factors that women entrepreneurs in this region face, including gender bias, caste discrimination, institutional obstacles such as Thesavalamai customary law, restricted access to capital, disrupted or inadequate infrastructure, a lack of market opportunities, outdated technology, social norm barriers, and limited financial literacy and managerial skills due to limited exposure.

This study contributes to the literature on female entrepreneurship in post-war economies by employing the matrix of domination as a theoretical framework to analyze the intersecting influences of legal constraints, caste hierarchies, and war-related trauma on women's business experiences. By critically examining these dynamics, the study bridges the gap between policy and lived reality, revealing the disconnect between legal frameworks, institutional support, and the everyday struggles of female entrepreneurs in post-war Northern Sri Lanka. It highlights how existing policies and support mechanisms often fail to address the structural barriers women face, reinforcing systemic inequalities rather than alleviating them. By addressing these gaps, the research broadens the discourse on gender and entrepreneurship, offering a more inclusive and contextually relevant understanding of the challenges hindering women's economic participation in post-conflict settings. The findings inform the development of more effective policies and programs that empower women entrepreneurs, enhance economic resilience, and contribute to the long-term development of war-affected Northern Sri Lanka.

Keywords: Female entrepreneurship, Northern Sri Lanka, gender inequality

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List of Acronyms

DCS	-	Department of Census and Statistics
EELAM	-	Tamil term for Sri northern and eastern areas.
GEM	-	Global Entrepreneurship Monitor
LTTE	-	Liberation Tigers of Tamil Eelam
OECD	-	Organization for Economic Co-operation and Development
SMEs	-	Small and Medium Enterprises
VC	-	Venture Capital
BDS	-	Business Development Services
EaP	-	Entrepreneurship as Practice
EG	-	Equal Ground
FSE	-	Feminist Standpoint Epistemology
FST	-	Feminist Standpoint Theory
GDP	-	Gross Domestic Product
LHI	-	Life History Interview
LTTE	-	Liberation Tigers of Tamil Eelam
NGO	-	Non-government Organization
SAARC	-	South Asian Association for Regional
SLGOV	-	Sri Lankan Government
SME	-	Small Medium Enterprises
WE	-	Women Entrepreneurs
DCS	-	Department of Census and Statistics
EELAM	-	Tamil term for Sri Lankan northern and eastern region
PBC	-	Perceived Behaviour Control

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Definitions of Terms

Internal colonialism refers to a situation where a dominant group within a country exploit or oppresses a marginalized group, much like how colonizers would exploit colonized territories. This exploitation often involves economic, political, and cultural dimensions. For Tamils in Sri Lanka, this concept is used to describe the ways in which the Sinhalese majority marginalized them despite both groups being within the same national boundaries.

Thesavalamai refers to the traditional legal and customary laws governing the Tamil-speaking people in the Northern and Eastern Provinces of Sri Lanka. These laws are specific to the Tamil community and have historical roots in the customs and practices of Tamil Nadu (in present-day India) as well as the local adaptations made in Sri Lanka. The term Thesawalamai translates to "the customs of the land" and originates from the traditions and practices of the Dravidians from the Malabar Coast of India (Cooray, 2011, p. 142). This body of law specifically applies to the Tamil population of the Northern Province. In 1707, these customs were codified in Dutch by the Dutch Government, and following the British occupation, an English translation of this codification was enacted as statute law in 1806 (Marasinghe & Scharenguivel, 2015, p. 34). Presently, Thesawalamai law is governed by three key legislations: the Jaffna Matrimonial Rights and Inheritance Ordinance No. 1 of 1911, the Jaffna Matrimonial Rights and Inheritance (Amendment) Ordinance No. 58 of 1947, and the Thesawalamai Pre-emption Ordinance of 1947.

Double-loop learning: Double-loop learning is a concept from organizational learning theory that goes beyond just identifying and correcting mistakes (which is what single-loop learning does). While single-loop learning focuses on making adjustments to improve performance within existing frameworks or strategies, double-loop learning involves questioning and changing the underlying assumptions, values, or policies that guide actions.

Chapter 1: Introduction

This study aims to investigate the ways in which power and status disparities affect women entrepreneurs in their business start-ups and long-term business goals in northern Sri Lanka's post-civil war entrepreneurial environment. Chapter one provides an overview of the thesis by introducing the geographical context of the research and its significance in terms of employment, GDP contribution, and the unemployment rate in the northern province, with a focus on gender. Following this, the research problem will be clearly defined by introducing the Sri Lankan civil war and its effects on Tamil women's economic and social participation, female entrepreneurship, and gender discrimination in the context of Sri Lankan businesses. The research questions are presented, along with their aims and objectives. The rationale for the study is explored, and the limitations of the study, as well as the scope, are identified. The conceptual and theoretical underpinnings of the study are introduced, along with the research philosophy, methodologies, and strategies. This includes sampling approaches, sample size, data collection, and analysis methods. Ethical concerns are also discussed. A concise summary of the study's findings is provided, and the structure of the thesis is outlined, including a detailed description of each chapter.

1.1 Geographic context of the study: Sri Lanka

The geographical focus of this research is Sri Lanka, officially known as the Democratic Socialist Republic of Sri Lanka. Sri Lanka is renowned for its spices, tea, tourism industry, and religious heritage, all of which have contributed to the country's international reputation (Fernando, 2016). According to the Sri Lankan Central Bank census, the population was 21,803,000 in 2019, with a population density of 332 persons per square kilometre. The working-age population (ages 15–64) was estimated at 14,589,000 in 2019 (DCS, 2019), with a mid-year population growth rate of 0.6%. The ethnic composition of Sri Lanka is 74.9% Sinhalese, 11.2% Sri Lankan Tamil, 4.1% Indian Tamil, and 9.3% Sri Lankan Moor/Muslims, according to the Central Bank of Sri Lanka's Economic and Social Statistics 2023. Sri Lanka has a free-market economy, with its main economic sectors being tourism, tea and rubber exports, textiles, rice production, and other agricultural products. The top three export destinations are the United States, the United Kingdom, and India. The largest import partners are China, India, and the United Arab Emirates.

1.2 Northern Province of Sri Lanka – An Introduction

This study is conducted in the Northern Province of Sri Lanka, located at the island's northernmost point. The Northern Province is bounded to the north by the narrow Palk Strait and to the east by the Bay of Bengal. Its western and southern boundaries are defined by the North Central Province and the Arabian Sea. The province is situated approximately 22 miles (35 km) from India and extends between 80°46'N and 80°21'E. It is connected to the Indian mainland by Adam's Bridge and covers an area of about 3,430 square miles (8,884 square kilometres). The Northern Province comprises five administrative districts, 33 Divisional Secretariat Divisions (DS Divisions), and 912 Grama Niladhari Divisions (GN Divisions) (Department of Census & Statistics, Sri Lanka, 2019).



Figure 1: Sri Lanka, source [http:// np.gov.lk](http://np.gov.lk)

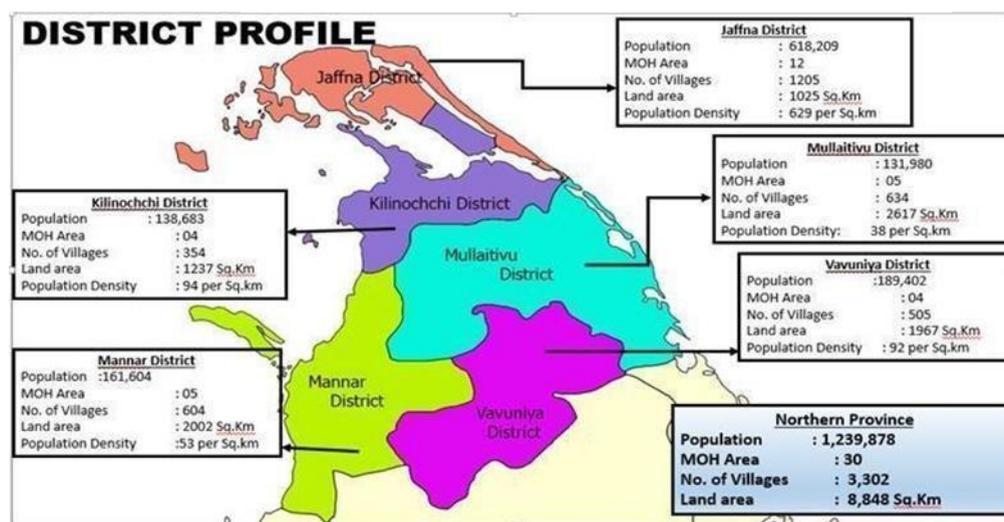


Figure 2: district Profile Source: [http:// np.gov.lk](http://np.gov.lk)

The territory is divided into one Municipal Council, five Urban Councils, and 28 Pradeshiya Sabhas for local governance. The Northern Province covers an area of 8,848.21 square kilometres and consists of 24 rivers, all classified as seasonal. The region has nine major and

medium irrigation systems, including five substantial tanks operated by the Central Irrigation Department, which provide irrigation water to 45,551 acres of land. The Agrarian Development Department oversees 2,744 minor irrigation systems. The province is divided into two main regions based on water resources: the Jaffna Peninsula and its adjacent islands, which rely heavily on groundwater from the Limestone and Sand Aquifer, and the other four districts, where surface water basins fed by 27 non-perennial rivers constitute the principal water sources. In 2019, the Northern Province's population was 1,088,537, following a decrease from 1,109,404 due to internal and foreign migration, which altered the demographic trend (Northern Provincial Council, 2020).

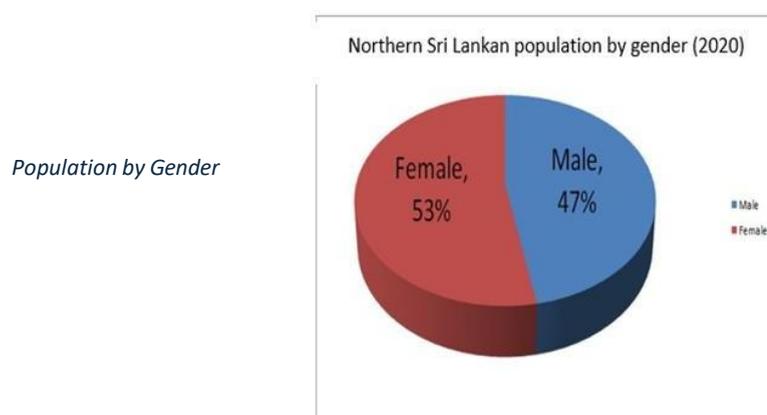


Figure 3: Population by Gender, Source: Department of census and statistics, Sri Lanka (2021)

The Northern Province is home to about 5% of Sri Lankans (a total of 1.246 million). Jaffna district has a population of 49%, whereas the other four districts only have a population of 51%. Only 15.5% of people live in cities, while 84.5% of people live in rural areas. The province has a 140.1 km² population density. Jaffna district has the highest population density (600.48 Km²), while Mullaitivu district has the lowest population density (54.28 Km²). The civil war significantly impacted the province's population, as it had on the Eastern Province. An estimated 100,000 persons were killed during the war (1983-2009). During the conflict, several hundred thousand Sri Lankan Tamils left the island nation for Western countries. Many relocated to the relatively safe city of Colombo, the island's capital (Thurairajah et al., 2020). According to the Department of Census and Statistics (2021), the gender distribution in Sri Lanka's Partial Census of Population has shifted. For the first time, the female population exceeded the male population, accounting for 50.2% (9,438,100) of the total population. The female population was higher than the male population in five of the six districts in the formerly conflict-affected area but by a lower margin than the national average (51.5% versus 48.5%).

The Jaffna district had the lowest male population percentage of the country's 25 districts (Department of Census and Statistics, 2018). This is due in part to the fact that many males emigrated abroad, and in part due to the fact that many people died or went missing as a direct result of the civil war. Women in the Northern Province have historically had few options for industrial work. According to data from the Department of Census and Statistics, in 2018, female unemployment rates were much higher than male unemployment rates in the Eastern and Northern Provinces. In eight districts, the rate of female unemployment was lower than 4% (with higher rates in the East), whereas in other districts, it ranged from 9% to 30% (with higher rates in the North). In 2012, the male unemployment rate was 2.8%, and the female unemployment rate was 6.2%, for a national average of 4%. The East has the highest male unemployment rates - 3.6% in Ampara, 3.1% in Batticaloa, and 2.3% in Trincomalee. Male unemployment rates in the North ranged from 2.8% in Jaffna to 1.7% in Vavuniya, 0.8% in Kilinochchi, 1.6% in Mannar, and 2.2% in Mullaitivu. In contrast, the northern areas had greater percentages of female unemployment. The Kilinochchi district's rate was 29.4%, compared to 10.9% in the Jaffna district. The rates were 21.6% in the Mannar district, 20.5% in the Mullaitivu district, and 9.0% in the Vavuniya district.

Province population by ethnicity

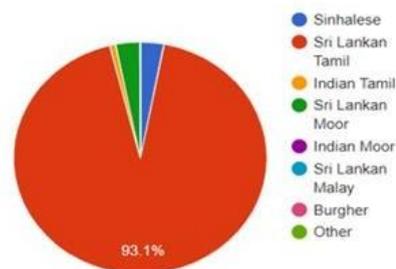


Figure 4: Province population by ethnicity, Source: Department of census and statistics, Sri Lanka (2021)

The population of the Northern province is comprised mainly of the Sri Lankan Tamil population with a few other ethnicities. According to the 2020 Population and Housing census, around 93% of the Northern province population was Sri Lankan Tamil, only 3% of the population was represented by the Sinhalese.

Unemployment rate by Province and gender (Northern Province (2020))

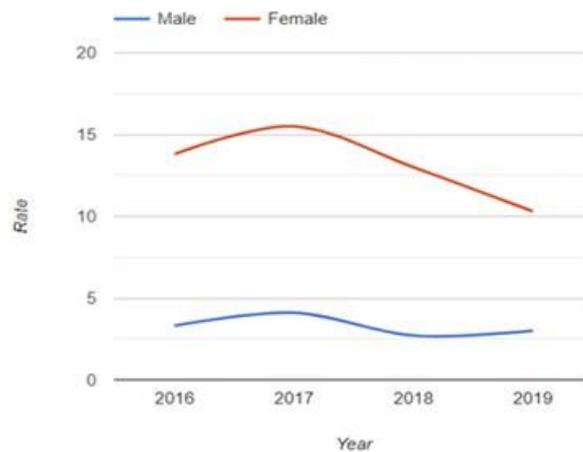


Figure 5: Unemployment rate by Province and gender (Northern Province, Source - Sri Lanka Labour Force Survey, Department of Census and Statistics (2020))

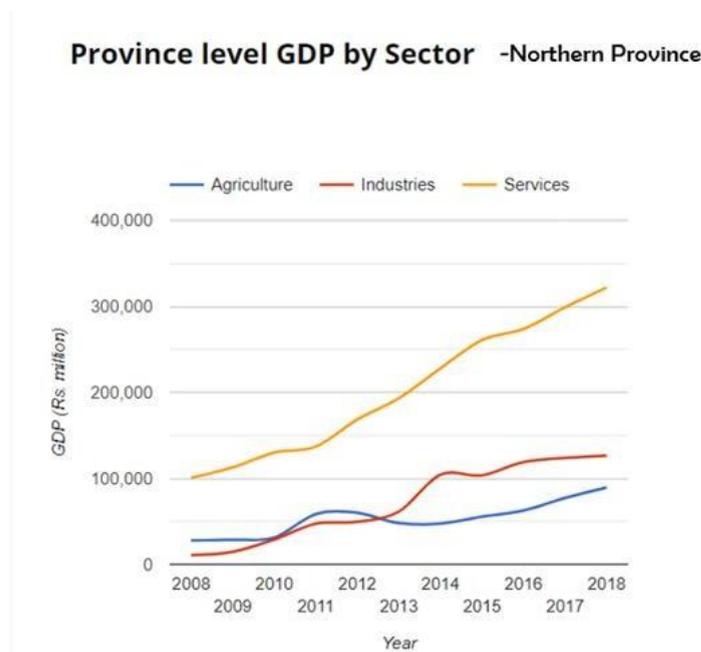


Figure 6: Unemployment rate by Province and gender (Northern Province, Source - Sri Lanka Labour Force Survey, Department of Census and Statistics (2020)).

The Northern Province had an average unemployment rate of 5% in 2019, while Sri Lanka overall had a rate of 4.8%. Female unemployment in the Northern Province is higher than male unemployment. The GDP contribution by sector values illustrates the location of production within an economy. The distribution illustrates the GDP contribution of each sector—agriculture, industry, and services. Agriculture consists of fishing, forestry, and farming. Construction, manufacturing, energy generation, and mining are considered industries.

Government, communications, transportation, finance, and all other private economic activities that do not produce tangible products are considered services. According to the statistics division of the central bank (2014), people's lives were severely devastated by conflict in several ways, including the loss of lives, numerous displacements, loss of properties, deprivation of economic activities, unemployment, and poverty. As a result, the Northern Province is the province that contributes the least to the national GDP (Lingesiya, 2020). The agricultural sector in Sri Lanka's Eastern and Northern regions predominantly focuses on the cultivation of paddy, onions, chilies, tobacco, and fishing. Women's participation in agriculture is primarily limited to labour-intensive roles during planting and harvesting periods, resulting in a minimal number of female farmers nationwide (Gunawardana, 2018). Notably, in these regions, there is little to no wage discrimination between male and female agricultural labourers, a phenomenon possibly attributable to labour shortages during peak agricultural seasons (Madadeniya & Ekanayake, 2021).

1.3 Sri Lankan Civil War

Sri Lanka was the centre of the civil war that broke out in 1983 and lasted until 2009. The conflict began due to ethnic discrimination, partiality in university admissions, and unequal government job distribution among citizens. The war began between the reigning government of Sri Lanka and the Liberation Tigers of Tamil Eelam (LTTE) who represented the minority Tamil people and demanded their rights to be treated as equal citizens. The Tamil community on the island experienced marginalisation from political and economic prospects following the end of colonialism (Fazil, 2018). This is the outcome of many significant events, such as the abolition of voting rights for Indian Tamils following independence in 1948, the implementation of a 'Sinhala only' policy by the Bandaranaike government, and the ratification of a new constitution in 1972 that abolished protection of the rights of the minority population (Wyss, 2020). In addition to this, in the early 1970s, Sri Lanka implemented a policy of standardization in university admissions, which required Tamil students to achieve higher marks than their Sinhalese counterparts for entry into the same academic programs. This policy was ostensibly designed to address perceived disparities in university enrolment but resulted in a significant reduction of Tamil students in higher education institutions. Consequently, the Tamil community, previously noted for its educational achievements and financial stability, experienced a decline in opportunities for socioeconomic advancement. This situation, which was perceived as internal colonialism by the Tamil population in Sri Lanka, resulted in a desire

for independence or increased autonomy among Tamils. Liberation Tigers of Tamil Eelam (LTTE) was born out of this sentiment, which was expressed through a number of Tamil political movements. In reaction to the systematic discrimination and marginalisation perpetrated by the Sinhalese-majority government, the Liberation Tigers of Tamil Eelam (LTTE) attempted to establish a separate state known as Tamil Eelam (Gamage, 2012). They sought to establish a separate state to escape perceived oppression and to ensure that Tamil culture, language, and political rights were fully respected and represented. The issues they faced included Sinhala being the sole official language, Sinhalese people taking over Tamil lands, Tamils being discriminated against in government job applications, university admissions favouring Sinhalese students, Indian Tamils being denied citizenship rights, political agreements between Sinhalese and Tamils being broken, and instances of both spontaneous and planned violence against Tamils (Balasingham, 1983; Imtiyaz, 2024).

Sri Lanka's Northern region faces a significant economic vulnerability owing to its constrained domestic economic resources. Incapable of generating revenue through taxation, the region's survival is entirely reliant on financial assistance from the central government and foreign donors. Within the confines of a closed economy, the majority of citizens are dependent on unofficial economic activity to provide for their basic requirements (Meier, 2020). The conflict generated hatred towards the Tamil community, which became the target of attack from government forces - villages were abandoned, male family members disappeared or were arrested. Sri Lanka declared the conclusion of a 30-year civil conflict between the government and Tamil militants, including the Liberation Tigers of Tamil Eelam, in 2009. This victory came at the expense of countless Tamils who were killed, displaced, traumatised, and homeless (Meier, 2020).

1.4 Post-war Livelihood Choices of Tamil women form Northern Sri Lanka

The conflict between the Sri Lankan government and the Liberation Tigers of Tamil Eelam (LTTE) led to numerous male family members either disappearing or being arrested, leaving Tamil women to care for themselves, their children, the elderly, and the sick (Wickremesekera, 2016). Over 50,000 individuals from the Tamil population were displaced during the war, losing their land and homes. The conflict also left approximately 40,000 war widows in the Northern region and 50,000 in the Eastern region. An estimated 90,000 families, constituting 25% of the population, were headed by women as a direct consequence of the war (De Silva, 2012). According to Gomez (2016), three key factors have contributed to the reduction in male-

headed households in northern Sri Lanka: loss of life during the war, disappearances or reports of individuals going missing, and detention in military prisons. Prior to the civil war, the Northern Province of Sri Lanka, which includes the districts of Jaffna, Mannar, Kilinochchi, Vavuniya, and Mullaitivu, was considered one of the country's wealthiest regions, with Jaffna's economy flourishing (Rathirane & Semasinghe, 2015). However, in the post-war period, poverty spread across the region, exacerbated by the devastation of war. This led to economic and employment inequalities, along with structural disparities in infrastructure, healthcare, and educational opportunities. Despite the official end of the civil war in 2009, Sri Lanka has yet to fully recover from its extensive losses (Jayatilaka & Amirthalingam, 2023). While the conflict has led to shifts in many aspects of society, research highlights that certain socioeconomic and cultural practices, such as caste (Silva & Thanges, 2009) and gender (Wickremesekera, 2016), continue to perpetuate marginalization and prejudice. Although these practices have lessened in intensity and spread since the pre-civil war period, anecdotal evidence suggests that they still persist (Balasooriya, 2013).

Due to necessity, women took on unexpected financial commitments in addition to caring for themselves and their children, possibly for the first time in their life. Necessity-driven entrepreneurs are individuals who start businesses primarily out of survival needs, often due to a lack of employment opportunities, the inability to progress in their careers (e.g., hitting a glass ceiling), being made redundant with limited prospects for finding another job, or lacking the qualifications for higher-paying positions that would enable them to meet their family's financial needs (Irene, 2016). Female entrepreneurs in northern Sri Lanka fall into this category, as the loss, disappearance, or detention of male family members during the civil war forced them to confront economic challenges. With limited job opportunities, these women sought alternative means of livelihood to support their families, such as engaging in entrepreneurial activities. The social institutions and formal organisations that had previously considered these women invisible began to recognise their existence as people (Pannilage & Epa, 2016).

In industrialised countries, more women prefer self-employment and female entrepreneurship to support themselves and their children (Khan, 2019). On the other hand, Sri Lankan Tamil women who seek to develop businesses in order to provide for their families confront a number of obstacles as a result of their personal circumstances and employment histories, as well as the socioeconomic and cultural contexts in which their businesses operate (Peiris et al., 2023). Female entrepreneurs in Sri Lanka are obligated to operate in a context-sensitive manner, as

they are shaped and influenced by Sri Lankan culture, social conventions, and values Kodikara (2018). The civil conflict in Sri Lanka's Northern Province has had a profound impact on the country's geography, demographics, economy, and politics. In the Sri Lankan setting, women participate in unpaid care work more than males since unpaid care and domestic work are traditionally considered "women's work." This directly impacts women's ability to participate in the waged sector, resulting in gender disparities in employment outcomes, earnings, and pensions (De Silva, 2012). Sri Lanka's gender gap in the labour market is very high, overall. Women's labour market involvement (34%) is less than that of men (73%) (Sri Lanka's Central Bank Annual Report, 2019).

1.5 Rationale of the Study

Despite the growing significance and substantial contributions of women entrepreneurs to global economies, this group remains understudied (Leitch et al., 2010). According to recent reviews, research on women entrepreneurs comprises less than 10% of the total studies on the subject, highlighting the lack of attention (Baker et al., 1997; Brush et al., 2014). In Sri Lanka, women's entrepreneurship rates remain far lower, and they are underrepresented in a predominantly male-dominated business environment (Gupta et al., 2009; McAdam et al., 2019). Despite these challenges, there is a notable lack of research specifically focused on female business owners in Sri Lanka (Abeysekara, 2000; Amarasiri, 2002; Kodithuwakku & Perera, 2003). The impact of female entrepreneurs on Sri Lanka's national economy remains limited, resulting in insufficient exploration of their contributions. Further, existing research has predominantly focused on Sinhala women in southern Sri Lanka, leaving a significant gap in the study of Tamil women in the northern region, particularly in the postwar context (Sivakumaran, 2020; Ayadurai, 2005; Ananda, 2013; Leitch et al., 2010; Jegathesan, 2019). This lack of attention highlights the need for further investigation into how gender and the postwar environment shape the business ownership experiences of Tamil women in northern Sri Lanka. Recognizing this research void, this study aims to explore and analyse the influence of gender and the post-civil war setting on the entrepreneurial experiences of women in this region. By focusing on Tamil women in a patriarchal society and examining their engagement in transitional economic conditions, this research provides a more nuanced understanding of female entrepreneurship in northern Sri Lanka. It offers valuable insights into the perspectives of Tamil women regarding their entrepreneurial landscape, filling a critical gap in the existing body of work.

1.6 Research Problem Statement and Contribution of the Study

Gender and post-civil war conditions significantly influence the experience of becoming a business owner in Sri Lanka's northern region. The expansion of female-owned businesses is essential for the socioeconomic advancement of Tamil women in the north and east of Sri Lanka (Gunatilaka & Vithanagama, 2018; Sahira & Surangi, 2022; Karunarathne, Wijewardene & Abirame, 2023). However, despite growing research on female entrepreneurship, the specific effects of gender and post-war conditions on business ownership among Tamil women in northern Sri Lanka remain understudied (Sivakumaran, 2020; Ayadurai, 2005; Ananda, 2013; Leitch et al., 2018; Jegathesan, 2019). The purpose of this study is to investigate and analyze the various ways in which gender and post-war conditions shape the experiences of female business owners within the entrepreneurial ecosystem of Northern Sri Lanka, contributing to a more context-specific understanding of barriers, opportunities, and policy needs in post-conflict economies.

1.7 Research Questions

1. How does gender shape the experience of Tamil women in northern Sri Lanka when starting a business in the post-civil war era?
2. In what ways does the entrepreneurial climate in northern Sri Lanka impact the post-war business ventures of Tamil women, particularly in relation to their intersectional identities and the associated opportunities and constraints?

1.8 Research Objectives

The primary aim of this study is to examine how the entrepreneurial ecosystem influences Tamil women's business ventures in war-affected Northern Sri Lanka. The study seeks to uncover the opportunities, restrictions, and structural constraints in relation to gender and post-civil war conditions, contributing to a deeper theoretical and policy-oriented understanding of post-war entrepreneurship.

Objective 1: Identify the entrepreneurial ecosystem pillars unique to this region and their significance in shaping female entrepreneurship in war-torn Northern Sri Lanka.

Objective 2: Assess gender-specific challenges by examining the distinct obstacles that female entrepreneurs face within the Northern Sri Lankan entrepreneurial ecosystem.

Objective 3: Analyze post-civil war dynamics and their impact on entrepreneurial operations, including economic recovery efforts, political stability, and social cohesion strategies.

Objective 4: Examine the intersectionality of gender and post-war conditions, defining the multiple

identities and overlapping disadvantages women experience in their entrepreneurial journeys.

Objective 5: Analyze the policy implications of existing institutional regulations and government interventions, identifying areas for reform to promote gender-inclusive economic growth while integrating an intersectional approach.

1.9 Expected contributions

This study aims to contribute to the literature on female entrepreneurship in post-war economies by applying an intersectional lens to examine how legal constraints, caste hierarchies, and war-related trauma shape women's business experiences in Northern Sri Lanka. It provides an evidence-based analysis of the intersection between gender and post-conflict realities, demonstrating that women's entrepreneurial engagement in this region is often driven by necessity rather than opportunity.

A key contribution of this research is its focus on context-specific challenges, shifting attention from female entrepreneurship in stable economies to the complex realities of rebuilding businesses in a post-war setting. It challenges one-size-fits-all entrepreneurship models, advocating for tailored interventions that consider regional and conflict-related economic conditions unique to post-war societies. Additionally, this study enhances the understanding of policy and institutional dynamics, highlighting the disconnect between legal frameworks, available support structures, and the lived experiences of female entrepreneurs in Northern Sri Lanka. By analyzing the policy landscape, it offers insights for stakeholders, government bodies, and non-governmental organizations, emphasizing the need for contextually relevant policies that promote economic empowerment and regional development.

Ultimately, this study presents a more inclusive and context-sensitive perspective on female entrepreneurship in post-war economies, reinforcing the importance of gender-sensitive policies, institutional reforms, and targeted support mechanisms. These insights are crucial for fostering an enabling entrepreneurial environment that supports economic resilience and empowerment for Tamil women in Northern Sri Lanka. This research lays the groundwork for future research and policy initiatives, addressing the complex challenges faced by female entrepreneurs in conflict-affected regions.

1.10 Conceptual and Theoretical Frameworks of the Study

I positioned women entrepreneurs at the center of my study, utilizing a conceptual framework grounded in the entrepreneurial ecosystem model (Isenberg, 2010). Within this framework, key components that had the most significant impact on female business owners included governmental and non-governmental organizations, financial institutions, marketing needs,

entrepreneurial networks, both formal and informal education and training, as well as societal norms and cultural influences. By examining the perspectives and experiences of female entrepreneurs through a combination of Kimberlé Crenshaw's concept of intersectionality (1989, 1991) and Patricia Hill Collins's matrix of domination (2009), I was able to address the multifaceted challenges faced by women entrepreneurs in this post-war context. This approach enabled me to analyse the impact of each pillar on female entrepreneurs in northern Sri Lanka, providing a comprehensive understanding of how these factors shape the entrepreneurial landscape for women in the region.

1.11 Research Paradigm and Methodology

Pragmatism views inquiry as a means to improve one's circumstances through the adaptation of social environments (Cronen & Chitro-Szivos, 2001). Its primary goal is to generate actionable, real-world insights (Goldkuhl, 2012). According to Morgan (2014), pragmatism supports identifying key concerns and employing suitable methods to address them, promoting flexibility in research approaches. In the context of northern Sri Lanka, where post-war socio-economic challenges intersect with gender and entrepreneurship, pragmatism provides a valuable framework for exploring these complex realities. It facilitates the integration of diverse methodologies, allowing for a practical and in-depth exploration of how societal norms, access to resources, and economic opportunities shape female entrepreneurship in the region (Pappas, 2017; Leitch et al., 2010).

Pragmatism's strength lies in its ability to investigate the intersecting influences of gender, war, and economic factors, offering practical insights that are crucial for understanding the lived experiences of female business owners. By combining regulative, normative, and cognitive dimensions of pragmatism, this research can capture the nuanced ways these elements impact women's entrepreneurial journeys in northern Sri Lanka. This research employs narrative inquiry to collect data from individual female entrepreneurs in northern Sri Lanka, aiming to explore their social constructions of reality. By examining these narratives, the study seeks to gain deeper insights into the participants' circumstances, motivations, and challenges in the post-war context. Qualitative research methods are particularly well-suited for this investigation, as they allow for a comprehensive and in-depth exploration of the subject matter. These approaches enable the amplification of the voices of female entrepreneurs, providing a rich and nuanced understanding of their lived experiences.

1.11.1 Research sample and data collection

Snowball sampling was used through networks and referrals in order to collect data. The selection criteria included (a) female entrepreneurs with more than three years of experience in an SME and (b) whose entrepreneurial activities are based in northern Sri Lanka. The participants' ages ranged from 25 to 45. Their businesses were in both stereotypically female-dominated areas, such as fashion, retail, and catering as well as non-traditional/male-dominated industries, such as manufacturing, consulting, and finance. The interviews included semi-structured, open-ended questions based on the study's conceptual framework. Semi-structured interviews have the advantage of being more flexible than structured interviews (Saunders & Townsend, 2018) as they allow a 'capture the interpretation of a phenomenon in relation to the interviewee's worldview' in a 'context that is not structured in advance' (Easterby-Smith et al., 2008, p. 143). The interviews were conducted through Zoom meetings in Tamil language. The interviews were recorded with the participants' consent, then transcribed and translated into English by a licensed translator from Sri Lanka for data analysis purposes. Academic jargon was avoided during the interviews to ensure that interviewees completely understood all of the questions presented (Bryman & Bell, 2022). After interviewing 40 participants, data saturation was reached (Guest et al., 2006), and no additional information could be obtained.

1.11.2 Data analysis

NVivo software was employed as an analytical tool, supporting qualitative data analysis by facilitating the identification of multiple codes and discovering trends within large datasets (Bazeley & Jackson, 2013). Its use in recognizing connections and relationships streamlines the analysis process. In addition, I manually analysed the themes using colour coding to ensure a valid and thorough examination of the data.

1.12 Limitations of the Study

Limitations refer to factors that may affect the outcomes or interpretations of a study, often outside the control of the researcher (Simon & Goes, 2013). Despite careful planning and execution, certain limitations cannot be avoided (Price & Murnan, 2004). The limitations of this study were largely outside the researcher's control. The main challenge stemmed from the scarcity and poor quality of data regarding the historical information on the Tamil community and the involvement of women in business before the war. During the conflict, the Jaffna library, which housed crucial historical documents, was destroyed by armed forces. This library had long been the educational and cultural

focal point of northern Sri Lanka, containing an extensive collection of rare books and manuscripts. The library was located in close proximity to Jaffna town, and it was situated near Jaffna Central College and a historic clock tower. It contained over 97,000 rare volumes, making it a vital resource for students, academics, and diplomats. Tragically, on June 1, 1981, Sri Lankan government forces stormed the library, expelled the security staff, and set fire to its collection, completely destroying it within minutes. This devastating event led to the loss of invaluable historical records, leaving a profound impact on the cultural and educational heritage of northern Sri Lanka. This event is widely perceived as a deliberate attempt to eliminate Tamil culture on the island and represents a substantial setback in cultural history. All prior records and statistics were lost, leaving a significant gap in information regarding the cultural beliefs and social norms of Sri Lankan Tamil culture. Citing previous research studies is essential to establish a foundation for understanding the research problem being explored and forms the basis for conducting a thorough literature evaluation. Detailed information on the customary law (Thesavalamai) has been significantly overlooked since Tambiah's (2001) publication, with no existing records providing historical insights into its origins (Sarvananthan & Sivakaran, 2023).

Furthermore, the COVID-19 pandemic, along with time and financial constraints, prevented the study from including small business owners from other northern regions of the country who lacked access to the necessary technology or internet facilities to participate. As a result, the research is subject to inherent limitations and potential biases. To address this issue, future studies could include a larger sample from the same demographics, particularly from regions with varying levels of access to technology. The limitations of this study are further compounded by the ongoing effects of the Sri Lankan civil war, which include distrust toward researchers or authorities, restricted mobility, and underdeveloped infrastructure. The influence of social and cultural norms presents a critical challenge, as Tamil women are often unwilling to openly discuss their involvement in business, as well as the disapproval and challenges they faced from their families and close communities, due to deeply ingrained traditional beliefs and social values in a region characterized by a collective and conventional culture. Additionally, some participants were slightly hesitant to provide details related to war-related issues or traumatic experiences, either out of concerns for their personal security or due to the fear of revisiting painful memories associated with the conflict and its aftermath.

1.13 Scope of the study

This research aims to conduct a comprehensive analysis of the entrepreneurial ecosystem elements and their influence on female-led business ventures in northern Sri Lanka, particularly in the post-war context. It seeks to explore the complex interactions among various ecosystem components and

the experiences of women entrepreneurs through a cross-sectional study. The study's scope is determined by the research questions, specific research objectives, the theoretical framework(s) adopted by the researcher, and the population under investigation (Simon & Goes, 2013).

This study examines how entrepreneurial ecosystem components influence female-led business ventures in post-war Northern Sri Lanka, focusing on the challenges and opportunities faced by women entrepreneurs. It employs the Matrix of Domination as the theoretical lens to explore the interplay of gender, post-conflict realities, and institutional structures that shape women's experiences. The research involves female entrepreneurs from diverse sectors, reflecting the composition of Sri Lanka's female workforce. Participants were selected based on criteria including SME ownership, commercial viability, civil war impact, and a minimum of five years of business experience. Data was collected through 60–90-minute Zoom interviews with 43 female entrepreneurs, covering themes such as business models, industry challenges, and ecosystem influences. A conceptual framework, based on Isenberg's entrepreneurial ecosystem model and grounded in existing literature, was used to identify the ecosystem pillars to be investigated. This ensures validity and precision in analyzing the influence of entrepreneurial ecosystem elements on female business initiatives. Intersectionality theory and the adapted version of the Matrix of Dominance model have been employed to examine how legal constraints, caste hierarchies, and systemic inequalities affect female entrepreneurship. This approach provides a holistic understanding of how women navigate institutional barriers, economic disadvantages, and social norms, offering insights into their agency and resilience within a complex post-war socio-economic environment.

1.13.1 Study Population and Sampling

This research focuses on women entrepreneurs in Northern Sri Lanka who own and operate profitable, commercially viable SMEs and have been directly affected by the civil war, with at least five years of entrepreneurial experience. The study sample primarily consists of women aged 25-40, with some as young as 26. In terms of education, one-third are university graduates, while two-thirds have completed GCE O or A levels. The participants represent various industries, including agriculture (22%), clothing manufacturing (15%), leather and palmyra production (11%), animal husbandry and food processing (7%), handicrafts (8%), and consumer goods and services (4%), reflecting the composition of Sri Lanka's female workforce.

1.13.2 Themes covered

Participant recruitment was conducted through initial contact via WhatsApp, yielding 43 responses, of which 40 met the selection criteria and consented to participate. Data was collected through in-depth Zoom interviews lasting 60–90 minutes, structured around 29 open-ended questions covering

four key themes: entrepreneur's profile, business model, industry opportunities and challenges, and entrepreneurial ecosystem influences. Follow-up queries were conducted as needed to ensure the validity and accuracy of responses.

1.13.3 Theoretical Framework

This study employs intersectionality theory and the Matrix of Dominance model to analyze how economic disadvantages, patriarchy, and institutional discrimination shape female entrepreneurship in post-war Northern Sri Lanka. It examines the influence of institutional policies and social norms on women's agency, entrepreneurial constraints, and economic opportunities, highlighting the interconnected barriers they face. By integrating these perspectives, this research offers a holistic understanding of female entrepreneurship in conflict-affected settings, contributing to policy discussions and practical interventions aimed at fostering inclusive economic development.

1.14 Chapter One Summary

The first chapter's introduction provides a brief overview of female entrepreneurship and its significance for economic development from a variety of perspectives, along with an understanding of the constraints and obstacles women face in their business endeavours. In addition, it explores how this affects their economic growth and desire to be financially independent by operating their own businesses. In the context of this research, Sri Lanka was introduced, and an overview was presented of the nation's culture and its economy in its current post-war environment. The following section provided a brief overview of the Northern region of Sri Lanka, the study's primary location, before moving on to analyse the structural, cultural, and institutional barriers faced by Tamil women. The research problem was outlined in detail. Research questions, aims and objectives, and ethical considerations were discussed. The philosophical paradigm, research methodology, and research methods were explicitly defined, and the research's limitations were identified. The research's scope and contribution to knowledge were elaborated upon. The research's theoretical framework was introduced.

1.15 Outline of the Thesis

This thesis is composed of 9 chapters in total. The following are brief outlines of each chapter to follow:

Chapter 1, the Introduction, has provided a recapitulation of this thesis, covering the different facets of the research topic, as well as the research problem, research questions, aims and objectives. Summaries of the study's geographical context and its significance were covered, as well as the

philosophical paradigm, methodology, limitations, scope and contributions.

Chapter 2 centres on the literature review, which includes an exploration of the literature around the entrepreneurial ecosystem and its influence on female entrepreneurs, within the context of a post-civil war environment. The gendered facet of entrepreneurship is examined through existing literature, and each aspect of the entrepreneurial ecosystem is tied in with the impact of it both on northern Sri Lanka, and the wider world economy. The literature review also discusses intersectionality, a theoretical framework for studying women's entrepreneurship's social and gendered dimensions. This literature review examines how racism, patriarchy, economic disadvantages, and other discriminatory institutions combine to create multiple layers of inequality that influence women's relative positions. The coin model, intersectionality theory, and matrix of domination model address this phenomenon.

Chapter 3 includes the Empirical context (northern Sri Lanka) of the study in detail.

Chapter 4 includes the conceptual and theoretical framework of the study. In this chapter, the study's conceptual framework and its geographical presentation are introduced. The theoretical framework is covered in terms of its application to research methods and using the theoretical lens to understand research questions. This study employs a combination of related theoretical frameworks to underpin its analysis. Intersectional theory and the matrix of domination serve as the foundational structures guiding the research.

Chapter 5 centers around research methods and methodology. In this chapter, the philosophical paradigms of the study are explored. Chosen methods are both discussed in relation to alternative methods and justified - this includes a discussion of participant recruitment, data collection, data analysis and ethical considerations. Researcher bias, validity and reliability are briefly examined.

The findings of the study are the foundation of Chapter 6 and Chapter 7. These chapters are extensively data-focused, include excerpts from interviews and provide a detailed examination of the overarching themes that were identified in the collected data. The identified themes have been thoroughly discussed and analyzed.

Chapter 6 describes and discusses the impact of socioeconomic and cultural factors of female entrepreneurship in northern Sri Lanka including social and cultural norms, social capital, diaspora network, entrepreneurial education, economic resources and capabilities, intangible resources and physical infrastructure, and the absence of support services and technical assistance. It provides a comprehensive understanding of the socio-economic context, and the distinctive obstacles

encountered by female business owners in this post-conflict environment. Further, the impact of socioeconomic and cultural factors on female entrepreneurship in northern Sri Lanka is explored using the theoretical lenses employed in this study. This discussion aims to better understand how oppression affects entrepreneurs through intersectionality and overlapping identities.

Chapter 7 explores the impact of institutional and environmental factors on female entrepreneurship in northern Sri Lanka by investigating the impact of institutional and environmental factors on female entrepreneurship in northern Sri Lanka. Specifically, it examines the impacts of financial and market obstacles, government support, non- governmental groups, and obstructions associated to war. The impact of institutional and environmental factors on female entrepreneurship in northern Sri Lanka is investigated further using the theoretical lenses used in this study to better understand how oppression affects entrepreneurs via intersectionality and overlapping identities.

Chapter 8 is the conclusion of the study and is concerned with providing a review of the study. The research contributions of the study are discussed in relation to theory, knowledge and practice. The limitations of the study are discussed. Further, it outlines the potential for future research in this area, as well as recommendations for policy changes and other practical implications. This ends with a note of personal reflections from myself as the researcher in this study.

Chapter 2: Literature Review

This chapter begins with a thorough examination of female entrepreneurs' startup motives and challenges, followed by a global overview of emerging economies and female entrepreneurship. Consequently, it investigates the gendered perspective of the entrepreneur in relation to the entrepreneurial ecosystem and its gender implications. The following section of this chapter delves into the ecosystem components—socio-cultural barriers, entrepreneurial networks, entrepreneurial finance, market dynamics and demands, and entrepreneurial education and training—while also evaluating the government policies and the contribution of non-governmental organizations (NGOs) in the reconstruction of war-torn societies. Further, the concept of "intersectionality," which was introduced by legal scholar Kimberlé Crenshaw (1989, 1991), has been incorporated into this literature review to effectively address the intricate challenges encountered by intersectional entrepreneurs. Similarly, a "matrix of domination characterised by intersecting oppressions" introduced by Collins (2000), as well as the Coins model (Nixon, 2019), were evaluated for their relevance and appropriateness for inclusion in this study.

2.1 Startup Motives and Challenges Faced by Female Entrepreneurs - Global overview

Women entrepreneurs face several challenges in their entrepreneurial endeavours, including lack of ecosystem participation, resource availability and venture results (Brush et al., 2018). Ahl and Marlow (2012) also suggest that instead of continuing to focus on the differences between men and women entrepreneurs, researchers should investigate the gendered assumptions and gender biases that exist in the entrepreneurial ecosystem. To properly comprehend the challenges and hurdles faced by these women, and the global impact they have had, a deeper understanding must be gained of the culture and environment in which they operate (George et al., 2016). Additionally, it must be noted that conducting studies in a number of different settings and geographies is crucial to understanding the area of women entrepreneurship and the unique social and cultural challenges that women entrepreneurs face (Cardella et al., 2020).

An Illustration of the Entrepreneurial Cycle

The environment's effect on
Female Entrepreneurship

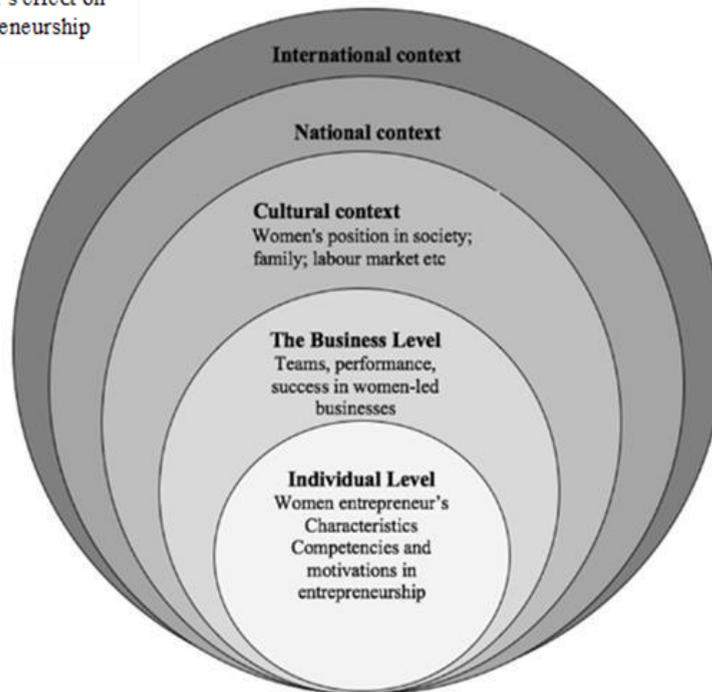


Figure 7: Source: Campbell, R., & Wasco, S. M. (2000).

Many female entrepreneurs are suggested to prefer to manage their businesses independently in order to balance their family responsibilities. (Sheikh et al., 2021). Panda (2018) found that a number of factors, including work-family conflict, gender discrimination, lack of infrastructure, unstable business, political and economic environments, personality differences, and a lack of training specific to entrepreneurship make it more difficult for women to succeed as entrepreneurs in developing countries. Female entrepreneurs face greater obstacles than their male counterparts when seeking external financing to expand their businesses, according to scholarly research on gender discrimination (Davidson et al., 2010; Jennings and Brush, 2013; Lindvert et al., 2017). One possible explanation for this phenomenon is that a significant proportion of women face barriers to formal external financing, including restricted opportunities for property ownership, education, and social mobility (Jamali, 2009; Minniti, 2009; Nziku, 2012). Additional variables that contribute to this phenomenon include a lack of collateral and the negative conceptions of female entrepreneurs held by society as a result of gender bias and discrimination (International Labour Organisation, 2008; Meyer & Landsberg, 2015). Patriarchal norms affect society in ways that go beyond the home, since women are underrepresented in top management and government roles and have fewer possibilities for professional development, career progression, and entrepreneurship (Asian Development

Bank, 2015). Gender disparities in time allocation, with women dedicating a significant portion of their time to caregiving responsibilities, as well as unequal access to resources like land and finance, which are predominantly controlled by men, have a significant impact on the productivity and income of women entrepreneurs, farmers, and workers (World Bank, 2012, p. 198). Additionally, they might have more modest objectives for the expansion of their businesses, according to research by Brush and Cooper (2012) and Kelley et al. (2012). Previous studies on female entrepreneurs have shown that the most common obstacles include a lack of capital, inadequate training, a lack of experience in the field, the need to balance work and family responsibilities, and gender bias (Kuratko, 2016; Maden, 2015; Naguib & Jamali, 2015). Over the past few decades, the forms and effects of education have significantly altered the landscape. Scholars have endeavoured to reconcile the gender and entrepreneurship gap by conducting research on the subject from a variety of angles. Research has shed light on several of the critical factors that motivate women who are self-employed, ranging from the macro-level constraints they encounter in various contexts to the micro-level ones (Sheikh et al., 2021). These factors can be interpreted as a reflection of the economic and legal contexts of a country, as well as the sociocultural environment that surrounds the country (Mari et al., 2016). It implies that the common constraints that female entrepreneurs face, such as obtaining loans (Muravyev et al., 2009), and managing their families and businesses, may stem from gender- role norms and the social acceptance of entrepreneurship (Muravyev et al., 2009; McGowan et al. 2012; Derera et al., 2014). Therefore, prior to commencing an inquiry into the encounters of female entrepreneurs, it is imperative to carry out an examination of the entrepreneurial culture and the position of women inside a study framework (Santos et al., 2021). With the rise of female entrepreneurs around the world, it is assumed that entrepreneurial ecosystems provide equal access to resources, market involvement, and ecosystem support for men and women (Neumeyer et al., 2019). An entrepreneurial ecosystem, as defined by Kantis and Federico (2012), is a collection of interrelated and mutually influencing elements that work together to generate an environment that is conducive to the creation and development of new enterprises. Having entrepreneurial ecosystems is vital for economic development because these ecosystems provide businesses with the human, financial, and professional resources that are necessary for their continuous existence and enhanced growth (Brush et al., 2018; Ahl & Marlow; 2012).

2.2 Introduction to Entrepreneurial Ecosystems

The entrepreneurial ecosystem is "an interconnected set of actors in a small geographic region committed to promoting sustainable development through the assistance and collaboration of new sustainable ventures" (Cohen, 2006, p. 03). An entrepreneurial ecosystem (EE) is the interrelated components of an entrepreneurial environment that strengthen a region's entrepreneurial performance (Cukier et al., 2022). The following are a few notable definitions: The entrepreneurial ecosystem comprises individuals and entities that both shape and are shaped by factors such as a supportive culture, financial resources, the development of human capital, markets for products and services, and institutions and infrastructure that either facilitate or hinder the entrepreneurial process (Isenberg, 2010). This complex and hierarchical infrastructure at the regional field level encompasses a wide range of stakeholders, including governments, universities, and business associations (Isenberg, 2010). Entrepreneurial ecosystems are defined as the dynamic, institutionally embedded interaction of individuals' entrepreneurial attitudes, aptitude, and aspirations that drives resource allocation through the establishment and operation of new business ventures (Kalnins & Williams, 2014). These interactions between diverse institutions and actors in entrepreneurial ecosystems create governance difficulties, such as resource distribution and dispute resolution over cost-benefit allocation (Stam, 2015). Spigel (2017) asserts that the research on entrepreneurial ecosystems is under-theorized and under-developed. This aligns with the assertion made by Acs et al. (2015) that the area of entrepreneurship theory has mostly concentrated on the exploitative actions carried out by entrepreneurs, neglecting the contextual elements that impact the generation of entrepreneurial opportunities. Entrepreneurial ecosystems are systems that support the emergence and expansion of entrepreneurship in a given area by combining social, political, economic, and cultural elements; they go beyond individual entrepreneurs (Cantner et al., 2021). Social resources can be described as "network, venture capital, abilities, mentorship, and dealmakers" (Spigel, 2017). Nevertheless, a thriving ecosystem cannot be achieved by merely possessing all of the resources in isolation (Mack & Mayer, 2016). A diverse array of individuals and organisations must collaborate within the appropriate setting in order to conduct and facilitate entrepreneurial endeavours (Malecki & Wei, 2009; Roundy et al., 2017).

Entrepreneurial ecosystems undergo changes over a period of time, influenced by cultural, historical, and institutional factors (Mack & Mayer, 2016). The degree to which specific actor

roles are emphasised may vary depending on the context in which they are executed, and the establishment of entrepreneurial ecosystems can be achieved through a diverse array of pathways (Kshetri, 2014). Several scholars have proposed numerous models to describe the creation and growth of entrepreneurial ecosystems to this point (Mason & Brown, 2017; Mack & Mayer, 2016; Spigel, 2017; Pitelis, 2012). In order to establish and facilitate entrepreneurial ecosystems, it is necessary to implement measures such as engaging with entrepreneurs, generating an ecosystem map for future policy strategies, and expanding on early successes (Auerswald, 2015). Numerous important factors, such as culture, infrastructure, formal institutions, and internet availability, can enhance entrepreneurial ecosystems and activities (Audretsch et al., 2022). This assertion is consistent with the perspective of (Acs et al., 2015; Colombo et al., 2015), which asserts that a diverse array of actors and enabling institutions contribute to the promotion and facilitation of entrepreneurial activity, both formally and informally. The nexus between science and business in these ecosystems is formed by the interactions between the entrepreneur and universities which generate and distribute novel and potentially disruptive knowledge, as well as new enterprises and established firms that adapt and utilise that knowledge (Gicheva & Link, 2015). In addition to businesses and research institutions, capital providers, governments, and other public entities are vital components of entrepreneurial ecosystems because they impact and mould the way in which entrepreneurs focus their skills (Klofsten et al., 2015). Rich ecosystems facilitate the effective exchange of ideas and knowledge among different actors, which in turn serves as the foundation for the production of both non-economic and economic value that results in the promotion of productive entrepreneurship.

Entrepreneurial ecosystems spring up in places where there is a highly esteemed body of knowledge and where new opportunities are created by technology disruption (Mason & Brown, 2014). The majority of research on entrepreneurial ecosystems has taken a broad approach, focusing on topics such as characteristics (Spigel, 2017), environmental elements (Suresh & Ramraj, 2012), developmental paths (Mack & Mayer, 2016), global innovation networks (Malecki, 2011), rapidly expanding companies (Mason & Brown, 2014), ecological sustainability (Cohen, 2006), clusters, collaborative innovation, and suitability (Pitelis, 2012). As a result, depending on the stakeholder, entrepreneurial systems might produce different results (Stangler & Bell-Masterson, 2015). According to Isenberg (2010), entrepreneurial ecosystems consist of six domains and twelve components. In contrast, Spigel (2017) employs case studies from Canada to identify eleven cultural, social, and material characteristics of

entrepreneurial ecosystems that are advantageous to the growth of entrepreneurs. As Stam et al. (2016) point out, there is a void in the literature when it comes to the operational level of entrepreneurial ecosystems. The main problem with entrepreneurial ecosystems is that costs, benefits, and outcomes cannot be adequately accounted for by these models due to their macro-level perspective (Stam, 2015; Stam et al., 2016). Critical perspectives introduced by Stam and Spigel (2016) emphasize the need to address the tautological nature of entrepreneurial ecosystems, the ambiguity of cause-and-effect relationships, and the lack of clarity in connecting individual components and factors to economic outcomes. Existing frameworks have a number of shortcomings, as noted by Alvedalen and Boschma (2017). These include but are not limited to, a lack of explicit cause-and-effect links, the use of multiple network definitions, the place/cluster-based character of empirical studies thus far, and the static nature of existing frameworks that do not account for evolution over time.

Entrepreneurial activity, according to the GEM model, responds to a distinct set of environmental circumstances from that of established business activity, notwithstanding their mutual interdependence (GEM, 2015). It measures the distinct conditions or incentive structures where productive entrepreneurship can flourish (Baumol, 1996). According to Sobel (2008), economic, political, and legal incentive frameworks are effective channels into profitable entrepreneurial activity. Therefore, entrepreneurial activity at the national level is a multifaceted social and economic phenomenon in which individual capabilities and actions are contextualised by institutional incentives (Welter, 2011).

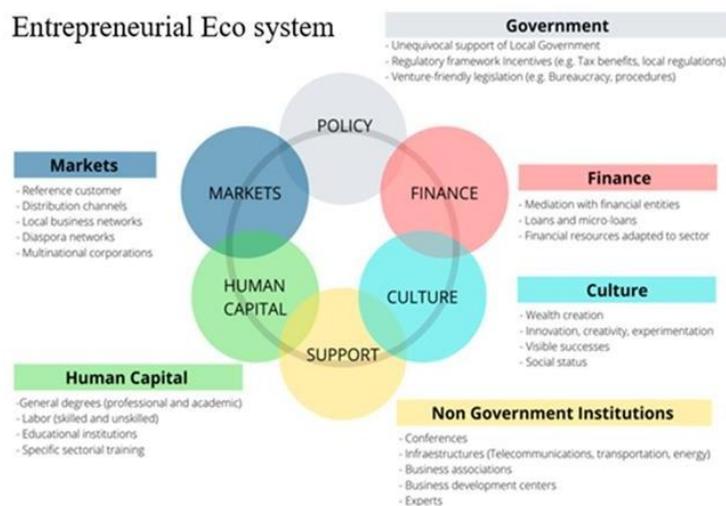


Figure 8: Entrepreneurial Ecosystem

According to Isenberg (2010), the entrepreneurial ecosystem must include six key dimensions - Human Capital and Support, Culture and Social Norms, Entrepreneurial Education and

Training, Market Entrepreneurial Networks, and Governmental/Non-Governmental Support and Policies - with thirteen elements incorporated together: leadership, government, culture, success stories, labour, financial capital, entrepreneurial organisations, education, infrastructure, economic clusters, networks, financial institutions, the media and networks. Isenberg identifies a total of thirteen stakeholders as the pillars upon which entrepreneurship is built. Isenberg (2010) asserts that the result is the consequence of a collective vision of stakeholders who are determined to foster entrepreneurship and build an environment through which to achieve their goal, rather than the activity of a single individual. Thus, the Isenberg model emphasises the importance of a favourable external environment for the success of entrepreneurs. Furthermore, they facilitate interaction with external parties, provide entry to key connections, and aid in the growth of the organisation (Isenberg, 2010; Mason & Brown, 2014). They can promote entrepreneurial behaviour and facilitate the survival and expansion of existing enterprises, particularly those operated by women (Welter, 2011; WEF, 2013).

2.3 Entrepreneurial Ecosystem and Gender – A critical analysis

Women entrepreneurs are people who, according to the OECD (2018), have either launched a business on their own, started a firm in collaboration with other organizations, or taken over a family enterprise. Female entrepreneurship is described as the process by which a woman organizes a specific economic activity such as production, risk taking, and providing employment to others (Al Shorbaji et al., 2017). Women entrepreneurs in poor nations may find entrepreneurship to be a worthwhile activity, as it can provide them with greater financial independence as well as enhanced status in their homes and communities (Datta & Gailey, 2012; Haugh & Talwar, 2016). By pursuing entrepreneurship, women could avoid unemployment and produce revenue for themselves, thus boosting the nation's labour force, output, GDP, and overall growth (Ahmad & Arif, 2015). Despite the progress made in the realm of entrepreneurship education, a gender disparity continues to impede women's participation in entrepreneurial endeavours, as highlighted by Jennings and Brush (2013). According to Marlow (2014), research on women entrepreneurship fails to categorise women into specific roles within the entrepreneurial agenda, potentially portraying them as lacking competence. Nevertheless, it is necessary to acknowledge and address the socioeconomic constraints that are specific to gender in order to generate sound suggestions for improvement, direction, and support (Haugh & Talwar, 2016). In a similar vein, Ahl and Marlow (2012) contended that researchers would gain a better understanding of entrepreneurial actions, motivations, and

outcomes if they focused less on the differences between male and female entrepreneurs and more on the gendered assumptions and biases present in the entrepreneurial ecosystem. Hence, scholars in the field of entrepreneurship have a keen interest in examining the impact of the entrepreneurial ecosystem on the gender discrepancy observed in the prevalence of entrepreneurial pursuits (Detta & Gailey, 2012).

Entrepreneurial scholars have established that gender is significant, and that entrepreneurship itself is a gendered phenomenon (Jennings & Brush, 2013). Taking a gendered dimension in research means considering gender in the design, implementation, and analysis stages of the research, even if the study's main focus is not gender (Korsvik & Rustad, 2018). The gendered dimension in research has gained popularity among many academics in recent years due to the belief that gender analysis increases the quality of research and creativity (Korsvik & Rustad, 2018). A gender perspective in research investigates gender-based discrepancies in power and position, with an emphasis on how these differences and related discrimination influence men's and women's immediate and long-term business endeavours (Kyaruzi & Markovic, 2009). Gender study investigates how gender roles are created, maintained, or altered within a community and culture, examining the preconceptions that influence the concept of gender in numerous professions (Ahl & Marlow, 2012).

Entrepreneurial ecosystems are comprised of diverse entities such as governments, universities, investors, mentors, service providers, media, and large enterprises, who collectively contribute to the growth and extent of entrepreneurial endeavours within a certain geographical region (Jennings & Brush, 2013). These elements encourage individuals to form an entrepreneurial society through complex interlinkages (Ahl & Marlow, 2012). These definitions, however, fail to account for the fact that female entrepreneurs face unique challenges in the ecosystem compared to their male counterparts, which could lead to the future implementation of ineffective policies and strategies (Foss et al., 2018). The aforementioned assertion has been corroborated by a number of experts who assert that women face a number of obstacles in their entrepreneurial endeavours, such as low participation in the ecosystem, limited resource availability, and unfavourable venture outcomes (Brush et al., 2018; Ahl & Marlow, 2012). As an alternative to concentrating on the disparities that exist between male and female entrepreneurs, Ahl and Marlow (2012) suggest that researchers look at the gendered preconceptions and prejudices that are present in entrepreneurial ecosystems. In accordance with this, Carter et al. (2017) contends that the gender gap in women's inclination to engage in

entrepreneurial activity within an entrepreneurial ecosystem in a particular setting can be influenced and maintained by societal, cultural, and ideological limits.

The concept of entrepreneurial ecosystems emerged in the 1980s and 1990s, shifting entrepreneurship studies from an individual-focused approach to a community-driven perspective (Stam & Van de Ven, 2021). This framework recognizes the impact of social, cultural, and economic factors on entrepreneurial success (Aldrich, 1990; Nijkamp, 2003; Steyaert & Katz, 2004). Nevertheless, the entrepreneurial ecosystem concept is often ambiguous and lacks a clear theoretical foundation (Kakeesh, 2024). It defines strong ecosystems by their success in entrepreneurship and then uses that success as proof of their strength. Additionally, it lists social, cultural, and economic factors that influence entrepreneurial success, but it does not explain the cause-and-effect relationships between them or how these factors interact. There is also uncertainty about the appropriate level of analysis, whether geographic (city, region, nation) or non-spatial (corporations, sectors, global systems) (Stam, 2015).

Traditionally, entrepreneurship has been viewed as male-dominated, but the rise of women entrepreneurs has reshaped the landscape, especially in niche markets (Al-Shami et al., 2019; Mbaye et al., 2020). Women have played a crucial role in strengthening local economies, demonstrating resilience and creativity (Othman & Othman, 2020; Dzisi, 2008). Despite these contributions, women entrepreneurs face numerous barriers, including limited access to finance, male-dominated industries, and societal expectations (Ramani et al., 2013; Yadav & Unni, 2016; Leitch et al., 2018). Addressing these challenges is essential for fostering a more inclusive and equitable entrepreneurial ecosystem.

Bourdieu and Wacquant (1992), as corroborated by Bullough et al. (2022) and Boddington (2024), emphasize that as entrepreneurs engage in the field, actors learn its rules, develop a sense of their position, and internalize social norms and tendencies—a concept known as habitus. This habitus shapes their thinking and behaviour, influencing how they navigate power structures within the field. Access to and acquisition of capital—whether economic, social, cultural, or symbolic—drive actors' practices and reinforce the structuring principles of the field. The way capital is distributed and valued creates hierarchies, where some actors gain more influence, resources, and advantages than others, shaping opportunities and constraints within the ecosystem (Adner, 2017). This suggests that in a male-dominated entrepreneurial ecosystem, men often develop a habitus that aligns with risk-taking, aggressive networking, and assertiveness—traits that are traditionally rewarded in business (Yokoyama & Birchley, 2020). In contrast, women, shaped by gendered expectations, may internalize more cautious

approaches, which can reinforce structural barriers to accessing capital, networks, and leadership roles (Bhatti & Ali, 2021). This dynamic perpetuates existing inequalities, limiting women's opportunities and influence within entrepreneurial ecosystems.

Ozkazanc-Pan and Muntean (2021) emphasize the importance of restructuring ecosystems to promote greater inclusivity within entrepreneurial environments. They advocate for using research-driven insights to identify ecosystems that are open to restructuring. Additionally, they propose effective organizational practices and policies to address gendered and intersectional inequalities in entrepreneurship. Given the complex gender dynamics in entrepreneurial ecosystems, the northern Sri Lankan war-torn region necessitates a revised and more inclusive entrepreneurial ecosystem model. This adaptation is crucial to reflect the region's unique socio-economic realities and gender disparities, offering valuable insights for entrepreneurial studies in similar post-conflict settings.

2.4 Culture and Social Norms and their influence in female entrepreneurship

Culture comprises cultural norms such as the level of willingness to take risks, the perceived social status of female and male entrepreneurs, and the personal motivation and creativity of individuals (Gamage & Wickramasinghe, 2012). Females may be entitled to the same rights as their male counterparts, but variations arising from social norms and expectations in certain nations lead to less respect and numerous obstacles, which in turn affect the start-up of businesses and reduce participation in female entrepreneurial endeavours (Patton & Marlow, 2005). Gender bias, frequently resulting from ingrained gender views in a culture or community, affects women's chances of starting their own business and earning as entrepreneurs (Minniti & Naude, 2010). Furthermore, most patriarchal societies believe that women's primary responsibility is domestic work, while men are the primary public representatives and breadwinners (McDade & Spring, 2005). As a result, role conflict is a potentially serious issue for employed and entrepreneurial women (Surangi, 2018). In a society where males retain the majority of power and influence, the established cultural norms dictate how women should behave in order to fulfil their roles as dutiful wives, mothers, daughters, and sisters. These expectations often lead women to prioritize their domestic responsibilities, resulting in them dedicating fewer hours to their professional endeavours (Nithiyanandam, 2001). This demonstrates that women's entrepreneurial performance is influenced by their perceived power within the entrepreneurial environment. Women's main role in patriarchal societies is suggested to be as submissive figures who present themselves as their husband's companion and are unable to form independent identities (Sasikumar, 2023). Not following

social norms may lead to the community ostracising the entrepreneur, disapproving of their venture and may lead to the entrepreneur themselves feeling guilt or remorse (Meek, Pacheo & York, 2010). These complications may lead to tension between entrepreneurs and the rest of society, resulting in unwelcome obstructions to business growth (Dean et al., 2019). Women continue to resist the implementation of additional patriarchal laws and regulations, despite the oppressive conditions they encounter (Cindoglu & Toktas, 2011). The inclusion of these women in the workforce signifies a notable progress in changing detrimental patriarchal customs (Leya et al., 2021). There is consistent evidence in the literature to suggest that fewer people engage in entrepreneurial activities in certain cultures, and that female entrepreneurs are less productive than male entrepreneurs (Jennings & Brush, 2013). However, the existing body of literature offers a diverse range of perspectives on the experiences of women who were confronted with the aftermath of the war and developed particular coping mechanisms in order to coexist in challenging circumstances in certain regions, such as the north-eastern region of Sri Lanka (Ayadurai, 2005). Many researchers have established a correlation between the normative support for entrepreneurship and the rates of female entrepreneurship in various nations (Baughn et al., 2006; Franck, 2012; Guo & Werner, 2016; Perez-Quintana et al., 2017). One possible explanation for the poor performance of businesses owned by women is that they may face more role conflict than men, according to studies by Jennings and McDougald (2007) and Shelton (2006). It is possible to explain the disparity in entrepreneurial activity between men and women by pointing to the cultural differences and gender bias that are present in their respective communities (Baughn et al., 2006). Cultural influences exert a greater and more significant effect on women's entrepreneurial attempts compared to men's (Gupta et al., 2009, Hechavarria et al., 2017; Santos et al., 2016). In nations where social, institutional environments are hostile, women are less inclined to pursue entrepreneurial endeavours (Estrin & Mickiewicz, 2011). They further added that societal attitudes, which often perceive women as lacking essential entrepreneurial attributes, lead to discrimination and imply that cultural norms significantly influence women's entrepreneurial goals and prevalence rates more than men's. In contrast to global values, which tend to remain stable over time (Inglehart, 1997; Etzioni, 1987), national values and attitudes towards the acceptability of entrepreneurship can shift rapidly. It is crucial to distinguish between context-specific attitudes towards entrepreneurship itself, and indicators of national culture or universal values (Hofstede, 1980; Schwartz, 1994; Inglehart, 1997; Levie & Autio, 2011). One way to determine whether or not a community respects entrepreneurship is to observe how individuals in specific communities treat those who have achieved financial success through entrepreneurial endeavours (Reynolds, 2011). Although the

data is mixed, discrimination has been proposed as a possible reason for the gender difference in entrepreneurship, which is likely to be more prevalent in poorer nations (Silva, 2012). Entrepreneurial activities can have both positive and negative effects on communities, and communities can either encourage or hinder the success of emerging businesses (Lyons et al., 2012). Studies on entrepreneurship in the Middle East, Africa, and some Asian countries, for example, have revealed how culture has disadvantaged women by prohibiting them from owning a business due to religious and societal norms, or by prioritizing their role as a wife and mother over any other role they may aspire towards (Roomi, 2013). However, culture is mostly an ingrained phenomenon that is moulded by generations, making it difficult to affect regardless of changes in government or legislation (Masuo et al., 2001). In Sri Lanka, for example, unspoken norms and culture prevent Tamil women from making big decisions such as engaging in business activities, without first seeking approval from male authority (Arachchige, 2012). Not following social norms may lead to the community ostracising the entrepreneur, disapproving of their venture and may lead to the entrepreneur themselves feeling guilt or remorse (Meek, Pacheo & York, 2010). These complications may lead to tension between entrepreneurs and the rest of society, resulting in unwelcome obstructions to business growth. The success of emerging enterprises can be either facilitated or impeded by the perception of female entrepreneurship in communities (Lyons et al., 2012). Positive media coverage and publicity can influence the perception of entrepreneurship's desirability in society and the inclination of individuals to engage in it (Reynolds, 2011). Researchers have suggested that entrepreneurship is a social phenomenon that is always interacting with the surrounding society (Hytti, 2005; Bourne, 2010). The motivation and skills of an individual to pursue entrepreneurship are most significantly influenced by the connections they have within their social networks (Johannisson, 1986; Hite & Hesterly, 2001; Martinez & Aldrich, 2011). A lack of social status and access to support networks are two factors that have been found to have a negative impact on women's entrepreneurial endeavours, as indicated by assessments conducted by the OECD (2004) and the UNCTAD (2014).

2.5 Entrepreneurship Networks

Networks offer the essential components of trust and support for the launch of new firms and the expansion of their possible resource base, making them an important part of entrepreneurial research in the past 30 years (Aldrich & Zimmer, 1986; Birley, 1985; Carsrud & Johnson, 1989; Burt, 2000). The value placed on relationships within an entrepreneur's network is a valuable tool that can help the entrepreneur acquire access to information (Nichter & Goldmark, 2009, Neumeyer et al., 2018). According to Carter et al. (2003), network links can be categorised into three distinct types: weak ties, strong ties, and multiplex ties. Weak ties encompass business players that are relatively formal in nature, including basic service providers such as bankers, attorneys, and accountants, professional advisers such as financial consultants or business consultants, trade groups, chambers of commerce, and service clubs (McNally et al., 2018). Strong ties are the unofficial aspects of business, such as assistance from close friends, family and neighbours as well as donations from neighbours and ethnic, local, and community affiliations in the operation or upkeep of a business. These ties can provide all the necessary resources, assistance, and significance (Dodd, 2023), which is directly linked to entrepreneurial performance (Westlund & Adam, 2010). However, female entrepreneurs encounter barriers to accessing information, finance, business partners, and human capital due to a lack of "knowing" and "being known" (Hart, Stevenson & Dial, 1995; UNCTAD, 2014). Female entrepreneurs, according to Halabisky (2018), have smaller and less formal networks than men, which limits their access to critical resources and knowledge. He further stated that women business owners are hesitant to join trade associations, special interest groups, or large business networks. These findings have been corroborated by a number of other researchers (DeBruin et al., 2007; Wagner, 2007; Caliendo et al., 2009; Bönte & Piegeler, 2013; Koellinger et al., 2013), who have found that male entrepreneurs have more networks than female entrepreneurs at any stage of their business; thus, one of the reasons women are less likely to succeed in their entrepreneurial journey is a lack of entrepreneurial resource providers or role models in their social circles. The aforementioned research findings clearly indicate that women lack awareness of the resources available through institutions, face competition from large-scale units, and struggle with marketing issues due to their limited networking capacity; thus, expanding networks helps women gain confidence in their relationships with others, giving them more control and influence over their own lives and more flexibility to choose what is important to them to enhance their economic status (Sabrina et al., 2023). Communication networks also provide entrepreneurs with crucial human and social capital; the type of network that individual is a part of is directly related to their social capital (Neumeyer et al., 2019).

2.6 Social capital

Entrepreneurship, according to Audretsch (2002), "is a social role and is therefore embedded in a social, political, and cultural context in the sense that in order to launch a new business, it is necessary to activate and create new social relationships." Social capital has a significant impact on entrepreneurial activity and is highly valued in social networks and interactions (Leana & Van Buren, 1999; DeBruin & Dupuis, 2008; Xie, 2014).

Social capital is "who you know," in contrast to human capital, which is defined as "what you know" (Krebs, 2007; Burt, 2000; Vadnjaj, 2020). As stated by Lin (2017), the worth of an entrepreneur or social capital is determined by a variety of factors. The circumstances under which the network is utilised and the composition of the social structures and networks to which the entrepreneur belongs are examples of such factors. The core principle of social capital theory implies that individuals can acquire information and resources through relational interactions marked by goodwill and trust, and that individuals within these networks, also known as "co-preneurs," have a significant impact in providing assistance and emotional encouragement (Lin, 2017). Social capital is defined by Portes (1995, 2000) and Dal Mas and Paoloni (2020) as the capacity to gain resources or advantages through social networks or organizations, emphasizing its ability to provide more stable benefits than relying solely on social institutions. Portes further notes that social capital encompasses various components of the social environment, such as value systems, social ties, and trust-based networks, which enable individuals within a specific context to engage in proactive behaviour. Additionally, there is a correlation between the specific network to which an individual belongs and the amount of social capital present within that network, as highlighted by Bourdieu (1986) and Cruickshank and Rolland (2006). This correlation ultimately determines an individual's social capital. Therefore, the amount and quality of social capital an individual possesses depend on the specific social network or group to which they belong. Key characteristics of the network—such as its structure, size, strength of ties, trust levels, and the resources or advantages it offers—significantly influence an individual's capacity to access and effectively utilize social capital.

While empirical evidence supports the proposition that social capital and networks have a beneficial influence on entrepreneurship (Anderson & Jack, 2002), detractors contend that an overemphasis on these resources and strong-knit networks may result in average performance (Light, 2010), undermine impartiality (Locke, 1999), or create barriers for historically marginalised groups, such as women, minorities, and novice entrepreneurs (Light & Dana, 2013). Based on their research on the limitations of social capital in entrepreneurship, Light and

Dana (2013) asserted that entrepreneurial (eco)systems are more prone to the formation of disconnected social clusters in situations where there is a combination of strong bonding capital (ties within the group), weak bridging capital (ties outside the group), and cultural disinterest in entrepreneurship. Similar stratifications have also been observed in conventional environments, where there are usually social divisions between managed-growth, lifestyle, and survival venture networks and the male-dominated strong-tie high-growth networks (Brush & Chaganti, 1999; Edelman et al. 2010). Hence, prior investigations indicate that the positive impacts of social capital and networks will vary with gender (Brush et al. 2009), venture type (Morris et al. 2020), and social capital and network (Light & Dana, 2013). Moreover, these variations may contribute to the development of social barriers within entrepreneurial ecosystems. Putnam (1994) made a distinction between two types of social capital: bonding and bridge.

Bonding social capital is formed by strong ties between members of a group or network who share particular characteristics (e.g., race, gender, career). Hence, scholarly investigations indicate that in order to construct bridging social capital, female entrepreneurs ought to organise their networks in accordance with relevant quality criteria including density, diversity, reachability, and suitable connections (Hampton et al., 2011). Bridging social capital, formed primarily through weak-tie connections between individuals or groups with differing traits, plays a crucial role in the success of entrepreneurs (Claridge, 2018). Social capital provides valuable resources and information essential for making informed financial decisions and effectively managing financial resources, and female entrepreneurs can leverage their connections to access both direct and indirect funding, thereby increasing their human and financial capital (Welter, 2004; Manolova, 2006). Social capital thus plays an important enabling role for female entrepreneurs seeking venture capital financing, assisting them in navigating the investment landscape and securing funds for their business ventures (Hampton et al., 2011). However, social capital and network barriers confront women entrepreneurs due to prejudices, skewed expectations, and "naïve theories underlying investors' conscious and subconscious search criteria" (Brooks et al. 2014, pg. 81). Consequently, there is a prevalent exclusion of women from accessing high-level networks in politics and industry that are predominantly male dominated (Nikolova et al., 2012; Smallbone & Welter, 2001). Manolova (2006) and Welter et al. (2004) have identified a notable prevalence of patriarchal institutions in transitional economies, including Bulgaria, Moldova, and Ukraine. These impediments are less pronounced in established economies like the United States, where government agencies provide a wide range of support mechanisms based on industry, type of entrepreneurial venture, or the entrepreneur's socioeconomic standing (Acs & Szerb, 2007; Mason & Brown, 2013).

2.7 Entrepreneurial Finance

Women entrepreneurs face great barriers in the entrepreneurial ecosystem from a variety of fields that prevent them from obtaining the necessary capital for their business (social capital, financial capital, cultural capital, and human capital) and proving their legitimacy as entrepreneurs (Arachchige, 2012). Patriarchal laws often deny women the right to own and control resources (especially land) and to engage in economic activities (Ayadurai, 2006). Furthermore, the prevalent negative attitude that entrepreneurship is primarily appropriate for men rather than women is a significant obstacle to women's access to financial resources (Bird & Brush, 2002; Aidis et al., 2007; Ama et al., 2014; Maden, 2015; Meyer & Landsberg, 2015). An investigation into business loans, for instance, revealed that lending officers treated female business owners with a disproportionate lack of respect, despite the fact that the terms of the loans were comparable (Thébaud & Sharkey, 2016). The funding and finance component pertains to the accessibility of financial resources, encompassing microloans, venture capital, and various types of legal and informal debt and equity, aimed at supporting the establishment and growth of enterprises (Kalaipriya, 2018).

2.7.1 Microfinance

Microfinance discourse spans on a wide range of topics, including but not limited to economic globalisation, neoliberal policies, methods for alleviating poverty and vulnerability, and measures to empower women (Gangodawila & Lanka, 2020). Microfinance has been found to be an effective way to improve the socioeconomic status of the poor, diversify sources of income, and build assets, both financial and otherwise, while also bolstering crisis management skills (Hashemi et al., 2006; Montgomery et al., 2005; Morduch, 1998; Husain, 2021, Chang, 2010). In addition to reducing poverty and vulnerability, microcredit substantially empowers impoverished women by allowing them to generate income and increase their bargaining power in comparison to men (Gunathilake & de Silva, 2010; Chang, 2010). However, while some research indicates that having access to microfinance could greatly reduce poverty (Khandker, 1998), other studies contend that microfinance has little effect on reducing poverty (Morduch, 1998; Roodman & Morduch, 2014). A significant factor in this regard is the level of financial literacy, as female business owners with a comprehensive understanding of personal finance are better equipped to utilize microfinance services, which not only enhances the success of their businesses but also grants them greater autonomy over their economic future (Ferdousi, 2015). Women who are financially literate are better equipped to navigate the financial landscape and secure external funding from institutions, enabling them to make better decisions

regarding their savings, investments, and expenses, which optimizes the utilization of microfinance services to promote the growth of enterprises (Nair, 2020).

2.7.1 Financial Literacy

Financial literacy is defined as "the capacity to make informed decisions and make effective decisions regarding the use and management of money," as described by Gallery (2011), as per Calcagno et al. (2020). According to the United Nations (2003), as stated by Bongomin et al. (2017), financial literacy, or the ability to use knowledge and skills to manage financial resources, is critical to the financial performance of SMEs in emerging economies, particularly in poverty reduction. Research shows that financially proficient entrepreneurs are more likely to lead successful SMEs than their illiterate counterparts (Weerawansa et al., 2018); thus, financial literacy is a prerequisite for success for entrepreneurs. Small and medium-sized enterprises (SMEs) in developing economies greatly benefit from financial literacy, according to Bongomin et al. (2017). Moreover, the limited financial capabilities of small and medium-sized enterprises (SMEs) have a negative effect on their chances of staying in business, expanding, and introducing new ideas (Jayasekera, 2023). Fraser et al. (2015), as cited by Hussain and Malik (2018), highlight that a deficiency in financial management abilities is linked to organisations' ability to obtain financing, resulting in a decreased capacity to secure suitable debt and equity, ultimately leading to bankruptcy. Access to capital, which fuels entrepreneurial growth, is positively affected by financial literacy, according to the study's findings. Men and women have distinct perspectives on risk, and that as women develop confidence in themselves, they become less risk adverse (Brindley, 2005). In contrast to men, who are more prone to look for finance from outside sources, the majority of women who start their own businesses rely on their own resources, loans from family and friends, or even their own pockets (Cheston & Kuhn, 2002). Due to their predisposition to avoid huge loans and their concentration in less capital-intensive service industries, women may start businesses with little capital (Orser et al., 2006). These findings, reiterated by Cole and Fernando (2008) and cited by Bongomin et al. (2017), that financial literacy is critical in determining individuals' ability to receive financial services which eventually help them to grow exponentially in their business endeavours. Bongomin et al. (2017) highlighted that individuals with limited financial literacy may be hesitant to purchase complex financial goods, such as insurance, due to uncertainty about its utility. In addition, having a solid understanding of finances is vital for marketing because marketing decisions, whether they include the distribution of funds or the development of campaigns, should be in conformity with the long-term financial goals of the firm (Weerawansa et al., 2018).

2.8 Marketing

The core of entrepreneurial marketing is an inventive approach to value generation, whereas traditional marketing techniques are primarily concerned with transactions and client connections (Morris et al., 2002). Entrepreneurs may get a competitive edge over larger-scale competitors by finding innovative methods to create value for customers (Becherer et al., 2012). Thus, EM (Entrepreneurial marketing) is an attitude, orientation, and method of chasing possibilities in expanding businesses that produce perceived customer value through relationships, especially through innovativeness, creativity, selling, market immersion, networking, and adaptability (Kurgun et al., 2011). Entrepreneurial marketing, as defined by Becherer et al. (2008), refers to the strategic approach adopted by small enterprises to identify and exploit possibilities in unpredictable marketplaces despite limited resources. According to Morris et al. (2002), there are seven underlying dimensions that define entrepreneurial marketing: proactiveness, opportunity focus, calculated risk taking, innovativeness, customer intensity, resource leveraging, and value creation. These dimensions also define entrepreneurial marketing as the unplanned, nonlinear, and visionary marketing activities carried out by entrepreneurs. Entrepreneurial marketing is unquestionably the most efficient approach for reducing business failures in the small and medium-sized enterprise (SME) sector (Hussain & Malik, 2018). Entrepreneurial marketing emphasises identifying and seizing opportunities, understanding customer demands, and adapting to market changes (Stokes, 2000). Being strategically flexible enables SMEs to respond to internal and external market changes, reducing the risks associated with market volatility and uncertainty (Ionita, 2012).

Entrepreneurial opportunities stem from market changes, which facilitate the reorganization and recombination of resources, leading to more productive outcomes (Sedkaoui, 2018). Nations distinguished by dynamic and progressing markets tend to demonstrate higher degrees of entrepreneurial activity (Carter & Jackson, 2020). When there is a change in the market, it is anticipated that the percentage of male and female entrepreneurs will react in a similar manner. The gender gap in relation to market clock speed, however, has not been adequately investigated (Koplyay & Hurta, 2016). Nadkarni and Narayanan (2007) provide two definitions for the term "market clock speed": "market dynamics" or "the rate of change of the market." External factors make clock speed markets unpredictable, fluctuating, and uncertain (Kavin & Narasimhan, 2017). Their study compares high- and low-velocity industries. High-velocity industries are defined by their fast-paced and unpredictable nature, necessitating enterprises to

rapidly adjust and adapt. Low-velocity industries, on the other hand, undergo slower and more predictable changes. The research findings suggest the evolution of collective strategy frames is a dynamic process that is influenced by both internal and external factors. Businesses adapt their beliefs and tactics on a constant basis to the demands of the market and the competitive landscape. If business owners show that they are prepared to deal with and endure the inherent risks, they may be able to profit financially from these situations (Knight, 1921). The lack of research on gender in relation to market clock speed, which refers to the rate of evolution in industries driven by technology and innovation, highlights a potential oversight in understanding how gender disparities impact economic performance (Kavin & Narasingham, 2017). In this context, a lack of research on the gender gap in participation, skills, and opportunities could result in unequal market burdens (Stokes, 2000).

Research on market burden is inconclusive, and internal market burdens are the degree of difficulty involved in breaking into a particular market (Ilzkovitz et al., 2007). It was found by Dutta and Sobel (2018) that there is an inverse link between obstacles to market entrance and overall entrepreneurial activity in all economies. According to the findings of his research (Van Stel et al., 2007), entrance restrictions have an impact not only on the overall level of economic activity in a nation but also on the distribution of that activity between the official and informal sectors. In order to impact policy making and educational initiatives that effectively assist novice business owners, it is necessary to conduct more detailed research to understand specific problems that may not be immediately obvious (Mintrom & Norman, 2009). Hence, to impart the fundamental knowledge and abilities needed for entrepreneurship, entrepreneurial education programmes might concentrate on educating all students, regardless of gender, universal entrepreneurial skills and challenges (Dutta & Sobel, 2018).

2.9 Physical Infrastructure accessibility and proximity issues

Physical infrastructure is a prerequisite for entrepreneurship, including transportation, land or operating space, communication services, and transportation (Audretsch et al., 2015). The facilitation of entrepreneurship is significantly influenced by the accessibility of physical infrastructure, which ensures prompt provision of vital resources including workspaces, equipment, transportation, telecommunications, and fundamental utilities (Woolley, 2017). Innovation-driven economies may take physical infrastructure for granted. However, in economies that are driven by forces, it might be a considerable obstacle to the development of

a new enterprise (Ghani et al., 2014). Audretsch et al. (2015) found a positive association between entrepreneurship and physical infrastructure, such as broadband. The same positive correlation does not hold for other infrastructure types, such as highways and railroads. Nonetheless, there is a positive association between national entrepreneurship rates and access to physical infrastructure for both men and women.

Studies that contextualise gender and minority concerns in entrepreneurship at the regional level often focus on networks, innovation systems, and rural entrepreneurship (Huggins, Waite & Munday 2018; McKeever, Anderson & Jack, 2014; Müller & Korsgaard, 2018; Sternberg, 2009). For instance, in study on rural entrepreneurship, the term "rural" has been defined as the context, specifically in terms of geography, relating "place" and "periphery" (Korsgaard, Müller & Tanvig, 2015; McKeever, Jack & Anderson, 2015; Müller & Korsgaard, 2018; Muñoz & Kimmitt, 2019). However, studies of women's and ethnic minority entrepreneurship have rarely looked at the regional level to assess the challenges, impediments, and possibilities that these entrepreneurs confront. Some significant exceptions include the examination of specific situational and gendered limitations faced by women entrepreneurs in rural locations, such as access to important social capital and markets, as well as the impact on their coping methods (Bock, 2004; Poon, Thai & Naybor, 2012). These studies have also concentrated on the diverse domestic, social, and geographical contexts that women entrepreneurs encounter in rural areas (Alsos, Carter & Ljunggren, 2011; Fitz-Koch et al., 2018). In rural settings, ethnic minority entrepreneurs face a unique set of problems, including restricted prospects and the possibility of encountering discrimination (Ishaq, Hussain & Whittam, 2010). Ethnic minority entrepreneurs often target their ethnic community as their primary market due to the limited size and accessibility of other markets, a situation that makes diversification and 'middleman' activities crucial for their business sustainability (Lassalle & Scott, 2018). However, entrepreneurial education equips ethnic minority entrepreneurs with essential skills beyond cultural connections, such as market expansion strategies, digital literacy, financial management, effective networking, and cultural competence, helping them diversify their markets, reach broader audiences, and sustain long-term growth (Stoker, Wakkee & Khapova, 2024).

2.10 Entrepreneurial Education

The main goal of entrepreneurial education is to equip students with the necessary information, abilities, and skills to engage in business initiatives across a range of industries (Orser et al.,

2019). Education has been found to have a positive impact on individuals' inclination towards entrepreneurship (Robb et al., 2014). This is attributed to its ability to equip individuals with the necessary practical skills essential for initiating and managing their own businesses (Honig, 2004). Furthermore, education enhances individuals' knowledge, enabling them to effectively identify, assess, and capitalise on entrepreneurial opportunities (DeTienne & Chandler, 2004), and promoting entrepreneurship as a viable career option (Peterman and Kennedy, 2003). The literature implies that university entrepreneurial education and programmes increase the perceived attractiveness and the sustainability of entrepreneurship (Delmar & Davidsson, 2000). Participating in entrepreneurial education programmes has been demonstrated to impact an individual's self-assurance in carrying out particular activities, thus promoting entrepreneurial goals and actions (Oosterbeek et al., 2010). Both men and women in nations with robust educational programmes that encourage entrepreneurial behaviour should experience increased rates of business startup activity; however, the effect may be felt more strongly among female entrepreneurs (Dy, 2016; Kuschel & Lepeley, 2016). The prevalence of entrepreneurship at the national level has a favourable correlation with the presence of educational programmes that foster entrepreneurship for both genders (Roman & Maxim, 2017). Universities promote entrepreneurial development, foster an entrepreneurial mindset, and offer education and training programs for entrepreneurs and established businesses, often in a variety of fields (Malecki, 2018). A high-entrepreneurship economy may legitimise new market entrants, according to Salimath and Cullen (2010). Entrepreneurial education can equip women with skills to overcome these barriers, focusing on financial literacy, pitching techniques, and confidence-building exercises.

2.10.1 Entrepreneurial Education for women

Higher educated people are more successful after entering the entrepreneurial world because they have access to knowledge and contemporary managerial skills from their university education (van der Horst et al., 2017). This makes them more aware of the realities of the business world and better equipped to apply their capacity for learning to manage a business (Kvidal & Ljunggren, 2014; Brown et al., 2019). Hechavarria et al. (2017) concluded that entrepreneurial education is critical for generating innovation and building self-confidence. By enhancing the returns from investing in women's education, entrepreneurship may contribute to women's empowerment and welfare (Fafchamps, 2003). The empowerment of women is seen as a way of increasing awareness, specifically regarding gender inequality in society, in addition to developing the necessary skills for the effective participation of women in decision-

making processes (Kerr et al., 2014). When designing enterprise training programmes, it is important to keep in mind that women and men tend to take risks differently (Carland & Carland, 2007). Nevertheless, the observed effect is more pronounced in women than in men, and prior research has suggested that women are more prone to the influence of educational programmes.

Some research show that better educated women prefer wage labour, leaving self-employment/entrepreneurship to those with less options (Carranza et al., 2018). According to Tumba et al. (2022), financial literacy influences men's entrepreneurial behaviour, while cultural and social norms influence women. In developing nations, women are driven to explore entrepreneurship for reasons including autonomy, freedom, self-acceptance, professional success, family well-being, and funding their children's education (Peiris, 2024). There is a power struggle when women are interested in starting a business in this field, as the majority of families are initially sceptical and opposed to the concept of entrepreneurship due to a variety of factors (Amarasooriya et al., 2024). Education has a greater impact on an entrepreneur's capacity to get and apply resources and information in an inventive manner (Witt, 2004; Shahab et al., 2019). However, formal education frequently fails to provide learners with adequate opportunities to cultivate the critical thinking and creative skills essential for analyzing problems and formulating effective solutions (Benzing, Chu & Orban, 2009). Consequently, rather than emphasizing standardized training programs—particularly for entrepreneurs who are already educationally qualified—greater emphasis should be placed on experiential learning opportunities. These training activities should be designed to address practical, context-specific challenges relevant to the businesses involved, thereby enhancing their applicability and effectiveness (Cope, 2011). However, a void in the existing system creates a barrier for female entrepreneurs in accessing R&D and knowledge transfer. They are often excluded from the innovation ecosystem, which limits their innovation capacity and restricts knowledge sharing (Alkharafi, 2024). Addressing these voids is essential to ensuring inclusive R&D and knowledge transfer that benefit both male and female entrepreneurs equally (Mari et al., 2024).

Entrepreneurship harnesses knowledge spillovers due to the fact that new knowledge typically contains more diverse and uncertain information compared to other economic goods. Additionally, entrepreneurship capitalises on opportunities in new knowledge that incumbents have not yet identified, requiring awareness and exploration. Hence, economies in which established entities effectively and inexpensively transfer knowledge to aspiring business owners are expected to exhibit higher levels of entrepreneurship compared to those where this

transfer is slow and costly. For example, Markman (2004) discovered that reward systems had a detrimental impact on the entrepreneurial inclination of scientists, while increasing the willingness of university technology transfer office staff to be entrepreneurs. Government grants and finance schemes can boost innovation and reduce financial burdens for aspiring entrepreneurs, facilitating research and technology commercialization (Amarasooriya et al., 2024).

2.11 Government support

Government backing is necessary to progress SMEs and foster the formation of businesses and entrepreneurship (Stephan et al., 2015). The entrepreneurial capacity of an entire economy can be enhanced through the implementation of government initiatives or the provision of professional services that provide guidance and assistance (Bruneel et al., 2007 and Fischer & Reuber, 2003). Startups usually need the capital, resources, and know-how to get off the ground, but the government may help through funding for business training initiatives. Chambers of commerce, incubators, and accelerators with public funding, or both, may administer these programmes (Keuschnigg & Nielsen, 2004). These initiatives reduce the transaction costs for companies (Shane & Cable, 2002) while simultaneously enhancing the human capital of the founders (Delmar et al., 2013). The existence of market gaps necessitates government intervention to meet the public's needs and demands, and it is expected that individuals of both genders will engage in more entrepreneurial activities when a favourable environment exists, aided by national government programmes aimed at encouraging entrepreneurship (Dambugolla, 2018). Women were traditionally and legally denied the right to inherit, establish a business, and borrow money without their husbands' cosignatory, a practice that persists in some nations to this day (Durepos et al., 2017). A significant number of women have been given the opportunity to establish their own businesses as a result of improvements in policy (Mazzarol, 2014).

Economic growth is dependent on policy, which includes government support and comprehension of business start-ups, as well as the ease of establishing and operating a company in a specific region or country (WEF, 2013). Furthermore, policy is a context-specific factor; it is embedded in a country's institutional framework and so has a substantial impact on

entrepreneurial behaviour at the regional, national, and international levels (Welter, 2011). This is particularly true in the context of women's entrepreneurship in both developed and developing countries (Estrin & Mickiewicz, 2011; Acs et al., 2011). Efficient policies aimed at entrepreneurship may assist in handling market failures and stimulate economic growth, as it has been proposed that good governance is a crucial requirement for supporting and enhancing entrepreneurial activity focused on growth (Mendez-Picazo et al., 2012; Acs et al., 2011). Entrepreneurs sustain and grow the entrepreneurial environment, especially with government backing, according to Stam and Spigel (2016). In contrast, government measures such as laws, taxation, and labour market regulations frequently provide significant barriers to entrepreneurship (Acs et al., 2011).

Entrepreneurs may miss out on possibilities owing to business restrictions that slow down the venturing process (Mullins & Forlani, 2005), and they may suffer additional expenditures as a result of complying with regulations. Tax policies that are properly implemented can incentivize firms to innovate and expand (Keuschnigg & Nielsen, 2004). However, a number of studies contend that taxes impose a direct financial burden on organisations (Davidsson & Henrekson, 2002), which deters entrepreneurial activity (Levie & Autio, 2008). Depending on the circumstances, a progressive tax structure may either encourage or discourage entrepreneurship (Keuschnigg & Nielsen, 2004). These studies suggest that tax rate changes may explain entrepreneurship rates, as government regulation and taxes have a negative effect on the rate of male and female entrepreneurship on a national scale (Estrin & Mickiewicz, 2011). By providing tailored, targeted tax benefits to female entrepreneurs, governments can eliminate gender disparities in entrepreneurship and create a more diverse and inclusive entrepreneurial ecosystem (Spigel, 2016).

2.12 Non – governmental agencies

An NGO, short for Non-Governmental Organisation, is a private organisation that engages in activities aimed at alleviating suffering, advancing the interests of the impoverished, safeguarding the environment, delivering essential social services, or fostering community development (World Bank, 2011). The UN Charter defines non-governmental organisations (NGOs) as "a relatively limited universe of non-state actors, predominantly international, but occasionally national, engaged in endeavours related to human rights, development,

disarmament, and women's equality" (Reynolds, 2007, p. 432). While many in the private sector view entrepreneurship as a promising career path, NGOs are starting to see it as a way to bolster their operations (Moghimi, 2007).

An increasing body of research focuses on non-governmental organisations (NGOs) that pursue development goals by providing immediate humanitarian aid, direct financial support or goods to alleviate poverty and misery and implementing longer-term livelihood and infrastructure development initiatives (Lewis, 2003; Tandon, 2000). It is asserted that this kind of NGO bridges a service delivery gap left by governments cutting back on offerings (Lehman, 2007; Wood, 1997). Service delivery and direct implementation NGOs have grown in importance, with many donor countries and multilateral organisations preferring to channel financing through NGOs rather than directly aiding foreign governments (Ebrahim, 2003, p. 192). There is speculation that NGOs can provide services that governments are unable to do by utilising their skills to expand the reach of current aid initiatives or enter previously inaccessible areas (Goonatilake, 2006, p. 20). NGOs can support female entrepreneurship by providing essential services that may be lacking from government institutions (Berger & Soubaya, 2019). By stepping into areas where governments might be ineffective, NGOs help women entrepreneurs overcome institutional barriers (Langevang et al., 2018).

2.13 Female entrepreneurship and Navigating institutional complexities

A growing body of research examines how social, economic, structural, and cultural factors impact female entrepreneurs globally (Bianco et al., 2017; Brush et al., 2009; Cabrera & Mauricio, 2017; Hanson, 2009; Naser et al., 2009). Institutional perspectives on female entrepreneurship have gained popularity within this research stream (Ahl & Nelson, 2010; Amine & Staub, 2009; Hughes et al., 2012; Langevang et al., 2015; Pathak et al., 2013; Welter & Smallbone, 2010, 2011). Institutions define appropriate actions, known as “the rules of the game” (North, 1990). In the context of institutional theory, the concept of legitimacy is of utmost significance. Legitimacy can be defined as the perception that the actions of an agent are desirable, appropriate, or proper. Scott's (1995) institutional theory, which considers both formal regulatory and informal normative measures, has been shown to effectively identify environmental barriers faced by female entrepreneurs in developing countries (Amine & Staub, 2009; Langevang et al., 2015).

Regulatory institutions are the legally enforced policies, regulations, rules, and laws that establish formal boundaries for action. Laws and regulations that encourage or prohibit the creation of new companies, lessen or increase risk for business owners, and ease or restrict access to resources are a few examples of regulatory institutions that have an impact on female entrepreneurship (Amine & Staub, 2009). Examples of these include laws pertaining to the labour market that provide (un)equal access to jobs, inheritance laws that forbid women from inheriting land, property rights that restrict women from owning land, and family policies that outline childcare requirements (Amine & Staub, 2009; Langevang et al., 2015; Welter & Smallbone, 2010).

Normative institutions are the more unofficial sets of values, beliefs, and norms. Although certain norms and values are universally applicable, others are restricted to specific segments of a population. These individuals are assigned specific "roles," which are defined as "conceptions of appropriate goals and activities for particular individuals or specified social positions" (Scott, 1995, p. 55). Entrepreneurship is often linked to traits that are generally regarded as masculine, including boldness, aggression, achievement-orientedness, calculation, and risk-taking. Women may be prevented from establishing and expanding businesses as a result of this stereotyping (Baughn et al., 2006). Furthermore, women's capacity to pursue entrepreneurial careers and expand their businesses is also impacted by the stereotype that assigns women to the primary role of homemakers and child carers (Langevang et al., 2015). Scott (1995, p. 57) says that cultural-cognitive institutions are "the shared conceptions that make up the nature of social reality and the frames through which meaning is made." Cognitive institutions impact individuals' belief in their ability to start and run businesses, as well as their perception of associated risks and rewards (Amine & Staub, 2009; Baughn et al., 2006). This influences their actions and business practices (Welter & Smallbone, 2010). Females gave internal reasons such as "I always want to be my own boss" and males gave external reasons such as "I had identified a market need" (Carter et al., 2003, p.23). As a direct consequence, they might not do as well on quantitative indicators such as the creation of new jobs, the turnover of existing sales, or their profitability. It has been hypothesized that this is due to the challenges that women face when establishing their enterprises (Dissanayake & Semasinghe, 2014).

Access to positive entrepreneurship examples that can serve as role models and mentors is another significant factor that influences the formation of cultural-cognitive institutions (Lafuente et al., 2007). Developing countries are renowned for their intricate and challenging

institutional contexts, which are often characterised by rapid transformation, ineffective or weak formal institutions, and the reliance on informal institutions that are occasionally in conflict (Peng, 2003). Examining how entrepreneurs typically negotiate institutional environments is of increasing interest. In contrast to traditional views of organisations and individuals as passive, institutional studies now emphasise the agency of individuals (Oliver, 1991; Sutter et al., 2013).

2.13.1 Institutional customary law Impediments

Restrictions on women's ability to own, sell, acquire, and use property limit their access to credit and equity capital, making it more difficult for them to accumulate savings, make investments, provide sufficient collateral for loans, and ultimately, launch and operate businesses (Kuganathan, 2022). The practices and norms surrounding inheritance are important because it is a primary way to gain assets (Guruparan, 2016). As a result of the effects that marriage can have on women's land rights and inheritance, they may also have less access to collateral and financing for the expansion of their businesses (Scharenguivel, 2010). In contrast to formal law, which is usually written, informal, and frequently hard to ascertain, customary law is varied, largely unwritten, and not always well-recorded and publicised (Wijeyesekera, 2017). Similarly, customary legal systems are intricately intertwined with the histories and cultures of the communities in which they are practiced; in fact, they are fundamental components of the social fabric. Any effort by outside parties to impose new, standard procedures is bound to fail due to the specificity and peculiarities of each situation (Guruparan, 2016). Customary practices are long-standing practices in a community that are accepted and respected by its members. In most cases, they span generations and frequently reflect the values and beliefs that have been held by members of a community for extended periods of time (Scharenguivel, 2010).

By extension, customary laws and practices include gendered hierarchies and power relations, which are upheld in part through social norms (Herath, 2015). Norms pertaining to caregiving and domestic duties, as well as mobility-related norms, may impede women's ability to participate in the labour market by restricting the types of work that are available to or considered suitable for women (Herath, 2015). "A behavioural regularity based on socially shared rules, typically unwritten, that are created, communicated, and enforced outside of formally sanctioned channels" is the definition of informal institutions (Fiori, 2018). Formal regulations are upheld by authoritative bodies such as courts, judges, police, and bureaucrats.

Conversely, informal institutions predominantly operate as self-enforcing systems by virtue of obligation mechanisms (Helmke & Levitsky, 2012). Inhibiting women from owning or managing property, conducting business, or travelling without their husbands' consent, customary laws and practices may hinder their ability to conduct business (Wijeyesekera, 2017). These restrictions can create barriers to women's registration as formal owners. For instance, cultural norms that limit women's access to and engagement with male officials and the time constraints imposed by domestic duties can make it harder for women to initiate or complete the necessary steps to register a business (Guruparan, 2016). It is possible for women's economic opportunities to be diminished as a consequence of social norms that restrict their mobility. This can be the case by restricting their ability to choose the location in which they establish their businesses, restricting their access to final goods and factor markets, and restricting their access to information that is pertinent to their work (Scharenguivel, 2010). As a result, women are less likely to have formal business or employment opportunities and are more likely to work in the informal sector (Davis, 2012).

2.13.2 Perceived Social Support

Institutions set the limits of what is considered socially acceptable behaviour, but it's vital to remember that human agency is what forms institutions, so entrepreneurs have the power to tweak these limits. Moreover, the ambiguous, underdeveloped, and/or uncertain nature of certain institutional environments provides entrepreneurs with a certain degree of flexibility to exercise their agency without appearing illegitimate (Welter and Smallbone, 2011). Despite the fact that both men and women are impacted by intricate and cumbersome business licensing procedures, research has demonstrated that female business owners are disproportionately affected by bureaucratic hurdles and high costs (Harrison, 2017). This is due to the fact that women have more competing demands on their time due to domestic responsibilities and tend to have less cash (Clamser, 2022). Additionally, women have limited access to information regarding permits and licenses, and they possess fewer personal contacts to aid them in the process (Amine & Staub, 2009; Ellis et al., 2007). Furthermore, licensing procedures are typically designed with larger businesses in mind, making it difficult for women-owned small businesses to comply (Mori, 2014).

The cognitive representation of economic agents is significantly influenced by the presence of entrepreneurial role models, as per Lafuente et al. (2007). A positive example of successful entrepreneurship can increase the likelihood that other individuals will also become entrepreneurs. This is due to the fact that "the internal reaction of an individual who is

influenced by a role model is that if she/he can, why can't I?" (Lafuente et al., 2007, page 782). The absence of female role models is often perceived as a barrier for women, limiting their understanding and awareness of business prospects and potentially discouraging them from pursuing such opportunities (Langowitz & Minniti, 2007). According to Younis et al (2021), the term "perceived social support" refers to the mechanism that permits an individual to accept that they are appreciated and cared for by others. Similar to perceived social support, perceived social support discusses how people regard themselves as valued members of society who will receive assistance from those around them if they need it (Klyver et al., 2018). According to Raza et al.'s research from 2020, it also gives people a sense of self-assurance regarding the importance they hold in the society and ensures that they are given attention and support when they are in need of it. People tend to do well in life when they have a sense of safety and security (Klyver et al., 2018).

Social support has been defined by researchers as family, friends, colleagues, neighbours, the community, and their workplaces (Farooq et al., 2018; Kanwal et al., 2019). According to the existing literature, this type of support constitutes "subjective norms" (Iakovleva et al., 2011; Robledo et al., 2015). It includes opinions and perceptions that "reference people" or close family members would approve of their decision to become entrepreneurs. As a result, these referents establish the standards for acceptable behaviour (Robledo et al., 2015). Such encouragement increases an individual's desire to behave in a particular way in response to the expectations of significant individuals (Iakovleva et al., 2011). Additionally, a person is more likely to choose entrepreneurship if they believe it is appreciated in society as a result of macrosocial values and beliefs (Stephan & Uhlaner, 2010; Santos et al., 2016). In this way, social support legitimises the decision to pursue an entrepreneurial vocation (Byabashaija & Katono, 2011). This understanding can have significant policy implications. Initiatives intended at enhancing people's motivation towards entrepreneurship as a career choice, for instance, may focus on the attitudes and conventions connected to entrepreneurship. Similarly, policymakers can design entrepreneurship education to enhance the PBC (perceived behaviour control) associated with entrepreneurship among the target population.

2.14 Entrepreneurial policies and implications

Entrepreneurship policies are intended to focus on the entrepreneur and as a result, they are aimed at encouraging socially and economically productive activities by individuals who operate their own businesses (Rigby & Ramlogan, 2016). It was suggested by Halabisky (2018) that the barriers women face such as a lack of funds and access to credit, discouraging social

norms, and inequalities in accessing the business community, could be resolved by the government enforcing the appropriate policies to accommodate women and include them in the entrepreneurial ecosystem. Because they overlooked the dynamics of gender and failed to challenge the established ecosystem, Foss et al. (2018) claim that experts have failed to offer concrete policy ideas to encourage female entrepreneurship in a wide range of issues. According to Foss et al. (2018), the majority of recommendations associated with training for women entrepreneurs claims that women should be fixed and refocused, while ignoring gendered dynamics. It makes a minimal attempt to question structural conditions or significantly alter the entrepreneurial ecosystem, thus reinforcing the status quo.

The inclusion of government policy and assistance inside the ecosystem model signifies a widespread policy concern for entrepreneurship that is centred on innovation (Stevenson & Lundstrom, 2007). Many economies that prioritise innovation have implemented policies aimed at fostering the establishment of new enterprises (Storey, 2003). The GEM model does not measure specific policies; rather, it captures governments' general prioritisation of entrepreneurship (Levie & Autio, 2008), such as improving market efficiency, providing a motivating context for entrepreneurs (Leibenstein, 1968), and developing an economy (Acs et al., 2005). While some research has found a correlation between government policy and entrepreneurship (McMullen et al., 2008), others have not been able to confirm this finding (Levie & Autio, 2008).

It has been found that discrimination based on gender is a major factor in keeping women out of particular professions in some communities (Marlow & Carter, 2004). Policy outcomes vary depending on the societal context. Therefore, the coordination of policies can be even more significant than the purpose of the specific policy itself: measures that lower the barriers that prevent women from venturing will probably be beneficial to both men and women. Government support of female entrepreneurs has a beneficial effect on the rates of entrepreneurship among both sexes, as discovered by Alvarez et al. (2011). Women's economic empowerment requires sound policies, a holistic approach, and long-term commitment, along with the integration of gender-specific perspectives into policy frameworks (OECD, 2012). Gender-sensitive policies are critical for addressing market failures, and international institutions are now urging for better policies to promote women's entrepreneurship and increase the number of women-owned small businesses (ESCAP, 2015). Despite the fact that entrepreneurship policy is a key component of the ecosystem for entrepreneurs, researchers and academics have paid very little attention to it (Zahra & Nambisan, 2012).

Researchers in the field of entrepreneurship have recognised the discrepancy between the knowledge generated by university researchers and the knowledge that entrepreneurs and policymakers can effectively utilise (Steffen et al., 2015). Theoretically, distinct policy recommendations should come from research that adopts different gender viewpoints. According to Mason and Brown (2014), "one size does not fit all" when it comes to policies, and they also won't work if given in isolation. To strengthen women's entrepreneurial ecosystems, policy studies should go beyond promoting education and training (Ambepitiya, 2013). Government policy is the first and most crucial part of an entrepreneurial ecosystem, according to Brown & Mawson (2019). Moreover, policies frequently have a bigger impact on women-owned smaller businesses; this is crucial because SMEs make up the majority of ventures in any ecosystem (Henry et al., 2017). Government policy encompasses not only entrepreneurship and small businesses but also a wide range of areas such as taxation, financial services, telecommunications, transportation, labour markets, immigration, industrial support, education and training, infrastructure, and health, thereby affecting all individuals, not just business proprietors (Balakrishnan, 2017). According to entrepreneurship scholars, gender is also a critical issue, and female entrepreneurship is a phenomenon that should be comprehended when formulating policies (Jennings & Brush, 2013; Zahra & Nambisan, 2012). However, the relationship between feminist perspectives and policy implications in gender and entrepreneurship studies is underdeveloped, with limited investigation into this potential connection (Foss et al., 2019).

2.15 Theories related to Female entrepreneurship

This section discusses the most suitable theories for understanding the entrepreneurial ecosystem in the Northern Sri Lankan region, particularly in the context of gendered entrepreneurship. The Coin Model, Intersectionality Theory, and Matrix of Domination are examined for their relevance and applicability in exploring how social, economic, cultural, and political factors influence the entrepreneurial activities of women in this post-conflict setting.

2.15.1 Coin model

Research on female entrepreneurs can benefit from the Coin Model of Privilege and Critical Allyship because it provides a framework for comprehending and combating the structural oppression that these women encounter. This model emphasises the inherent duality of privilege and marginalisation, providing a structured approach to acknowledging and dismantling the obstacles encountered by female entrepreneurs.

It aids in recognising the existence of systemic barriers, such as gender discrimination, limited access to resources, and socio-cultural constraints.

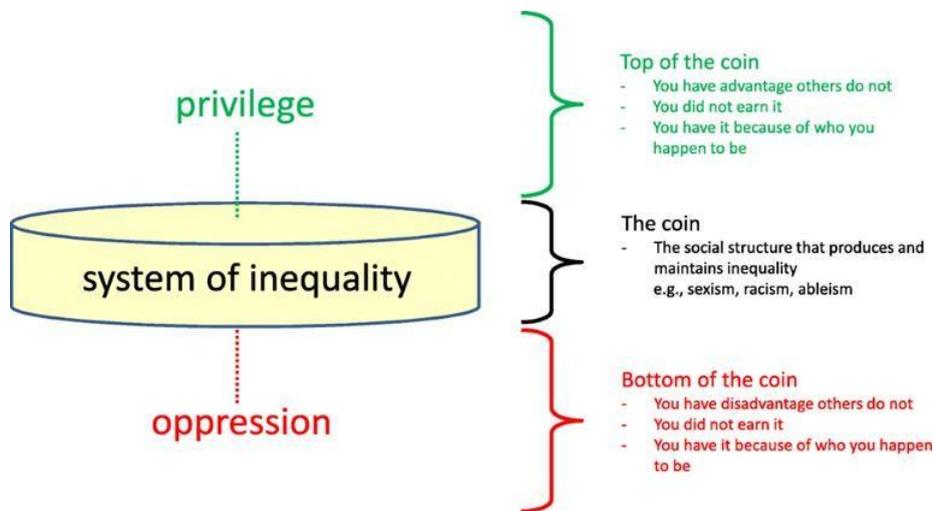


Figure 9: Coin model (Nixon, A 2019).

The bottom and top of the coin: oppression and privilege

It is the same social structure, or coin, that provides unearned advantages to some and unearned disadvantages to others. Research and interventions often focus on groups that are considered to be at the bottom of the social hierarchy, because they are the ones most negatively impacted by it. These groups are commonly referred to by various names, such as marginalised populations, disadvantaged groups, vulnerable communities, high-risk groups, priority neighbourhoods, or hard-to-reach populations. These same social structures benefit other groups of people, who are seen as being at the top of the social hierarchy. The structures that these groups are a part of provide them with benefits that other groups do not, benefits that they did not earn. Rather, they are granted the advantage as a result of their alignment with the standards of that specific social structure. The position at the top of the coin is referred to as "privilege" in this model.

2.15.1.1 The coin model's potential and its limitations in female entrepreneurial research

Although the coin model's strength lies in its straightforward framework for introducing complex concepts, this same simplicity can also be considered a weakness. The first limitation is the attempt to simplify the intricate concept of power by reducing it to basic binary oppositions. Secondly, if the model is mistakenly seen as just a stacking of coins, it risks omitting the fact that systems of inequality are intersectional and co-constituting. The third concern is that the model is not designed to take into account the fact that not all coins are of the same size and impact. Racism and colonisation, for example, have enormous influence on

the design of other coins. The metaphor of the coin is effective in highlighting the importance of material disparities within all systems of inequality. The coin model aims to expose positions of privilege and provides guidelines for those in positions of power to take action. By adhering to the principle of taking a step back, the critique accurately argues that this model prioritises the needs and concerns of individuals who hold positions of privilege, thereby potentially marginalising those who are oppressed. By excluding and undermining the societal contributions of gifted and innovative individuals at the lower end of the socioeconomic spectrum, we all suffer a loss. Collaborating in unity across all social classes aims to promote the emancipation of individuals at both the lower and upper ends of the spectrum.

Researchers can foster critical allyship by employing this model, which fosters collaborations that assist in the dismantling of gender-based inequalities and the establishment of support networks for female entrepreneurs. Nevertheless, there are advantages and disadvantages to the Coin Model of Privilege and Critical Allyship, which was mainly created to tackle health disparities. Consequently, in order to effectively address the distinctive dynamics and challenges of the entrepreneurial sector, this model must undergo sector-specific adaptation. Furthermore, this model is lacking in the ability to address the complex intersections of challenges that entrepreneurs face. Although gender alone may not encompass all the relevant aspects such as race, socioeconomic status, and culture, which are significant in entrepreneurial settings, employing the concept of intersectionality enhances scholarly research on equality, diversity, and inclusive approaches in entrepreneurship and society, thereby illuminating oppressive institutions (Gupta et al., 2014; Llewellyn, 2022).

2.15.2 Entrepreneurial Identities in intersectionality theory - Vulnerability and Power of Intersectional

The word "intersectionality" was coined by legal scholar Kimberlé Crenshaw (1989, 1991) to analyse the relationship between racism and sexism in the judicial system and to recognise, describe, and clearly study the ways in which oppressive structures marginalise Black women. Similarly, Collins defined intersectionality as a paradigm for comprehending the distinct experiences of several marginalised people within a "matrix of domination characterized by intersecting oppressions" (Collins, 2000, p. 23).

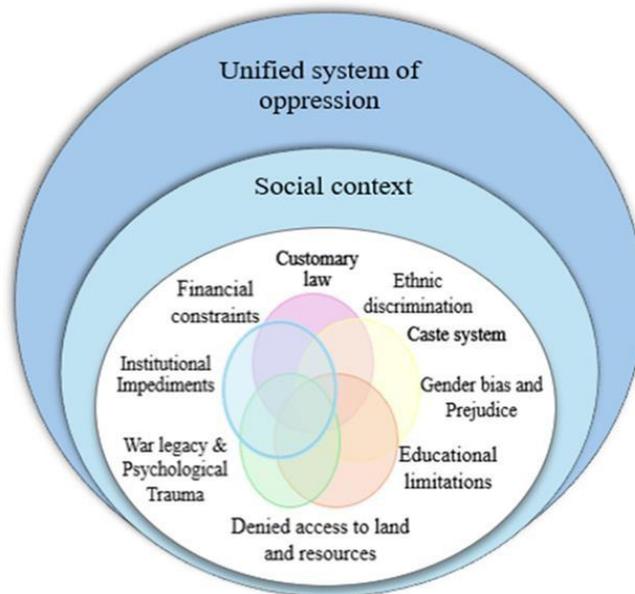


Figure 10: Visualizing the image of intersectionality (Crenshaw,1991.)

Due to its rich history of critical scholarship, intersectionality provides researchers with a powerful analytical tool to understand and examine how socially constructed identities (e.g., race, gender, sexual orientation, class) shape the lived experiences of individuals and groups (Gupta et al., 2014). They argue that understanding experiences associated with identity requires a more comprehensive perspective that takes into account the interconnectedness of these categories (Else-Quest & Hyde, 2016a; Spelman, 1988). Treating identities as additive fails to reflect the complete delineations of oppression, according to recent theoretical work on how interrelated identities form unique marginalisation experiences (Bowleg, 2008; 2012). Individuals who find themselves at the crossroads of multiple systems of oppression experience distinct forms of discrimination that result in further marginalisation and exclusion (Bowleg, 2008). Intersectionality is regarded as the most significant theoretical contribution of women's studies and allied subjects, as per McCall (2005, p. 1171). It has now become a part of the conversation on entrepreneurship, as noted by Dy & Agwunobi (2019), and Granados & Rosli (2018). Individuals' identities can be complex, encompassing numerous overlapping categories of difference that define their place in power structures; intersectionality, in contrast to previous methods, pays particular attention to this complexity (James et al., 2021). This approach "enabled scholars to acquire a deeper, more nuanced understanding of the combination, rather than "the sum, of multiple, implicit concepts," as noted by Lassalle and Shaw (2021, pp. 2-3). Marlow et al. (2018) encourage researchers to reconsider gender approaches to entrepreneurship by shifting their attention from gender binaries to the lived realities of those who are sexualised or gendered (Bruni et al., 2004). Scholars and policymakers are interested

in learning more about the effects of discrimination against gender and sexual minorities and how to achieve equality in society (Richardson & Monro, 2017). Gender and sexual minorities encounter prejudice in their socialization process as well as in their economic activities (Croce, 2020; James et al., 2021), access to niche markets (Essers & Benschop, 2009) and to resources from several cultural contexts (Essers & Benschop, 2007), unique social capital, and strong in-group solidarity (Harvey, 2005; James et al., 2021; Wingfield & Taylor, 2016). Thus, the intersectionality framework does not anymore exclusively focus on structures of oppression but also on structures of opportunities enabled by multiple groups' membership (Müller & Korsgaard, 2018; Muñoz & Kimmitt, 2019). In light of this, the intersectionality framework no longer solely concentrates on structures of oppression; rather, it also takes into consideration structures of opportunity that are made possible by being a part of more than one group (Huggins et al., 2018; McKeever et al., 2014; Müller & Korsgaard, 2018; Sternberg, 2009). Intersectional occurrences are described by Harvey (2005) and Aydin et al. (2019) as encapsulating the idea of overlapping types of prejudice. Minority female entrepreneurs face challenges in gaining the legitimacy they need to pursue their entrepreneurial endeavours as they face discrimination from other business owners, clients, and authorities, who do not view them as equal economic participants (Essers & Benschop, 2007; James et al., 2021; Dy, 2015; Vallejo & Canizales, 2016; Vorobeva & Dana, 2021).

The primary issue that minorities have encountered is unequal access to resources, networks, and skills, which results from exclusion (Aydin et al., 2019; Fielden & Davidson, 2012; Harvey, 2005; Dy, 2015; Vallejo & Canizales, 2016). Consequently, many minority-owned enterprises are compelled to depend on their families, partners, personal savings, or informal networks, as they encounter obstacles in obtaining loans, credit, and mainstream support (Fielden & Davidson, 2012; Harvey, 2005; Vallejo & Canizales, 2016; Wing-Fai, 2016; Wingfield & Taylor, 2016). Nevertheless, it appears that women continue to be at a disadvantage even within the context of the family unit. Valdez (2016) highlights that wives are more likely to contribute their free labour to their husbands who are engaging in entrepreneurial endeavours than the other way around. In addition, the generation of human capital for minority entrepreneurs is hindered by various limitations. For example, female entrepreneurs face challenges in acquiring business and management skills due to multiple forms of discrimination, as well as gendered and cultural norms (Aydin et al., 2019).

It seems to be the case that having multiple memberships necessitates the need to cope with various obstacles, adhere to multiple standards, and fulfil the expectations of multiple social groups at the same time. This, in turn, places female entrepreneurs who have intersectional identities under a greater amount of pressure (Roomi, 2013). In terms of patriarchy, its invasiveness forces women to rely on males for resources (Khatib et al., 2020), while also expected to support androcentric norms. Many Palestinian women are referred to as *asila* (Arabic meaning genuine, authentic) for bearing the burden of supporting the household by teaching children history, politics, and resistance with little assistance. Entrepreneurship is a realistic long-term alternative given the difficulty IDP (Internally Displaced People) women encounter in finding economic prospects (Internal Displacement Monitoring Centre, 2019).

2.15.2.1 Limitations of Intersectionality Theory in the study of female entrepreneurship

Entrepreneurship is a complex notion that includes various factors such as the context, the entrepreneur, and the environment (Welter et al., 2017). The heroic perspective on entrepreneurship as a competitive field posits that entrepreneurs can achieve success through hard work and ingenuity. However, the discourse on entrepreneurship, which is typically masculine, disregards the embedded injustices that marginalised entrepreneurs encounter (Ahl & Marlow, 2012). Existing research (Grandy et al., 2020; Dy et al., 2017) calls for a collective analysis of the overlapping implications of gender-complementing identities at different levels, in the context of oppressive, interrelated power structures. There is a need to fill this void from both an academic and equality perspective in the field of entrepreneurship studies, as highlighted by Marlow et al. (2018), in order to adequately address the complex issues faced by intersectional entrepreneurs.

The concept of intersectionality, which emerged initially in entrepreneurship studies as a theoretical framework to examine the socially and gendered aspects of women's entrepreneurship (Ahl & Marlow, 2012, 2021), is still limited in use within entrepreneurship research despite its growing popularity as a transdisciplinary framework for studying the diversity and complexity of social inequalities and identities since Crenshaw's (1991) groundbreaking work (Marlow & Martinez, 2018). The idea of underachieving female entrepreneurs and the dominant male narrative are both challenged by intersectionality, which places the blame on oppressive structures (Ahl & Marlow, 2021). Lassalle and Shaw (2021) criticise the current intersectional research for its lack of hierarchical organisation, which they argue fails to adequately investigate the complex interplay and relationships among various

institutions as this oversight has the potential to lead to the discriminatory treatment of female entrepreneurs. Simultaneously, Ahl & Marlow (2021) caution that intersectionality may unintentionally reinforce the very norms it seeks to challenge by emphasising certain characteristics while disregarding others.

2.15.3 Matrix of Domination

The concepts of "intersectionality" (Crenshaw 1989 & 1994) and "matrix of domination" (Hill Collins, 2009) have today become "buzzwords" (Davis, 2011, p 43) in discussions on emancipation struggles and power relations. This framework was created with the dual objective of (1) enhancing comprehension of material, psychological, and symbolic inequalities (Winker & Degele 2011, p 56; Shield, 2008, p 303) by emphasising that any analysis that addresses only one type of power relation renders other such relations invisible, and (2) addressing tensions that arise within feminist, anti-racist, and anti-capitalist activist and academic projects and processes (Dunezat & Galerand, 2010, p 23-33). The intersectional approach has been discussed and adopted by international institutions, social movements, nongovernmental organisations, academic networks and associations (Lada, 2010). The state has also demonstrated an interest, as evidenced by the implementation of anti-discrimination policies (Yuval & Davis, 2006, p 193-194; Verloo, 2006, p 211-228; Hughes, 2011).

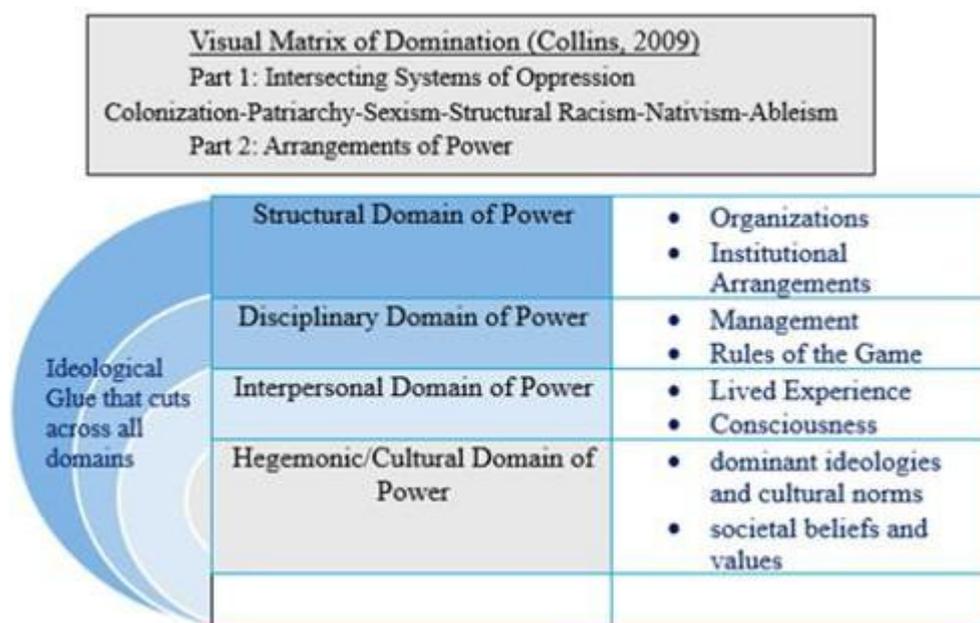


Figure 11: Visualizing matrix of Domination (Collins, 2009)

The concept of intersectionality has gained significant attention and has been extensively analysed due to its widespread popularity. Scholars such as Lutz et al. (2011, p 9), Bilge (2009, p 78), Davis (2011), Winker & Degele (2011, p 51), and Burgess-Proctor (2006, p 35) have all contributed to the discussion surrounding this phenomenon. The wide range of social systems and inequality among categories highlights the need to accurately map the 'matrix of domination' by considering all possible intersections. The matrix of domination is a framework that, according to Patricia Hill Collins's (2019) description, divides the various ways in which power is structured and exercised in society into four distinct domains. These domains elucidate the intricate interplay between various manifestations of oppression and privilege across multiple levels. The broad structure of power is known as the Structural Domain, and it consists of institutional frameworks, and other social structures that uphold systemic inequality. These structures control access to resources and opportunities, influencing social hierarchies and preserving the status quo. The Disciplinary Domain includes mechanisms that regulate behaviour and reinforce norms, such as bureaucratic policies and procedures. It encompasses procedures used by organisations such as the criminal justice system, workplaces, and educational institutions to ensure conformity and control via monitoring, punishments, or rewards. The Hegemonic Domain refers to the prevailing beliefs, values, and cultural narratives that serve to uphold and maintain inequalities. It encompasses ideologies and stereotypes that influence the collective awareness of society, creating the perception that social hierarchies are inherent and unavoidable. Media, religion, and education serve as conduits through which hegemonic power is exerted. The Interpersonal Domain is concerned with individual interactions and relationships, specifically the personal experience of power dynamics. It encompasses everyday interactions that have the potential to either reinforce or challenge societal norms and inequalities, emphasising the micro-level of power dynamics.

2.15. 4 Integrating the Coin Model with the Matrix of Domination

The coin model of privilege and oppression (Nixon, 2019) provides an additional framework that complements Collins' matrix of domination by offering a dynamic perspective on how power and disadvantage operate simultaneously. The model is represented as a coin with two sides: privilege (front side) and oppression (back side). The key idea is that every individual experiences both privilege and oppression depending on their social identity, demonstrating how these forces coexist. For example, a woman from a high caste may have access to financial networks (privilege) but still face gender-based barriers (oppression). This aligns with the matrix of domination, which also acknowledges that individuals experience power in multiple, interconnected ways.

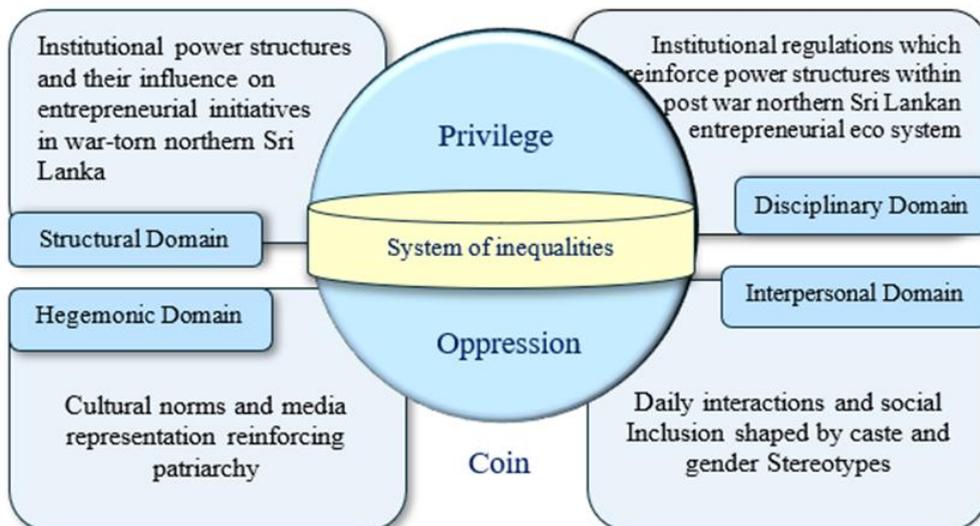


Figure 12: compiled by the author adopted from *Oppression* (Nixon, 2019) and *Matrix of Domination* (Collins, 2009).

The above diagram illustrates how different domains of the matrix of domination align with and complement the privilege and oppression depicted in the coin model. The matrix of domination explains how gender, ethnicity, caste, and post-war conditions create compounded disadvantages. However, the coin model adds depth by showing that some women may have access to certain privileges (e.g., education, class mobility) while still facing systemic oppression (e.g., legal restrictions under Thesawalamai law). For instance, women entrepreneurs may benefit from certain privileges (such as education) but are simultaneously disadvantaged by factors like caste, war trauma, or patriarchal norms. The matrix of domination outlines macro-level structures of power that shape

social inequalities. The coin model provides a micro-level perspective, explaining how individuals navigate oppression while leveraging privilege to advance their entrepreneurial aspiration. Tamil women entrepreneurs may benefit from international NGO support (privilege) but still face restrictions on land ownership and property rights due to customary laws (oppression). Women from higher-caste backgrounds may have better access to networks and financial resources while women from lower castes experience additional layers of exclusion. The coin model, therefore, adds nuance to the matrix of domination by allowing for a more fluid understanding of how privilege and oppression coexist in entrepreneurial ecosystems.

2.16 Conclusion

In summary, this chapter provides an in-depth analysis of female entrepreneurship by first exploring the motivations and challenges female entrepreneurs face and then investigating the global landscape of female entrepreneurship in emerging economies. It draws attention to the gendered aspects that are present within entrepreneurial ecosystems, with a particular emphasis on socio-cultural barriers, networks, financial resources, business dynamics, and educational opportunities. Furthermore, it assesses the impact of government policies and nongovernmental organisations (NGOs) on the reconstruction of war-torn societies. Kimberlé Crenshaw's concept of intersectionality, Collins' matrix of domination, and Nixon's Coins model are used to address intersectional entrepreneurs' complex challenges and provide a comprehensive framework for understanding and supporting diverse entrepreneurial experience.

Chapter 3: Empirical Context of the study

This chapter provides a brief description of the empirical context of the study—war-torn northern Sri Lanka—and offers an overview of the entrepreneurial ecosystem in this region, examining the key factors that shape and influence the experiences and business ventures of female entrepreneurs. The post-conflict economic landscape has presented both opportunities and challenges for women in business, particularly given the gendered nature of entrepreneurship in Northern Sri Lanka. Issues such as limited access to capital and financing, poor industrial infrastructure, and a lack of market-based knowledge disproportionately affect female entrepreneurs, who often struggle against socio-cultural constraints that restrict their economic agency. Beyond structural barriers, patriarchal norms and traditional gender roles continue to shape the nature of female entrepreneurship. Many women entrepreneurs face family expectations to balance domestic duties with business responsibilities, limiting their ability to scale their enterprises or participate in high-growth industries. Additionally, male-dominated financial institutions and patriarchal leadership structures within diaspora networks often dictate the sectors in which women are encouraged to establish businesses, reinforcing their concentration in small-scale retail, textiles, and food services.

This chapter also examines the impact of gender and socio-cultural barriers on the regional entrepreneurial ecosystem, including how transnational diaspora networks provide financial and institutional support to female entrepreneurs, while simultaneously reinforcing patriarchal norms. Additionally, the role of governmental and NGO initiatives in addressing the gendered dimensions of entrepreneurship is discussed, along with the institutional impediments unique to Sri Lanka's northern region.

3.1 Entrepreneurial environment in the Northern Sri Lankan region

The entrepreneurial ecosystem in the war-torn Northern region of Sri Lanka provides a distinctive context for the study of female entrepreneurship. This area, devastated by decades of civil conflict, provides a bleak backdrop against which perseverance and ingenuity become critical for survival and economic recovery (Horen, 2002). The war destroyed physical property and interrupted customary livelihoods and economic activity, creating an environment of uncertainty and instability (Wijekoon et al., 2022). The protracted civil conflict, spanning almost thirty years, had catastrophic consequences on the populace and economy of Northern Sri Lanka. This conflict resulted in the emigration of numerous capable individuals and the loss of a significant number of Tamil males, resulting in a significant workforce gap (Wijekoon et

al., 2022). Due to a substantial proportion of the male population being lost in the conflict, women in Northern Sri Lanka have assumed more prominent responsibilities in providing support to their families and communities. This transition has resulted in a rise in the number of women who are starting their own businesses in an effort to fill the economic hole that the conflict has left behind (Hearth et al., 2022). These women frequently have distinct limitations, such as restricted availability of funds, societal and cultural obstacles, and a deficiency in institutional support networks etc. Despite these hurdles, many women in this region have turned to entrepreneurship to provide for their families and restore their communities (Gunasinghe, 2017). It is critical to understand the dynamics of female entrepreneurship in this post-conflict environment in order to develop policies and interventions that foster economic recovery and empowerment (Horen, 2002). Gangodawila (2020) concluded that a considerable proportion of female entrepreneurs in the Northern Province opt for trade sector businesses due to their comparatively lower risk tolerance, as revealed by research. Upon examining the establishment year and industry of the businesses, it was found that the majority of those that emerged in the previous five to ten years, immediately after the war was concluded, were mainly involved in trading (Hearth et al., 2022). This indicates that entrepreneurs from the Northern Province, who were previously heavily invested in the industrial and agricultural sectors, are now transitioning to the trade sector as a result of its "risk-averse nature" and emphasis on short-term profitability (Silva & Wright, 2019). It was determined, on the basis of the conversations that were held with a few of the business owners in Jaffna, Vavuniya, and Kilinochchi, that shortly after the conclusion of the ethnic strife, a great number of companies from the Southern region, mainly traders from Colombo, established branches in the Northern Province (Silva & Wright, 2019). According to Miriyagalla (2014), trade in the North got a big boost when the main land route, the A9, was opened and made it easier to move goods. This emphasises short-term benefits, making it difficult to maintain profit margins owing to strong competition (Naranpanawa & Bandara, 2017).

There are significant differences between the culture and gender power dynamics of Sri Lanka and those of its neighbouring countries, such as India, Nepal, and Bangladesh. Sri Lanka is known for its high levels of power distance and uncertainty avoidance - power distance refers to how power is distributed within an organisation, and in high power distance environments, participative decision-making is not typically recognized; and individuals are not involved in decision-making. This observation is especially significant as India has experienced considerable industrial growth in Asia (Silva & Wright, 2019). Uncertainty avoidance is high in Sri Lanka and India - organisations tend to establish rules and procedures to maintain

stability. Compared to Nepal and India, Sri Lanka has relatively lower levels of individualism (Freeman, 1996), which suggests that the importance of independence among individuals is not emphasised as much, and there is a greater focus on collectivism. Additionally, the lower levels of focus on masculinity in Sri Lanka and Nepal compared to India suggest that there may be more women in organisations, and a greater emphasis on relationship-building and problem-solving through negotiation. However, women in the Tamil community born in Sri Lanka's Northern region are not permitted to make their own decisions or assert themselves due to customary laws, unwritten but strongly enforced social norms, and traditions (Brush et al., 2009). Hence, a gendered perspective was incorporated into this study, so that the ecosystems could receive empirical evidence and recommendations that would deliver beneficial results for Tamil women entrepreneurs in Sri Lanka's Northern, war-torn region.

3.2 Social participation, female entrepreneurship, and its significance in Northern Sri Lanka

Entrepreneurship is increasingly regarded as one of the most significant drivers of economic growth and job creation in developing countries and communities (Thurik et al. 2008; Faria et al. 2010). However, this phenomenon is not extensively studied, especially in the northern region of Sri Lanka (Selvamalar, 2010). Sri Lanka, a small emerging economy, has a land area of 65,610 sq. km and a population of 19.9 million, with a labour force of 7,488,895, as of 2019 (Department of Census and Statistics, 2019). Despite facing challenges such as the 2004 tsunami and civil conflict (1983-2009) in some provinces, Sri Lanka has managed to maintain stable economic growth, with rates ranging from 5.4% to 7.7% between 2004 to 2017. Sri Lanka's economy primarily comprises Small and Medium Enterprises (SMEs), which account for over 50% of the country's GDP. These SMEs can be found in all economic sub-sectors, with a significant presence in manufacturing. SMEs are crucial to Sri Lanka's economy and have been identified as a strategic sector for promoting economic growth and reducing unemployment, inequality, and poverty, according to the Ministry of Enterprise Development in 2002. Many of these businesses are small, with 5-10 workers, and are spread out across urban, rural, and estate sectors, as noted by the International Labour Organization (ILO) in 2002. In Sri Lanka, for example, unspoken norms and culture prevent Tamil women from making big decisions such as engaging in business activities without first seeking approval from male authority. Gender inequalities in employment, as stated by Cuberes and Teignier (2014, p. 262), may stem from employer discrimination, the individual choices of women, or society's preferences regarding gender roles.

In the first scenario, reducing gender inequality could enhance efficiency and welfare. However, it

may not have the same effect in the latter two cases. Jayawardane (2016) found that religion, measures of civil freedom, and regional factors play a significant role in explaining the gender gap difference in Sri Lanka. For example, although women make up the majority of those who enter public universities in Sri Lanka, most study arts, commerce and humanities subjects with very low employability in the labour market, especially in the private sector (Rajapakse, 2018).

Another group of studies has suggested that women's inability to enter productive entrepreneurship is primarily due to their lack of ownership and control over property, particularly land (Chathurangani et.al., 2019). A study conducted by the Food and Agriculture Organization in 2011 revealed that female-headed households in five developing countries including Sri Lanka have lower rates of land ownership and farming (Hasan & Almubarak, 2016). In the post-civil war period, women in the Eastern and Northern Provinces face various challenges that prevent them from benefiting from the economic boom. These include discrimination against women in the workplace, security concerns by the government, and social and institutional barriers imposed by the community. However, research suggests that the main hindrance to women's progress is the institutional and cultural factors imposed by the community (Selvamalar, 2006). The civil war in the eastern and northern parts of Sri Lanka could have led to changes in those areas' geography, demography, economy, and politics. Despite this, studies indicate that certain socio-economic and cultural practices such as caste (Thanges & Silva, 2009) gender (Iqbal, 2013), marginalisation and discrimination are still prevalent (Rathinraane & Semasinghe, 2015). Although their severity and extent have reduced compared to the pre-civil war era, there is anecdotal evidence to suggest that these practices persist in the present as well (De Silva & Wijewardene, 2019).

The apparel export sector is the second-highest industry for earning foreign exchange, with a predominantly female workforce. Tea plantations, where women make up the majority of the workforce, are the third highest industry and have been a century-old source of foreign exchange for the country. However, the contribution of the Northeast to these industries is minimal. Only two export garment factories are located in the North, specifically in Kilinochchi and Vavuniya, and there are no tea plantations in the NE. In Sri Lanka, there are more female students than males enrolled in the country's 17 universities, particularly in the Arts, Commerce, and Management faculties. This trend is also seen in several other higher education institutions. Engineering and Physical Sciences are the only academic fields with more male students. However, in all other academic streams, including Agricultural, Architectural, Dental, Legal, Medical, and Veterinary) female students dominate all universities, including those in the NE (University Grants Commission, 2018). According to the Tertiary and Vocational Education Commission (2015), women outnumber men in vocational education, technical

colleges, and specific soft-skills courses. Additionally, more women than men pursue major professional courses like accountancy and law at the Law College. Furthermore, post-civil war Jaffna witnessed women at the helm of civic engagement - women were appointed as the Mayor of the City of Jaffna (since August 2009, to date), District Secretary of Jaffna (2010–2012), and the Vice Chancellor of the University of Jaffna (2011 to date) all at the same time. The District Secretaries of Kilinochchi (2010 to date) and Vavuniya (2009–2012) districts in the Northern Province were also women during this time. Moreover, the Chief Secretary of the Northern Provincial Council is the first female Chief Secretary of any province in Sri Lanka. The Mayor of Batticaloa Municipal Council is also a woman. The current District Secretary of Batticaloa is a female (formerly the DS of Vavuniya).

The North has surpassed the East and perhaps the rest of the country regarding women in top positions in public service, including academia. Jaffna also had a female Mayor in the 1990s for a brief period, and a Jaffna-born female was Vice-Chancellor at the Open University of Sri Lanka in the early 2000s. Despite the preceding success stories in women's administrative, professional and social upward mobility in the North, in general, and in Jaffna in recent years, deep-rooted institutional and socio-cultural barriers to women's upward mobility economically, politically and socially persist.

It is essential to acknowledge that women often experience discrimination and marginalisation, despite some instances of success. Violence against women is also a significant issue, happening both at home and in society, as well as in areas that have faced previous conflicts in Sri Lanka (Sooka et al., 2014). This is due to the patriarchal beliefs and institutional discrimination embedded in northern Sri Lankan society, which ultimately influence the necessity-driven entrepreneurial ventures of women in this post-war era (Silva, 2012). As mentioned earlier, the war has left a large number of widows—about 40,000 in the North and 50,000 in the East—leading to an estimated 90,000 households, or 25% of the population, being financially led by women (Silva, 2012). However, despite these efforts, the highest female unemployment rates are concentrated in the Northern region of Sri Lanka, with areas like Kilinochchi (29.4%), Mannar (21.6%), Jaffna (10.9%), Mullaitivu (20.5%), and Vavuniya (10.9%) facing significant challenges. Culture plays a critical role in shaping entrepreneurs' initial motivation, methods, and ultimate success (Brush et al., 2009; Covin & Selvin, 1998; Covin, 1994; Mitchell et al., 2002; Wright & Zahra, 2011). In South Asian societies, including northern Sri Lanka, various factors—such as religious, cultural, and psychological—play a significant role in limiting women's ability to achieve equality in business and society, as evidenced by their attempts to run self-employed ventures (Alam et al., 2011).

3.3 Gender and Socio-cultural Impediments in Northern Sri Lankan entrepreneurial ecosystem

Women in the North and East of Sri Lanka face significant socio-cultural restrictions, limiting their ability to seek employment beyond their homes and communities, as highlighted by Nayar et al., 2012; World Bank, 2018). However, over the past 37 years, Sinhalese women have made progress in overcoming these barriers, with around 500,000 finding employment in the Middle East and another 250,000 working in apparel factories outside of their hometowns. Conversely, Muslim and Tamil women have had less success finding work outside their communities (Sri Lanka Bureau of Foreign Employment, 2011; Jayasundere & Weerakody, 2013). In addition, the significance of venture experience, social capital, and proximity difficulties in Northern Sri Lankan business ventures is significant in shaping female entrepreneurship in this region, considering the complex nature of entrepreneurship (Surangi, 2012). One of the most significant barriers hindering female entrepreneurship is the expectation that women should prioritize family responsibilities over professional ambitions (Jayasinghe et al., 2022). In Tamil and Muslim communities, societal norms often dictate that women should remain within their household sphere, leading to lower participation in entrepreneurial activities compared to their Sinhalese counterparts (Nayar et al., 2012; World Bank, 2012). Women who pursue business ventures often struggle to balance domestic responsibilities with the demands of entrepreneurship (Dewitt et al, 2023). This challenge is further compounded by societal perceptions of business as a male-dominated domain—particularly in conservative communities, where stigma, skepticism, and social pressures can undermine their credibility and legitimacy as business owners. Unlike men, who are encouraged to take bold business risks, women are expected to engage in ‘acceptable’ businesses such as small-scale retail, tailoring, and food services, rather than high-growth industries (Ekanem, 2015). This gendered segmentation of business opportunities limits women's economic potential and market competitiveness.

Mobility restrictions further constrain women’s entrepreneurial opportunities in Northern and Eastern Sri Lanka. Cultural restrictions on women traveling alone or interacting with unrelated men hinder their ability to attend business meetings, trade fairs, or networking events (Jayasundere & Weerakody, 2013). This lack of mobility prevents women from establishing essential business connections, accessing mentorship and investment opportunities, and integrating into regional or global markets (Jayasinghe et al., 2022). In contrast, male entrepreneurs enjoy more freedom to engage in industry networking, negotiate with suppliers, and expand their market reach, reinforcing gender disparities in business success.

3.4 Venture Experience, Social Capital and Proximity Issues in Northern Sri Lankan Business Ventures

The lack of proximity to large cities is a significant disadvantage that cannot be addressed just by social capital, as stated by Polese and Shearmur (2006), who conducted research on economically poor regions in Canada. Consistent with this view, the World Bank (2009) found that economically disadvantaged regions' geographical isolation hinders national economic progress. They identified a key reason of geographical disadvantage as being remote from urban areas, which limits access to marketplaces. This is similar to what Polese and Shearmur (2006) found to be the case of geographical disadvantage. Consequently, limited entry to marketplaces poses a challenge for the establishment of new enterprises (Renski, 2009). Due to the protracted civil war and the remoteness of the northern region from the capital of Sri Lanka, businesses encounter challenges in establishing a customer base and entering the market. This is exacerbated by the absence of infrastructure facilities (Kanagarathnam, 2019).

Social capital can influence the structure of a region's market interactions, assert Adler and Kwon (2002). However, excessive local ties may lead to organisational lock-ins and stagnation, resulting in a reduction in innovation (Ganguly et al., 2019). Social capital can have a detrimental effect on entrepreneurship at times; Egbert (2009) found that the formation of social capital does not always lead to positive outcomes for entrepreneurs in their economic endeavours, as his study on Tanzanian business proprietors reveals that familial obligations enforced by kin networks result in entrepreneurs prioritising the welfare of their extended families over the mobilising of resources. When networks are shut down, resources and information degrade, according to Burt (2001). It becomes more challenging for individuals and enterprises to establish local, national, and global supply chains and marketplaces in closed networks. Furthermore, the benefits of social capital in economically poor places may not be immediately obvious due to their remote location (Ganguly et al., 2019).

Entrepreneurship is a dynamic process that has an impact on the growth and progress of the entrepreneur, the company endeavour, and the general environment (Morris et al., 2012). Morris et al. (2012) and Baron and Markman (2000) indicate venture experience influences learning, emotions, decision-making, and social capital. In accordance with the findings of Kor and Sundaramurthy (2008), prior entrepreneurial experience is a form of human capital that has a favourable influence on social capital. Venture experience, when combined with social capital, predicts fledgling entrepreneurial participation (Davidsson & Honig, 2003), allowing access to venture funders, potential customers, professional association informants, and other

stakeholders. Consequently, those who have prior expertise in the field of entrepreneurship have an advantage in terms of social capital. This is because they have connections that are easily available to them, which they may use to acquire resources from (Baron & Markman, 2000). This is supported by a study conducted by Davidsson and Honig (2003), which discovered that the likelihood of starting a business is much higher in areas with favourable social networks. Nevertheless, female entrepreneurs in Northern Sri Lanka have pursued entrepreneurship as a consequence of situational circumstances, and as a result, they lack prior skills in commercial endeavours, social capital, and networking (Vithanagama, 2018). Female entrepreneurs in Northern Sri Lanka frequently pursue entrepreneurship due to situational circumstances such as the death of male family members in civil war, economic instability, conflict, and limited employment opportunities, causing many women to enter the business world with no prior experience or training in commercial activities (Adler & Kwon, 2002). Due to a lack of past experience and training, a significant number of female entrepreneurs in this region struggle with difficulties in managing their financial resources. Despite the importance of these skills to a company's long-term viability and growth, women business owners in this area sometimes struggle to make sound financial decisions (Egbert, 2009).

3.5 Entrepreneurial Finance

The availability of funding for female founders is influenced by both supply-side and demand-side factors, according to research on gender-related access to finance (Ahl, 2004; Carter et al. 2003). Both finance providers and business operators recognise the limited availability of formal financing options for women (Hill et al., 2006). The gender-based prejudice exhibited by financial institutions is partly accountable for this phenomenon (Carter & Shaw, 2006). Thus, in comparison to men, women are more susceptible to the tangible or perceived accessibility of financial resources. Marlow and Patton (2005) discovered a positive correlation between a more auspicious financial climate and increased entrepreneurial activity when establishing a new business. Nevertheless, women business owners in Northern Sri Lanka are unable to receive financial support from formal and informal financial organisations as a result of a variety of factors, such as the limitations imposed by customary laws, their lack of financial literacy and venture capital experience, and the prejudice they face due to their gender (Vithanagama, 2018).

- *Microfinance*

In the Sri Lankan context, despite the extensive history of microfinance and the presence of numerous institutions offering microfinance services, specifically targeting the most impoverished households, research on client approach strategies and their effects on poverty reduction and vulnerability among the impoverished is scarce, as concluded by Hewavitharana (1994), Dias (2001), and Herath et al. (2016) in their examination of Hambantota's Women's Development Federation (WDF), commonly known as Janashakthi Banks (Colombage et al, 2008). Elliot (2008) conducts a more rigorous examination of the Social Mobilisation Programme in the Hambantota district, using quantitative and qualitative data acquired via a sample survey. In their study, Tilakaratna et al. (2005) surveyed households regarding the effects of microfinance outreach on poverty. The research encompassed all districts with the exception of those in the Northern and Eastern provinces. In another study, the Ministry of Finance and Planning, Sri Lanka, and the German Technical Corporation (GTZ) (2008) conducted a household survey on the outreach of financial services in Sri Lanka, focusing on the demand side from a microfinance perspective and covering all districts except those in the Northern province. A case study on the efficacy of microfinance in alleviating rural poverty was undertaken by Colombage et al. (2008) in a selection of districts in Sri Lanka.

The study analysed the microfinance industry's outreach and impact in addressing rural poverty in Sri Lanka, taking into consideration a wide range of factors influencing the performance of microfinance consumers and small businesses. In their study, Gunawardena and Fernando (2019) investigated the potential correlation between microfinance loan ownership and the empowerment of women.

Two prominent microfinance institutions (MFIs) in Sri Lanka, SANASA (TCCSs) and Sarvodaya (SEEDS), offer diverse forms of support to influence and intervene in the socioeconomic progress of women. According to recent research conducted by the Ministry of Finance and Planning in Sri Lanka and GTZ in 2008, it has been shown that more than 80% of households in the country have total borrowings that are below Rs. 100,000 (GTZ-ProMiS & Ministry of Finance & Planning - Sri Lanka, 2008). This indicates that Sri Lanka can be considered a microfinance market. Governments and NGOs have pushed minimalism and credit-plus methods to poverty and vulnerability reduction to fulfil minor credit needs. Both TCCSs and SEEDS have offered rural women with chances to overcome these barriers by offering finance as well as services like as skill development, training, educational activities, marketing support, input supply, and business development. Group loans, savings accounts, and other amenities furnished by microfinance institutions (MFIs) have empowered women to initiate their own enterprises and enhance their financial standing (Bernards, 2024).

Under these regulations, most financial institutions of Sri Lanka, including independent organizations, are reluctant to assist female entrepreneurs with loans (Somasundaram, 2013). Access to financial resources in the northern region of Sri Lanka is both exorbitant and constrained. Rural businesses mostly secure investment capital from domestic sources, with minimal participation from private commercial entities (KalaiPriya, 2018). Women who own property must obtain permission from their father, husband, or sons before taking any decision regarding their land, and for selling or making contracts in Northern Sri Lanka (Sasikumar, 2000). Thus, Tamil women in Sri Lanka are forbidden to undertake any major decisions, such as being involved in entrepreneurial activity, without obtaining permission from male authorities first (Peiris, 2024). The WEI, which was created to assess the impact of microfinance on women's empowerment, measured women's decision-making authority in four domains: agricultural activities, domestic issues, business, and social affairs. The divisional and overall WEIs show significant growth after joining MFIs (Herath et al., 2016). The research highlights that a woman's active involvement in financial control, project execution, marketing, and strategic planning contributes significantly to her entrepreneurial success (Central Bank, Financial Report Sri Lanka, 2018).

3.6 Market related challenges specific to Northern Sri Lankan context

Marketing challenges encompass a range of issues, including those related to products, prices, promotions, distribution, environmental sustainability, and network relationships in northern Sri Lanka (Shanmugathas, 2021). SMEs in the Northern region have adopted traditional and predominantly manual production methods with a scarcity of innovative technical equipment due to their limited resources. Additionally, most SMEs are microbusinesses, which means they don't have the resources to do market research and development, advance their products, or come up with new inventions; thus, design and model diversification and product improvements are lacking in SMEs (Kalaipriya, 2018).

The postwar market may experience an increase in the number of households led by women who operate small and medium-sized enterprises (SMEs). However, women entrepreneurs face limited mobility and access to raw materials (Priyanatha et al., 2020). Inadequate package information, poor quality, and inappropriate packaging are common problems that small and medium-sized businesses (SMEs) in this area face. Environmental certification pertaining to air, emissions, pollution and vibration, wastewater, and solid waste is a crucial requirement. The government also places stringent regulations on the fishing sector and the extraction of raw materials in an effort to maintain ecological harmony and protect the nation's natural resources. Strict food safety regulations mandate certification for food-based industries. In this region, food and beverage products are subject to stringent quality standards, such as ISO (International Standards Organisation), SLS (Sri Lanka Standard), and GMP (Good Manufacturing Practice). Furthermore, the tedious process and the absence of pertinent institutions in the Northern Province make it challenging to obtain patent and copyright certification. The prices of products and services offered by small and medium-sized enterprises (SMEs) are adversely affected by the high tax rate, and there is no specific legislation that regulates the tax system in regions that have been affected by the war (Maddumage, 2016). Furthermore, small and medium-sized enterprises (SMEs) may lack the knowledge to compute prices, lack an adequate accounting system, and instead base their final prices on the prices of their competitors, as they are not provided with support from financial institutions or government agencies in this region. In recent years, inflation in Sri Lanka has led to an increase in the cost of labour, fundamental materials, and other production-related components. This leads to small and medium-sized enterprises (SMEs) setting high pricing with narrow profit margins, resulting in a decrease in demand and sales for their products (Dasanayake and Sardana, 2015). Floating currency rates threaten SMEs' foreign export income, and due to the high cost of advertising and marketing and the lack of media support, SMEs have been slow to use media to promote their products and services (Gamage, 2017).

Additionally, the majority of SMEs employ outdated technology to spread information; they neglect to use social media and build websites. E-marketing is not used effectively by SMEs. SME distribution issues include limited business connections and distribution channels, low demand and sales, a small customer base, and frequent customer turnover (Gamage, 2017). SMEs also have to deal with a lot of competition from prominent brands from around the world and in their own countries (Hearth et al., 2022). Additionally, SMEs continue to incur high energy costs and practice inadequate environmental management (Gangodawila, 2020) authorities, restricting their access to innovative technology, consulting, and other critical services (Nishantha, 2010). This situation is also exacerbated by the inadequacy of the physical infrastructure of this region, which is the result of a variety of factors, including the damage caused by the long-term civil conflict (Surangi, 2012).

3.7 Physical Infrastructure accessibility

Physical infrastructure is a prerequisite for entrepreneurship, including transportation, land or operating space, communication services, and transportation (Audretsch et al., 2015). The facilitation of entrepreneurship is significantly influenced by the accessibility of physical infrastructure, which ensures prompt provision of vital resources including workspaces, equipment, transportation, telecommunications, and fundamental utilities (Woolley, 2017). Innovation-driven economies may take physical infrastructure for granted. However, in economies that are driven by forces, it might be a considerable obstacle to the development of a new enterprise (Ghani et al., 2014). Audretsch et al. (2015) found a positive association between entrepreneurship and broadband infrastructure, such as broadband. The same positive correlation does not hold for other infrastructure types, such as highways and railroads.

Nonetheless, there is a positive association between national entrepreneurship rates and access to physical infrastructure for both men and women. Infrastructure is essential for the development of commercial and trade activities throughout South Asia and for the overall expansion of the economy (Pretheeba, 2014). The South Asian region has to upgrade many types of infrastructure across all of its countries, including energy, information, and transportation, if it hopes to maintain its current rate of development (Ramakumar, 2022). Commodity transportation in Sri Lanka is hindered by congested roadways, even with the government's best attempts to improve road infrastructure, compelling manufacturers and service providers, especially those outside the capital, to create on-site generators due to unpredictable power supplies (Biller & Nabi, 2013). Insufficiently qualified labour is seen by businesses in Sri Lanka as a significant barrier to operations, with organisations contending that arduous labour regulations, including expensive severance compensation policies, impede the ability to adapt employee size and composition to market conditions (Fernando et al., 2016). Educational institutions in Sri Lanka do not make sufficient efforts to provide students with the skills necessary to achieve success in the industry (Dundar et al., 2014). High transaction costs, a dearth of field staff, an absence of banking facilities, accessibility, and affordability are the primary obstacles that Sri Lankan firms face in developing a productive labour market. It is a prevalent issue in female-owned businesses in this northern region that men are hesitant to work under women, as they perceive it is against the gender roles of the community (Yogendrarajah, 2019). Critical fossil fuel reserves in Sri Lanka are scarce, necessitating

imports of the fuel needed to generate electricity; this accounts for a substantial portion of the country's import expenditures (Dharmapriya et al., 2024). The use of electricity in Sri Lanka is expected to increase as the country continues to develop. Because of this, Sri Lanka needs to safeguard its power sector by focusing on the creation and application of domestic, renewable energy sources in order to meet growing demand and lessen the financial burden of imports (Dharmapriya et al., 2024). Sri Lanka's fiscal and external deficits, despite robust GDP growth during the recovery, have made its economic future highly uncertain (Bhowmick, 2022). Economic prosperity depends on large-scale, highly developed infrastructures like power, water, roads, sewerage, and other facilities, but Sri Lankan businesses encounter significant challenges due to the substandard state of infrastructure, with accessibility and availability currently at their lowest point (Mustafa, 2019)

Despite evidence of a positive correlation between entrepreneurship and access to physical infrastructure (Audretsch et al., 2015), female entrepreneurs in Northern Sri Lanka face additional layers of difficulty due to entrenched gender norms and systemic inequalities. Limited access to transportation, energy, and financial services disproportionately affects women, as they are often constrained by safety concerns, mobility restrictions, and sociocultural expectations that limit their ability to travel for business purposes (Uteng, 2012 ; Priya Uteng & Turner, 2019).

For instance, poor road infrastructure and transportation challenges in Sri Lanka affect women more than men, as social norms restrict their mobility, especially in rural areas. Women entrepreneurs often struggle to transport goods and access markets independently due to safety concerns and community-imposed restrictions on traveling long distances alone. The lack of safe and affordable transportation options discourages women from expanding their businesses beyond their immediate localities, restricting their market reach and revenue potential (Pretheeba, 2014). These limitations are compounded by social and cultural constraints that often prevent women from traveling long distances alone, further hindering their access to suppliers, markets, and financial institutions (Borker, 2022).

Sri Lanka's energy supply has been impeded by expensive costs connected with both generation and distribution, which have been exacerbated by political decisions that depart from the long-term goal of cost-effective energy production (Ratnasiri, 2008). Sri Lanka also faces a significant debt burden, which limits the energy sector's ability to provide services to remote areas; also, the country's electricity sales are lower than its delivery costs (Dayaratna-Banda, 2014). According to Withanaarachchi (2016), the challenges that the power industry in Sri Lanka has include low governance, high costs for generating, transmission, and distribution, and large costs for production, transmission, and distribution. All of these issues significantly limit the quality and dependability of energy delivery. Generation expenses account for more than 80% of all sector expenditures in Sri Lanka. The cost is higher than that of adjacent countries (Dayaratna-Banda, 2014). Power outages occur more frequently, resulting in higher production costs owing to equipment impairment. Businesses are compelled to maintain and repair their own generators as a result of power disruptions, which results in additional expenses for these operations (Colambage, 2019).

Unreliable electricity and high energy costs have a profound impact on female entrepreneurs, particularly those operating small-scale home-based businesses or enterprises reliant on technology. Women-led businesses in Northern Sri Lanka often depend on sewing, food processing, or online commerce, all of which require a stable electricity supply. Due to gender-based financial disparities, women often lack the resources to install backup power solutions such as generators, a common solution among male-led enterprises (Jiggins, 2013; Wu, Schiffer & Burns, 2016). Consequently, frequent power disruptions disproportionately hinder female business owners, reducing productivity and profitability (Dharmapriya et al., 2024).

Beyond transportation and energy, limited availability of workspaces and gendered labor market dynamics create additional obstacles for female entrepreneurs in Northern Sri Lanka. Cultural norms dictate that women should primarily work from home or in gender-segregated environments, making it difficult for them to establish businesses in commercial spaces dominated by male entrepreneurs. Women who attempt to operate outside of these traditional roles may face community pushback or even reputational risks (Fernando et al., 2016).

Furthermore, hiring and retaining male employees in female-owned businesses is a significant challenge, as many men in Northern Sri Lanka perceive working under a woman as socially unacceptable (Yogendrarajah, 2019). This deep-rooted gender bias in employer-employee dynamics restricts women entrepreneurs from effectively managing and scaling their businesses, forcing them to either rely on family members for labour or limit their ventures to industries where female workers are more readily accepted.

3.8 Technology

About a quarter of Sri Lanka's businesses are operated by female business owners, with a higher percentage (35%) in rural areas. According to the Sri Lanka Labour Force Survey Annual Report - 2014, the percentage of people living in urban areas is 28 percent. Technology, specifically Information Communication Technology (ICT) and e-commerce, prominently plays a critical role in promoting economic growth. E-commerce, which involves the use of electronic devices. As stated in the 2021 Payments Bulletin report, The volume of e-commerce transactions in Sri Lanka experienced a significant increase, rising from 18.5 million in the second quarter. The number of units sold increased from 21.1 million in the first quarter of 2021 to 21.1 million in the second quarter of 2022. E-commerce has the capacity to generate prospects for marginalised women, specifically in developing nations such as Sri Lanka (Attygalle et al., 2014). Acquiring ICT skills can increase the confidence and self-esteem of women (Chen, 1997), and using mobile phones for business can improve self-esteem among female micro-entrepreneurs (Chew et al., 2015).

Nevertheless, existing literature indicates a dearth of research linking the adoption of e-commerce with micro-entrepreneurship among women in rural areas (Chatterjee et al., 2020). Moreover, female entrepreneurs, especially those residing in rural regions, face significant obstacles when it comes to adopting technology in comparison to their male counterparts. In order to tackle this inequality, women entrepreneurs need to acquire technological expertise to enhance their business competitiveness and flourish in the contemporary global

market (Costin, 2012); Erumi-Esin & Heeks, 2015). According to Beninger et al. (2016), the adoption of technology allows female entrepreneurs to effectively engage with global markets, customers, and suppliers.

Adoption of ICT is influenced by a variety of factors, including demographic characteristics such as age and gender (Venkatesh et al., 2004). These factors are especially important when studying marginalised groups, such as rural women. According to a World Bank Report (2016), the integration of new technologies increases rural women's opportunities to participate in the labour market, contributing to economic empowerment and societal progress. Modern communication technologies can boost rural information dissemination and workforce participation (Narula & Arora, 2010) as geographical barriers can be effectively overcome by these technologies, giving rural entrepreneurs access to international markets and resources.

According to McAdam et al. (2019), when technology is adjusted according to social and cultural norms, it creates new opportunities for women entrepreneurs, making this transformation particularly relevant to their work. Moreover, the study conducted by Chatterjee et al. (2020) provides concrete evidence of the advantageous outcomes resulting from technology interventions, specifically for women entrepreneurs in rural areas. These interventions include various initiatives, such as programs to develop skills and campaigns to promote digital literacy. The goal is to empower rural women to fully utilise e-commerce and related technologies.

The existing body of literature on women entrepreneurs consistently emphasizes a notable disparity in computer proficiency and technology adoption between women and men. In their study, Mack et al. (2017) discovered that female entrepreneurs frequently assess their computer skills as lower, indicating a perceived discrepancy in proficiency. Jome et al. (2006) specifically observed that female entrepreneurs in Internet retail businesses have a limited understanding of information and communication technology (ICT) capabilities, which is a significant issue in the field of electronic commerce. The findings of these studies collectively highlight a widespread lack of technological awareness and knowledge among female entrepreneurs. This lack of knowledge and awareness acts as a significant barrier to the adoption of technology, which in turn hinders the growth of their businesses and their ability to compete in the digital era. Moreover, it is essential to recognise that the fear of change plays a substantial role in the resistance to adopting technology, and studies consistently demonstrate that women tend to display more pronounced fear-related reactions in this particular situation (Taylor et al., 2000). According to the United Nations Conference on Trade and Development (UNCTAD), there are gender differences in risk-taking behaviours. It is crucial to acknowledge and actively tackle the gender-specific complexities that arise in the adoption of e-commerce and technology in order to advance gender equality in the business and technology industries. Infrastructure constraints, such as inadequate internet connectivity and uneven distribution of ICT facilities, impede the adoption of ICT, especially for women residing in rural areas (Primo, 2003). The bias of skilled personnel towards male-owned businesses rather than female-owned ones can have an influence on the progress of female entrepreneurs (Bruhn, 2009). Further, the exorbitant expenses associated with the adoption of technology and e-commerce, as well as the additional concealed costs, contribute to the obstacles encountered by female entrepreneurs (Love et al., 2001).

The adoption of e-commerce is made more difficult by intricate processes and products that are not well-suited for online marketing (Diffy & Dale, 2002; Degeratu et al., 1999). Additionally, the dominance of cash on delivery as a payment method and the lack of popularity of online shopping in developing countries present challenges (Kapurubandara & Lawson, 2012; Bhalla, 2019). Intense global competition, especially from large corporations, presents a considerable barrier for small businesses, with women-owned businesses often less willing to compete (Croson & Gneezy, 2009; Niederle & Vesterlund, 2011).

Furthermore, insufficient government support can hinder the advancement of female entrepreneurs (Mashapure et al., 2022). In many cases, policy frameworks fail to address the specific needs of women-led businesses, particularly in securing financial assistance, digital literacy programs, and access to technology-driven markets. Additionally, bureaucratic barriers and complex licensing procedures create further obstacles, disproportionately affecting women who may lack the time, resources, or mobility to navigate legal and regulatory requirements.

Lastly, the growth of e-commerce in developing countries is constrained by inadequate transport and postal infrastructure and inefficient distribution and delivery systems. In Northern Sri Lanka, rural women entrepreneurs struggle with unreliable logistics networks, making it difficult to deliver goods efficiently and expand customer reach. Thus, in Northern Sri Lanka, research has uncovered a number of technological obstacles that stand in the way of commercial endeavors, including limited digital literacy and skills training, poor internet connectivity in rural areas, and socio-cultural resistance to technology adoption (Alabdali, Pileggi & Cetindamar, 2023). Many female entrepreneurs lack access to digital banking services, mobile payments, and online financial transactions, making it difficult to engage in e-commerce effectively (Fernando & Perera, 2022).

Furthermore, due to a lack of familiarity with digital platforms, many women fear adopting online services, leading to hesitation in using digital financial tools and e-commerce platforms. Cybersecurity concerns, online fraud risks, a lack of trust in digital payment systems, and limited consumer protection policies prevent many female entrepreneurs from fully embracing e-commerce (Jayasinghe & Wickramasinghe, 2021).

In addition, the high costs associated with digital adoption, including expenses related to website development, online marketing, and payment gateways, create financial barriers for women-led SMEs, making these digital tools largely inaccessible (Erangi & Stecenko, 2024). The affordability of e-commerce tools remains a significant challenge for female entrepreneurs in Northern Sri Lanka, as subscription fees, digital marketing expenses, and online transaction costs often exceed their financial capacity (Lokuge, Perera, Ranawaka, Fernando, de Alwi & Kulasabanathan, 2019). The lack of targeted government incentives or private sector interventions further restricts their access to digital business opportunities, reinforcing the gender gap in entrepreneurship (Mariscal, Mayne, Aneja & Sorgner, 2019).

3.9 Entrepreneurial education & Knowledge transfer

Investments in innovation networks frequently target male-dominated economic sectors (for example, mechanical and technical products as opposed to human relationships and services), and programmes designed to capitalise on these networks may disregard the gender disparity that has historically existed in STEM fields in Sri Lanka (Sewwandi, 2022). These programmes may predict that the spillover and sharing of information that occurs in the local environment will have a positive effect on national entrepreneurship rates for both men and women, although the effect will be more pronounced for males (Sorgner & Fitscher, 2018). The accessibility of R&D transfer for both men and women is positively correlated with the prevalence of entrepreneurship at the national level (Valerio et al., 2014). However, Men are more susceptible to this effect than women (Brown et al., 2019).

Several well-established instruments are available at the national and regional levels to facilitate connections between universities, corporations, and research technology organisations; Carpenter and Wilson (2022) suggest that university-business collaboration is a crucial part of a successful innovation ecosystem. The Tamil minority's issue of unemployment could be effectively addressed by entering the business sector, which would necessitate support

Although educational institutions play a crucial role in equipping entrepreneurs with industry-specific skills, women in Northern Sri Lanka often face barriers in accessing vocational training and technical education (Dundar et al., 2014). The lack of targeted training programs for women entrepreneurs leads to a gendered skills gap, making it difficult for female-owned businesses to compete in technology-driven and high-growth sectors. While physical infrastructure deficiencies hinder entrepreneurship in Northern Sri Lanka overall, these barriers are particularly severe for women due to gendered social norms, mobility restrictions, and labor market inequalities. Women entrepreneurs face greater challenges in accessing markets, financial resources, and commercial spaces, which limits their business scalability and economic independence. Addressing these issues requires gender-sensitive policies that improve transportation safety, energy reliability, access to commercial spaces, and targeted financial inclusion initiatives. Additionally, vocational training programs tailored to women's needs could bridge the gender gap in entrepreneurial skills, enabling women to fully participate in Sri Lanka's economic recovery and development.

3.10 Institutional Structure Impediments of Northern Sri Lanka

Northern Sri Lanka's legal system is a complex combination of statutory, customary, caste, and religion regulations (Wickramasinghe, 2014). Multiple legal frameworks in Sri Lanka cause conflicting rulings and confusion among the population, preventing effective governance, social equity, and individual rights, especially in the north (Gomez, 2022).

3.10.1 Statutory Laws in Sri Lanka

Statutory laws are formal legal frameworks enacted by the state to provide uniform rights and protections for all citizens. However, despite their intended purpose of ensuring equal rights, these laws often create significant obstacles for Tamils as minority citizens in Sri Lanka. Systemic flaws in legal frameworks reinforce ethnic discrimination, bureaucratic inefficiencies, and socio-economic inequalities, all of which have contributed to ethnic tensions that ultimately escalated into civil war in the 1970s. Even after the war ended in 2009, these challenges persist, disproportionately affecting necessity-driven female entrepreneurs in the northern post-war region.

Statutory laws in Sri Lanka claim to ensure equal treatment for all citizens and provide equal opportunities for post-war rebuilding and rehabilitation. However, in practice, they fail to address the specific needs and challenges faced by Tamil women entrepreneurs. Laws that appear neutral often overlook gender-specific issues such as limited financial resources, lack of legal recourse, and systemic inequalities, which women in this post-war context are compelled to navigate.

Certain statutory laws in Sri Lanka exacerbate ethnic and gender-based discrimination, further marginalizing Tamil women entrepreneurs. A key example is the Sinhala Only Act, which enforces Sinhala as the official language. This law creates significant barriers for Tamil women in multiple ways. It leads to language-based discrimination when seeking business permits, financial assistance, and legal support, thereby intensifying the economic exclusion of Tamil women. Statutory policies that favour the Sinhala majority limit Tamil women's access to public resources, education, and job opportunities—critical components for entrepreneurial success (Perera, 2015).

Additionally, legal marginalization—rooted in the lack of autonomy and decision-making power historically forced upon Tamil women—further reinforces systemic oppression. Although Sri Lanka's statutory law formally guarantees equal rights and protection against discrimination, the absence of adequate Tamil female representation within the legal system

often obstructs the meaningful realization of these rights (Wijeyesekera, 2017). As a result, Tamil women face significant barriers in seeking justice for issues such as financial discrimination, workplace harassment, and land disputes that directly impact their businesses (Ananthavinayagan, 2019). While Thesavalamai law is a distinct legal tradition, its incorporation into Sri Lanka's statutory framework further hinders Tamil women's economic progress

(Yutthaworakool, 2020). Despite claims of legal equality under statutory laws, the continued existence of discriminatory legal frameworks like Thesavalamai law perpetuates gender and ethnic inequalities, preventing Tamil women from fully participating in economic development. Without necessary legal reforms, these systemic challenges will persist, further marginalizing Tamil women in the post-war context (De Livera, 2019). Thus, statutory laws in Sri Lanka pose significant challenges for Tamil women, treating them unequally and hindering their business growth in the post-war context. These legal barriers not only restrict economic opportunities but also affect their overall well-being, perpetuating cycles of marginalization and inequality.

3.10.2 Customary laws

There are three unique sets of laws that govern each community in Sri Lanka: the personal law of Muslims, the personal law of Sinhalese, and the Thesavalamai customary law for the Tamil population. The degree to which women participate in the economy is not significantly influenced by the presence of institutional and structural impediments within the Muslim and Sinhalese communities (Ayadurai, 2006). In compliance with the nation's civil law that binds other Tamils, women have the right to own and control their properties independently through the 'Married Women's Property Ordinance' (Wijeyesekera, 2017). In marriage, women are viewed as individuals who possess the authority to manage, invest, mortgage, lease or sell their assets and wealth under joint ownership without their spouse's permission. This grants women the legal standing to bring cases to court and be recognized as *femme sole* (Wijeyesekera, 2017). Nevertheless, the Thesawalamai customary law, which is distinct from the civil law (Roman-Dutch law) and is applicable exclusively to Tamils born in the northern region of Sri Lanka, significantly impedes the economic engagement of Tamil women (Purathani, 2017). The Tamils of the Northern Province are governed by the Thesawalamai law, first codified by Dutch colonial rulers in 1707. This law includes the Thesawalamai law, the Matrimonial Rights and Inheritance (Jaffna) Ordinance of 1947, and the Law of Pre-emption of 1947. These statutes regulate the inheritance of property and matrimonial rights

for the Tamils in the north, making Thesawalamai a personal law (Guruparan, 2016). The Thesawalamai combines the Marumakathayam, a matriarchal law from Kerala, and patriarchal Hindu laws from South India. Initially, it reflected the customs of the Malabar constituents and evolved into a customary law of the northern Tamils in Jaffna over time (Sarvananthan, 2023). Under the Thesawalamai law, women have the right to "own" property but not to have "command" over it. This means that women can inherit both patrimonial (Mudhusam) and non-patrimonial (Urimai) properties, as well as retain their Cheetham (dowry), including cash and property. Moreover, women are entitled to at least half of Thediatheddam, which comprises the assets and wealth accumulated by a couple after marriage and any other assets and wealth owned prior to marriage or as a divorced or widowed individual (Purathani & Swaminathan, 2017).

Although Tamil women in Northern Sri Lanka have the legal right to own property, they are prohibited from independently managing, investing, mortgaging, leasing, or selling it without obtaining formal consent from their spouse. Additionally, they are not regarded as equal parties in court proceedings and are treated as minors, which requires their spouse's involvement in order to enter into contracts as individuals. As a result, under Thesawalamai legislation, women have nominal ownership of their assets and riches but limited power over it (Purathani & Swaminathan, 2017). Men have effective control over both separate and joint properties of women, but a 1947 law amendment requires a husband to obtain written consent from his wife before selling property acquired in her name, though sometimes a woman can lease her property without her husband's consent (Guruparan, 2016). While the Thesawalamai law theoretically grants equal inheritance rights to daughters for parental properties, sons usually inherit them in practice. This results in discrimination against daughters who have received Cheetham and have brothers, as they are often excluded from parental property inheritance (De Mel, 2001).

Thediatheddam is a distinctive aspect of Thesawalamai law that allows for joint property ownership between spouses, including any profits earned from individual property ownership. This means that even if a property was acquired solely by the husband, the wife still has a 50% ownership stake in it (Guruparan, 2016). If a husband dies without a will, his wife is entitled to half of his share and her half, which amounts to three-fourths of the total. This provides some financial stability for housewives who may not have many chances to obtain property independently, but it may not extend to non-housewives. However, this security is only in name because the law prohibits a wife from managing, investing, mortgaging, leasing, or disposing of the property she partially owns from when her husband

was alive (Sarvananthan, 2019). The most significant obstacle to women's financial independence in society and at home, according to Sarvananthan (2019), is their restricted access to possessing and managing property and assets, particularly land, as noted by experts such as Agarwal (1997, 2003) and Quibria (1995). The issue of gender discrimination in property ownership and control is worsened by the presence of specific customary inheritance rules in South Asian nations and other regions (Agrawal, 1997, 2003; Quibria, 1995; Anuradha et al., 2014). Gender disparity in property ownership significantly contributes to the economic, social, and cultural disparities between men and women, as evidenced by extensive research conducted by Agarwal (1997, 2003) in different regions of India (World Bank, 2012, p. 198). This disparity hinders women's access to institutional credit because they lack control or ownership of property or other immovable assets, thereby preventing them from providing collateral for loans. Allowing women to own and control land can address the unequal distribution of resources within households based on gender in the northern Sri Lanka. This would improve the welfare of society as evidence suggests that women prioritise spending on family necessities, while men tend to spend on personal consumption like alcohol and tobacco (Rai, 2021). Studies also show that a child's nutrition is more positively affected by the mother's earnings than the father's (Agarwal, 1997, p. 1461). Advocates believe that allowing women to have their own land and property ownership is morally and socially significant and empowering (Vithanagama, 2016.). This would enable them to challenge male dominance and chauvinism at home and in society. However, the customary law in the Northern Province creates a significant institutional and structural obstacle to women's economic freedom, as Thambiah's 2001 work explains (Sarvananthan, 2023).

The Thesawalamai law, during the civil war and its aftermath, made it difficult for women to achieve economic independence in Northern Sri Lanka (De Mel, 2001). Due to the high number of men who died, disappeared, or fled abroad, there was a surge in female-headed households in the East and North. Women whose spouses left the country had trouble selling or using their properties without their spouse's consent, while those whose spouses disappeared could not do so without a death certificate (Sarvananthan, 2023). The Thediatheddam law provides economic security to women that civil law does not. As a result, home-bound women are at a disadvantage under civil law. However, with more women joining the workforce and heading households, the Thesavalamai law is hindering Tamil women's economic progress in the north and, to some extent, the east. Although these institutional constraints exist, a significant number of Tamil women are making efforts to

establish their own enterprises and pursue financial autonomy in response to the circumstances of the post-war era (Guruparan, 2016). The Tamil diaspora has also played a significant role in assisting these women in need (Syrett & Keles, 2022). Diaspora members frequently offer monetary assistance, guidance, and entrepreneurial prospects, effectively alleviating certain obstacles arising from domestic legislation and socio-economic circumstances (Arachchige, 2012). Customary laws (Thesavalamai), rooted in cultural traditions, often perpetuate patriarchal norms that restrict women's rights and opportunities, especially in property ownership and economic participation. The Thesavalamai law, specific to the Tamil population in Sri Lanka's Jaffna peninsula, exemplifies this. Codified during the Dutch colonial era, it governs family law, inheritance, and property rights, reflecting traditional Tamil cultural norms. Under Thesavalamai, women face significant limitations in owning or inheriting property. Inheritance typically favours male descendants, and even when women inherit, they often hold property in trust for male relatives. These restrictions deny women the collateral needed for securing loans or capital, hindering their ability to start or sustain businesses. Additionally, Thesavalamai reinforces traditional gender roles, confining women to caretaking and homemaking duties. This societal expectation limits their economic participation and subjects them to community pressure to conform, further obstructing their business aspirations by curbing access to support networks and market opportunities.

3.10.3 Hindu Religious law

Hindu laws, particularly in conservative communities such as the Northern Sri Lankan Tamil community, impose quite comparable limitations (De Livera, 2019). These religious mandates present significant impediments for women wanting to do business or defend their legal rights (Gunatilleke, 2023). Being married is seen as a very fortunate omen for Hindu women, and marriage itself is an integral part of their religious identity (Singh, 2014). In order to preserve this status, a Hindu wife is required to carry out rituals that prioritise the health and happiness of her husband and children. This role is intricate, as the ideal "good wife" harnesses her shakti, or divine energy, for the benefit of her family (Bose, 2010). Important ideas in Hindu wifedom are pativrata, stridharma, and shakti. In traditional Hindu families, male relatives frequently exert control over women. Shakti is viewed in Hindu cosmology as a powerful and possibly destructive energy that, when correctly regulated, helps the family (Tilley, 2015). A pativrata is a devout woman who faithfully fulfils her vows (Bose, 2010).

According to stridharma, a woman's religious responsibilities should be centred on the well-being of her family, frequently through fasting and devotional practices for male family members (Ortegren, 2023). Hindu women have traditionally been portrayed as weak, passive, and quiet victims; a narrative adopted by British imperialists to legitimise their presence in India and other southern nations (Gokani, 2013). Women were praised as tradition-keepers during the Hindu nationalist movement, representing feminine virtues, morality, and propriety—qualities of the pativrata, the ideal wife who fulfils the obligations of sacrifice and devotion to her husband as stated in the eighteenth-century Stridharmapaddhati, still followed by many Hindu nations (Pellissery, 2021).

However, the post-war circumstances in Northern Sri Lanka challenge the traditional view of women as submissive figures confined to subordinate roles within the family. During the civil war, many women actively participated in the conflict, with some sacrificing their lives and many becoming physically disabled. Approximately 90,000 women lost their husbands, leaving them to take on the financial responsibilities of their families under extreme hardship (Taylor, 2017). This crucial period demands a re-evaluation of the hierarchical structures and historical beliefs that have traditionally defined women's roles. The war has demonstrated that women are capable of resilience, leadership, and strength (Vithanagama, 2016). They have shown the ability to handle financial responsibilities and provide for their families, proving that the conventional view of women as passive and subordinate is outdated and inadequate (Samuel & Centre for Humanitarian Dialogue, 2010).

Women in Northern Sri Lanka now need freedom and autonomy to redefine their roles in society. They require acceptance for who they are, not constrained by the traditional Hindu hierarchy that prescribes specific roles based on gender. These women need the opportunity to break free from the restrictive norms of shakti, stridharma, and pativrata, which dictate that their primary duties revolve around family welfare and subordination to male relatives (Abeyasekera & Amarasuriya, 2010). Instead, there should be an acknowledgment of their contributions and sacrifices, granting them the same respect and opportunities as men. Women need legal and social reforms that recognize their right to property, financial independence, and participation in public life.

3.10.4 Caste-Based hierarchy in Northern Sri Lanka

In societies with prevalent caste systems, caste-based normative orders enforce strict social hierarchies and obligations that severely impact women from lower castes. These women

often face significant discrimination and social exclusion, which limits their access to education, employment, and entrepreneurial opportunities. This discrimination extends to the legal system, where lower-caste women may receive less protection or support from law enforcement and judicial bodies.

Before the civil war, the caste system was highly prominent in this region, imposing severe restrictions on lower-caste individuals, including women. During the war (1983 to 2009), this system was subdued due to several factors such as the Liberation Tigers of Tamil Eelam (LTTE), the Tamil rebel group fighting for independence, opposed caste discrimination and promoted a more egalitarian society where caste-based hierarchies were discouraged. In addition to that, the Tamil community united against a common enemy—the government forces and the Sinhala community. This unity temporarily overshadowed internal caste divisions, as the focus shifted towards collective resistance and survival. However, with the end of the civil war, the dynamics have changed, leading to a silent but significant resurgence of the caste system. This resurgence has particularly affected lower-caste women in several ways: Lower-caste women face difficulties in accessing essential resources such as land, credit, and business networks. This lack of access hampers their ability to start or sustain business ventures. Further, social exclusion based on caste prevents lower-caste women from participating in

community activities and decision-making processes. This exclusion limits their opportunities for networking, mentorship, and support, which are crucial for business success. Additionally, lower-caste women often face discrimination in local markets, where their goods and services might be undervalued or rejected based on their caste identity. This market discrimination severely restricts their customer base and revenue potential. The legal system, influenced by prevailing social norms offer less protection and support to lower-caste women. They face bias from law enforcement and judicial bodies, making it difficult to seek justice or fair treatment in business disputes.

3.11 Tamil diaspora networks on female-owned businesses in Northern Sri Lanka

The term "Sri Lankan Tamil diaspora" refers to the people who are the descendants of Tamil-speaking immigrants who left Sri Lanka and settled in different geographical locations around the world (Kadirgamar, 2010). Tamils living in the diaspora, like members of any other diaspora community, are a diverse bunch, and so are the institutions and networks with which they are affiliated. Time of migration, entry point into the host country, and degree of integration all play a role in distinguishing one group from another (Egorova, 2021; Nazareno

et al., 2019). Beyond that, there are divisions within the Diaspora that existed before migration, based on gender, religion, class, and caste (Panda, 2018). Despite their distinctions, Tamils have preserved a unique identity and strong communal bonds, while emerging as development agents with countries and governments engaging them through networks and policy initiatives (Panda, 2018).

Several diaspora organizations are eager to participate in the development process, with interactions occurring at both the macro level, through government-sponsored institutional links, and the micro level, via a community-centered approach (Sahoo, 2006, p. 93; Kaufmann, 2009). Establishing a business in the Tamil region of Sri Lanka presents significant challenges due to the extensive control exerted over the area by the Sri Lankan government and military forces (Egorova, 2021). The absence of stability, law enforcement, adherence to legal principles, and protection of human rights poses significant challenges for investment in the Tamil region (Cohen, 2017). The implications of diasporic engagements are multifaceted, encompassing various aspects such as brain regain/circulation/skill transfer (Kuznetsov, 2006; Saxenian, 2004; Stark et al., 1997; Beine et al., 2001), remittances (Giuliano & Ruiz-Arranz, 2005; Ratha, 2012; Adams & Page, 2005; Russell, 1986), investment (Newland et al., 2010), philanthropy (Newland et al., 2010; Niumai, 2009), and tourism (Newland, 2011; Scheyvens, 2007).

The Tamil diaspora has significantly contributed to peacebuilding and reconstruction, including the establishment of community centers, schools, and hospitals in Tamil-dominated areas (Nielsen & Riddle, 2010; Abramson, 2017). Alumni and Home Village Associations have played a pivotal role in rebuilding schools, offering scholarships, and evolving into institutions addressing unmet needs in conflict zones (Cheran, 2003; Gaur, 2015).

The Tamil diaspora, particularly in Canada, the US, and the UK, maintains strong transnational connections with Sri Lanka, leveraging both virtual and physical networks for economic, cultural, and political engagement. These networks impact gender dynamics, entrepreneurship, and activism in significant ways. While Diaspora networks play a crucial role in providing financial, social, and institutional support to female entrepreneurs in post-conflict regions, these networks facilitate economic empowerment, they can also inadvertently reinforce patriarchal norms and gender roles (Michael, 2022). Many diaspora business networks are controlled by male decision-makers who hold financial capital, shaping the types of businesses women are encouraged to pursue. This often limits female entrepreneurs to traditionally 'acceptable' sectors such as small-scale retail, textiles, or food

services, rather than high-growth industries (Fuller-Love & Akiode, 2020). While virtual platforms have expanded access to resources and markets, they do not always challenge entrenched gender norms that restrict women's business opportunities (Guribye & Tharmalingam, 2017).

Transnational Tamil communities frequently reinforce traditional gender expectations, placing additional pressure on women to balance business endeavors with domestic responsibilities (Ananda, 2022). These expectations may discourage women from scaling their businesses or engaging in networking opportunities that require travel or extended time commitments. The influence of digital networks, while empowering, can also serve as a medium for perpetuating cultural norms that restrict female entrepreneurship (Syrett & Keles, 2022).

Diaspora-based financial assistance often comes with implicit conditions. Female entrepreneurs may receive funding that prioritizes family-run enterprises over independent ventures, with financial support from male relatives or community members sometimes contingent on adherence to patriarchal decision-making structures (Mitchell, 2022). The Tamil diaspora has actively utilized virtual platforms to strengthen its identity, unify its members, and engage in political activism. Digital platforms such as TamilNet.com have become key facilitators of information-sharing, activism, and political discourse (Lilja, 2012). Virtual platforms provide an accessible and interactive way for the Tamil diaspora to stay connected, fostering political awareness, activism, and economic engagement (Thuraiajah, 2021). However, gendered expectations within the diaspora continue to shape entrepreneurial opportunities for women, often reinforcing traditional roles despite the potential for empowerment through digital networks (Jayasundara-Smits, 2022). While engagement varies, the intersection of diaspora-driven development, digital activism, and gender dynamics highlights the complex ways in which Tamil transnational networks influence both community consciousness and social structures Krannich, S. (2023).

Despite limited recognition, the diaspora's contributions to post-conflict growth and reconstruction are substantial, necessitating a multifaceted approach to effectively harness and integrate their potential into national development strategies (Carment, MacIsaac, Nikolko & Belo, 2022). The diaspora's support has also been instrumental in resource development and market creation by enabling and empowering local entrepreneurs through financial, social, and knowledge-based contributions (Solano et al., 2023). Given that an entrepreneurial ecosystem often requires a degree of global connectivity to thrive (Bramwell et al., 2008), the diaspora's transnational ties can serve as a bridge between global markets

and local economies. This interplay between global connectivity and local development also underscores the complementary role of non-governmental organisations (NGOs) in Northern Sri Lanka's post-war reconstruction. NGOs, through programs addressing war-induced socioeconomic inequities, contribute significantly to reconciliation, social cohesion, and inclusive economic development, ensuring that the benefits of reconstruction are equitably distributed among all community members (Bardasi, Sabarwal, & Terrell, 2011).

3.12 Non – governmental agencies in Northern Sri Lankan region

This section examines the role of non-governmental organizations, including the UNDP, UNHCR, the Red Cross Society, and Care International, in fostering economic progress and supporting business initiatives in the northern region following the end of the civil war. It also explores the various challenges these organizations encountered, including the impact of governmental pressures and the logistical difficulties that led to the abrupt implementation of some development programs. Sri Lanka's post-war growth was laid forth on various UN agreements. The United Nations focused primarily on the political reforms, accountability, and reconciliation in Sri Lanka (Samarasinghe, 2013). The United Nations played a pivotal role in Sri Lanka's reconciliation efforts immediately following the end of the civil war. From 2009 to 2015, the most important UN papers were those from the UN Human Rights Commission (UNHRC) on Sri Lanka. Disagreements existed between the foreign political actors and the Sri Lankan government when the conflict ended on May 19, 2009. In a press release dated May 26, 2009, Ban-ki Moon, the United Nations Secretary-General, highlighted crucial components necessary for a liberal peace project during his May 23, 2009, visit to Colombo (Kurtz and Jaganathan, 2016). This pathetic state of affairs after three decades began primarily with political discrimination against the Tamil people, such as the Citizenship Act and the Sinhala Only Act (Ponnampalam, 1999).

Sri Lanka has pledged to the United Nations that it will carry out the Thirteenth Amendment in its entirety and create new chances for the Tamil people as soon as possible (Kurtz & Jaganathan, 2016). The UN intervened in Sri Lanka's peace and rehabilitation process post-war. The UN also prioritises reconciliation and rehabilitation as a means of defending human rights. In conformity with international human rights norms and Sri Lanka's international requirements, Sri Lanka restated its entire commitment to the promotion and fulfilment of human rights (Matthews, 2009). Upon offering recommendations for reunification within Sri Lanka, the UN had acknowledged the progress. Nonetheless, they reported that Sri Lanka had erupted in opposition to those suggestions, rendering the reconciliation process

ineffective (Cronin-Furman, 2020). But the United Nations has steered Sri Lanka into the peacebuilding process as an NGO. It played a significant role immediately following Sri Lanka's civil war. The Sri Lankan government had a negative outlook on it due to increased interference for internal reasons (Jayathilaka, 2020).

The UN Human Security Trust Fund and the Japanese government provided \$1,208,030 to rebuild Northern and Eastern Sri Lanka. The funded areas were Kilinochchi, Jaffna, Batticaloa, and Kattankudy (Balbo and Guadagnoli, n.d.). The United Nations intended to enhance the basic infrastructure of those regions, including water supply, sanitation, drainage, sidewalks, and street illumination (Tanaka, 2009). The UN is also involved in the Project for Rehabilitation of Community Infrastructure and Facilities in the Conflict-Affected Areas in the Northern Province of Sri Lanka (RCIF). The Japanese government has supported this initiative with USD 3.6 million (345 million Japanese yen) (Keraminiyage, 2011).

UNDP proposed reconstructions and restoration programs for Northern and Eastern provinces. Incorporated climatic intelligent policies and actions into the budgeting and development processes for all programmes (Strengthening the Resilience of Development and Post-Conflict Recovery to Climate Change Risks in Sri Lanka) (Handaragama, 2021). The 30-year-old armed conflict in Sri Lanka has had a significant impact on the populace, particularly in the Northern and Eastern Provinces (Keraminiyage, 2011). Damage to vital public and community infrastructure has resulted in the displacement of people and the destruction of essential institutions.

Market access was restricted, and commodity shipping ceased. Formerly wealthy towns that had amassed substantial harvests of fruits, vegetables, rice, and other emergency crops were now insolvent (Chan et al., 2019). UNDP, as an NGO, assisted in the reconciliation process by developing the economic capacity of people living in the northern and eastern regions (Gamage, 2023). In response to a UNHCR resolution to develop and implement a transitional justice programme, the Cabinet of the Prime Minister's Office decided in late 2016 to establish the Secretariat for Coordinating Reconciliation Mechanisms (SCRM) (Gamage, 2023).

UN Human Rights Commission decisions from 2009 to 2015 were significant UN texts on Sri Lanka (UNHRC). However, as there were disagreements between international political actors and the Sri Lankan government when the fighting ended on May 19, 2009 (Matthews, 2009). The constitutional issues in Sri Lanka SCRM were dispersed in 2020. UNDP has

established a program for the reconciliation process named “Ahanna” (Listen) with the theme of “Development begins with reconciliation” was also subsequently dissolved.

The International Committee of the Red Cross offers assistance to victims of civil war as well. The International Committee of the Red Cross (ICRC) targets families with missing persons and economically vulnerable households (Kumar and Borbora, 2019). The Canadian Red Cross (CRC) participates in Sri Lanka's reconciliation process as well. Following the tsunami, they contributed more than \$63 million to Sri Lanka (Gamage, 2023).

Projects that ensure a deeper investigation of the underprivileged local communities are carried out by non-governmental organisations (NGOs) such as CARE International. By designing socio-economic programmes to enhance conditions in the local communities, it implements small-scale initiatives in villages that provide assistance for people's lives (Gamage, 2023). These projects are designed to improve the conditions in the communities. According to Gamage (2023), these programmes strive to enhance people's social status by focusing on women, youth, and POP (poorest of the poor, or the lowest economic rung in society). CARE's direct engagement in the implementation of a livelihood assistance project lasts for a period of two years, while the project itself goes on for a total duration of five years. CARE targets rural development through a community-based participatory strategy that employs community governance theory and practice (Chandrasah, 2014).

3.12.1 Reviews of NGOs and Development in Sri Lanka

Despite numerous attempts to transfer authority to local levels, Sri Lankan politics have been defined by a strong central government over the whole country's seven decades of independence (Ponnampalam, 1999). As a result, local governments have limited power to address local development demands. The surge in non-governmental organisation (NGO) endeavours subsequent to the 2004 tsunami and the 2009 conclusion of the civil war presents a chance to investigate the viability of NGO collaborations with local government to advance local development (Hanna, 2009). Since its inception fifty years ago, the government's response to non-governmental organisations has changed.

Governments have historically been receptive to foreign funding for extensive development initiatives (Hanna, 2009). However, successive governments have criticised the participation of non-governmental organisations (NGOs) in matters pertaining to human rights and social justice, accusing them of providing unwarranted assistance to separatist armed groups

(Malalgoda et al., 2013). According to Jayawardena (2016), this tension is especially noticeable in circumstances in which non-governmental organisations (NGOs) have been involved in advocating for human rights. Additionally, when the activity of non-governmental organisations (NGOs) has involved the implementation of government-approved agendas, connections have been seamless (Akurugoda et al., 2022). On the other hand, when NGOs are viewed as pursuing a more independent agenda, constructive ties have a tendency to disintegrate (Akurugoda et al., 2022). When this occurs, the potential benefits of strong government-NGO relations are lost, which is especially costly in circumstances when NGO operations support the provision of important services (Malalgoda et al., 2013). Subsequently, the activities of non-governmental organisations (NGOs) were subject to restrictions including intricate registration systems and stringent government regulations regarding the utilisation of funds.

A significant portion of foreign aid and support shifted towards large-scale projects initiated centrally, with little regard for local requirements (AEI, 2010). Over the last three decades, the Sri Lankan government has had a tough relationship with non-governmental organisations (NGOs). NGOs that provide humanitarian relief have a history of being painted as "foreign" or "imperial" agents that pose a threat to the nation's sovereignty, territorial integrity, and security (Akurugoda et al., 2022). Some Sri Lankans, according to Gamage (2023), propagate a xenophobic ideology that is associated with this "foreign agent" argument. These people seem to think that "foreign links" threaten national security, even though they have personal ties to foreign organisations, businesses, and individuals. The idea gained prominence during the civil war, when foreign funding for non-governmental organisation peacekeeping was heavily criticised. For instance, Verdugo (2018) makes the observation that the most verbally expressive Sinhala separatist groups were against NGOs that worked to promote peace processes. According to Wickramasinghe (2007, pg. 40-41) militant Sinhala organisations were known to criticise "foreign-funded NGOs" for doing things like lowering military morale and seeking "selfish aims" rather than what is best for the country. A number of nongovernmental organisations (NGOs) were named in the nationalist critiques, which centred on the ethnic conflict and claimed that their actions threatened "national security," "national and social wellbeing," and "the sovereignty and integrity of Sri Lanka" (Walton, 2016). This led to a negative impact on the public's perception of non-governmental organisations (Walton, 2016).

A large number of non-governmental organisations (NGOs) contribute resources such as expert information, financial resources, the ability to make decisions, popular support or legitimacy, the ability to enforce laws, and diplomatic skills (Smith & Davies, 2010).

According to Fisher (2012), NGOs are recognised as having the ability to encourage local innovation and development by bringing new technologies and offering services in ways that are an upgrade over those given by government agencies. According to Ripinsky and Bossche (2007), this is especially true in circumstances in which governments are facing a lack of resources and specialist knowledge. Thus, non-governmental organisations (NGOs) are often seen as the solution to the state's limitations, offering services to local communities when government aid is insufficient, due to their access to additional resources, which allows them to do things that national governments either cannot or do not want to do (Nanthagopan et al., 2016).

In these circumstances, NGOs tend to be valued mostly because of the increased flows of development funds they attract. While the primary objective of these NGO programmes was to improve local development and governance, several issues may be identified, notably in terms of their failure to effectively address local needs (Walton, 2016).

Local people were often excluded from the benefits of these projects, particularly in terms of employment opportunities, while no significant efforts were made to address high unemployment rates and related poverty issues (Sumanthiran, 2011). The central government's control over the administration of these programs and the distribution of funds further widened the gap between non-governmental organizations (NGOs) and the communities they served, hindering their ability to address local development needs effectively (Malalgoda et al., 2013). However, NGO initiatives stand out due to their direct engagement with local governments and communities (Walton, 2016). By actively involving local stakeholders in identifying and addressing challenges, these initiatives highlight the significance of autonomy, as excessive government control limits NGOs' capacity to foster local development (Perera, 2018).

3.13 Conclusion

In conclusion, this chapter provides a comprehensive overview of the entrepreneurial ecosystem in Northern Sri Lanka, with a focus on the challenges and opportunities for female entrepreneurs in the post-civil-war context. The analysis identifies critical barriers, including limited access to capital, inadequate infrastructure, outdated technology, and insufficient management and educational training. Furthermore, gender-based and socio-cultural obstacles significantly hinder the progress of Tamil women entrepreneurs. The chapter also highlights institutional challenges such as fragmented legal systems, gaps in commercial and legal infrastructure, and complex interactions between the government and NGOs in fostering economic development and post-conflict reconstruction. Additionally, it emphasizes the vital role of Tamil diaspora networks in supporting female-led enterprises through entrepreneurial education and knowledge sharing. By examining these issues, the chapter underscores the necessity of addressing these barriers to empower women entrepreneurs and drive sustainable economic growth in the region.

Chapter 4: Conceptual and Theoretical Frameworks

This chapter outlines the conceptual and theoretical frameworks that structure the study of female entrepreneurship in Northern Sri Lanka's war-torn region. A strong conceptual framework is essential for organising research, guiding question development, methodology selection, and data analysis. Isenberg's (2010) framework on entrepreneurial ecosystems was chosen as the most suitable for examining the factors influencing entrepreneurship in this context. It provides a foundation to explore the specific challenges and opportunities faced by female entrepreneurs in a post-conflict region. The study merges Isenberg's model with a conceptual framework to explore the gendered dynamics of northern Sri Lanka's entrepreneurial ecosystem. It applies the matrix of domination as the key theoretical lens to investigate the intersections of gender, ethnicity, and socio-economic status of female entrepreneurs. The matrix of domination is used to examine how different forms of oppression, including as race, class, caste, and gender, overlap and influence people's experiences. This chapter establishes the groundwork for investigating how overlapping identities and structural barriers shape the entrepreneurial experiences of women in this region, offering insights into the complex socio-economic realities they face.

4.1 Research theory and theoretical framework

This study adopts an intersectional approach, focusing on how overlapping identities—such as gender, class, and ethnicity—shape the challenges and opportunities faced by women entrepreneurs in Northern Sri Lanka. This framework provides a critical lens through which to examine the unique economic struggles and opportunities in the region, moving beyond conventional research methods. The analysis explores how gender and post-war realities intersect, offering new insights into the entrepreneurial ecosystem in marginalized, conflict-affected areas in Northern Sri Lankan region. By drawing connections between key concepts and findings from previous studies, the research highlights the specific barriers women face while engaging in entrepreneurial activities. The theoretical framework thus supports a deeper understanding of how the region's economic recovery is intertwined with the empowerment of women. In doing so, the thesis contributes to broader discussions on gendered entrepreneurship in post-conflict regions, offering a fresh perspective on the role of intersectionality in shaping economic outcomes for women business owners in the Northern Sri Lanka.

4.2 Exploring Female Entrepreneurship through the Lens of Intersectionality

Theorising intersectionality involves examining the way in which we conceptualise issues of multiple positionality and interlocking oppressions and subsequently developing social explanations to address them (Clarke & McCall, 2013; Else-Quest & Hyde, 2016). In other words, intersectionality recognises the significance of power dynamics in the formation of several types of knowledge, including cognition, experience, and knowledge. Qualitative research is particularly appropriate for the application of intersectionality theory (Bowleg, 2008, 2017; Shields, 2008; Syed, 2010). Intersectionality theory can help entrepreneurial researchers examine power structures that contribute to gender inequalities. It allows researchers to illuminate and dissect the complexities of minds and bodies as sites of intersectional oppression, generating new knowledge and more holistic representations of marginalised experiences and the forces that shape those experiences, facilitating greater understanding and more comprehensive solutions (Gupta et al., 2014).

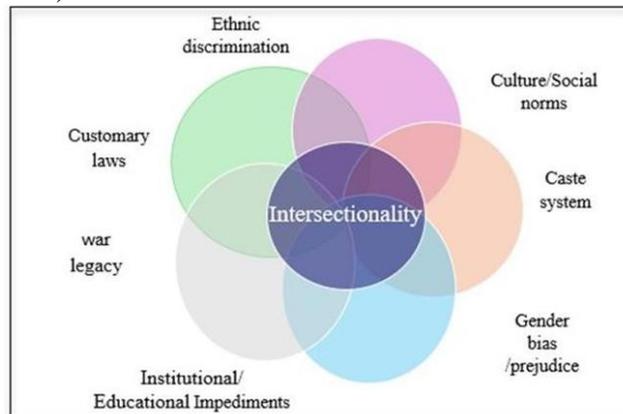


Figure 13: Source: Compiled by the author based on Intersectionality model (Kimberlé Crenshaw (1989, 1991).

Intersectionality enhances analytical complexity and provides theoretical insights into how diverse individuals within specific groups (such as women) may encounter distinct workplace experiences (e.g., as leaders, board members, line managers, construction workers, or IT engineers) based on factors like their ethnicity, sexual orientation, class, and other social contexts. The potential influence of social change can be maximized by being sensitive to such variations, which improves awareness of concerns of social justice and inequality in organizations and other institutions. The concept of intersectionality is significant because it aids researchers, practitioners, policy makers and individuals in understanding and navigating the complexities of experiences that arise when different social categories and systems intersect. Many national studies highlight the influence of socio-cultural factors on female entrepreneurs and gender inequalities. These factors can either facilitate or hinder women's involvement in high-growth entrepreneurship (Brush et al., 2018; Bullough et al., 2019; Carter et al., 2003; Neergaard et al., 2005).

4.3 Intersectionality and Matrix of Domination in the context of Northern Sri Lanka

Although Crenshaw's intersectional theory provides a comprehensive framework for examining the intricate interactions between different social identities, such as race, gender, and class, in influencing distinct experiences of oppression and discrimination, it may not fully account for the obstacles faced by female entrepreneurs in Northern Sri Lanka. Firstly, the theory's origin in the context of race and gender dynamics in the United States means it might not fully encapsulate the socio-political and cultural intricacies of Northern Sri Lanka, particularly those arising from civil conflict and ethnic tensions. Secondly, the economic obstacles encountered by these entrepreneurs, such as the limited access to capital and markets that resulted from wartime embargoes, require interventions that extend beyond the confines of intersectionality.

On its own, intersectionality is not sufficient to provide the targeted economic policies and infrastructure support that are required to address these challenges. In addition, intersectionality does not inherently account for the broader impacts of globalization and technological changes on entrepreneurship. Although the theory was initially developed to address the challenges faced by Black women in the United States during the 1980s, Northern Sri Lankan women may face contemporary challenges related to digital literacy and global market access that necessitate the integration of additional analytical frameworks. Furthermore, local cultural norms and practices of Northern Sri Lankan context creates unique barriers to entrepreneurship that intersectionality does not readily address. Culturally nuanced and locally developed perspectives are required in this situation. Thus, while intersectionality remains a valuable analytical tool, it should be complemented by other approaches and contextual considerations to fully capture the complexities of female entrepreneurship in northern Sri Lanka.

Intersectionality and the matrix of domination are interrelated frameworks employed to comprehend and examine the intricate dynamics between social identities and power structures (Matsuzaka et al., 2021). Intersectionality emphasises the overlapping nature of social categorizations and their role in perpetuating systemic inequalities in society. The Matrix of Domination, a term introduced by Patricia Hill Collins, broadens the scope of intersectionality by analysing the broader organisation of power within society (Nayak, 2023). These intersecting inequalities are shaped and perpetuated by four interconnected domains of power: structural, disciplinary, hegemonic and interpersonal. Thus, while intersectionality underscores the multifaceted nature of social identities and their influence on the lives of individuals, the matrix of domination offers a comprehensive framework for comprehending the systemic

power dynamics that underline these experiences (Ferree & Atewologun, 2018). The theory of the matrix of domination and intersectionality suggests that such systems are organically linked (Hofman, 2010, pp 180-181 and p 192) in the sense that they are co-constituted (Lutz et al. 2011, p 8) or "co-extensive" (Kergoat 2009, p 112), as they mutually influence and "co-produce" each other (Galeran & Kergoat 2014; Kergoat, 2009, pp 119-120). However, the concept of "matrix of domination" is primarily associated with the macro level or overarching system (e.g., capitalism, patriarchy), whereas the concept of "intersectionality" is associated with the micro level, which is the position occupied by the individual. In order to examine the concept of 'matrix of domination', it is beneficial to demonstrate how various forms of oppression are interconnected in the lived experiences of individuals (Bilge, 2010: 60). To avoid a focus on identity politics, it is necessary to analyse oppressive structures in people's lived experiences. This notion rejects hierarchical power and emphasises power asymmetry.

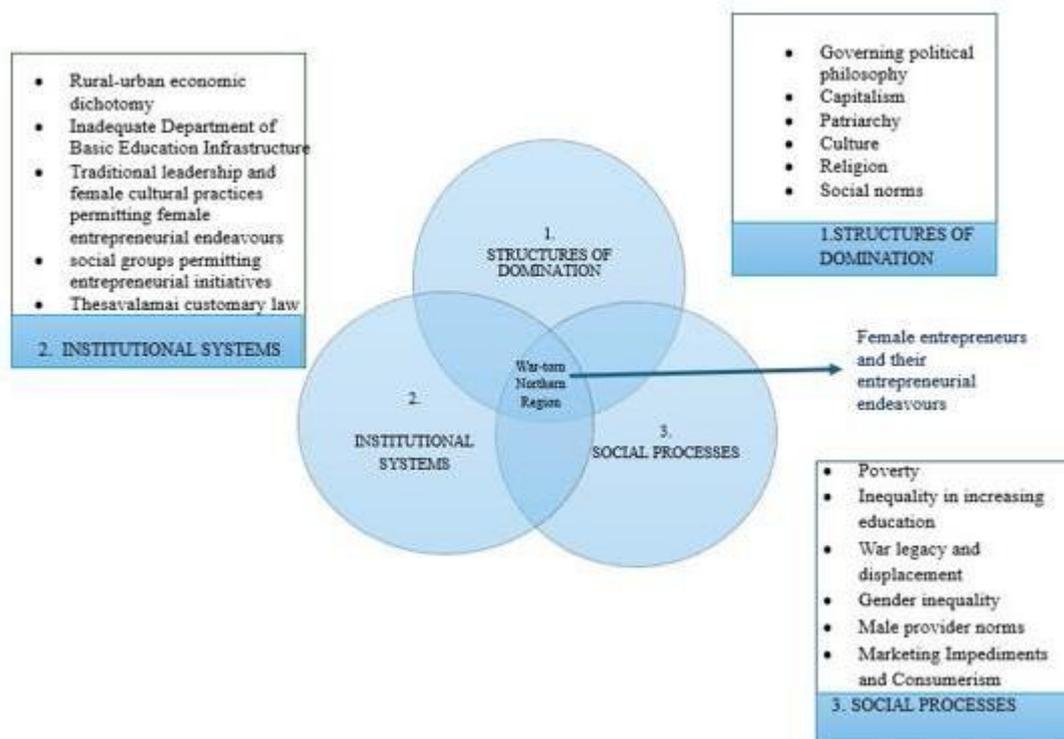


Figure 14: Multiple intersecting systems of oppression and inequality contributing to female entrepreneurship in Northern Sri Lanka. Adopted from Wesp et al (2019).

The matrix of domination and intersectionality theoretically, conceptually, and analytically describes social reality as a "matrix" of overlapping systems of dominance in which classes, institutions, and individuals are at the intersections that connect multiple of these systems (Bilge, 2009, p 73). The terms "intersectionality" and "matrix of domination" have become popular terms in discussions of power relations, including capitalism, racism, and patriarchy.

The interconnectedness and mutual impact of dominance systems (the "matrix") necessitates a perspective that places institutions and individuals at the crossroads of these systems. Within the context of female entrepreneurship in Northern Sri Lanka, it is possible to understand and better analyse how systemic inequalities are perpetuated by gaining an understanding of these domains. Additionally, it is possible to identify opportunities for change at various levels of society within the context of the war-torn region of Northern Sri Lanka.

4.4 Theoretical framework and its Impact on the northern Sri Lankan Entrepreneurial landscape

Entrepreneurship is a contextual phenomenon that is influenced by the economic, political, social, and cultural environment in which it occurs (Dimitratos et al., 2004; Stevenson & Jarillo, 2007; Benhabib et al., 2014), as widely acknowledged. Dildar and Amjad (2017) assert that the viewpoints of theorists on gender and culture within a specific society have an impact on their theories and models of conflict resolution. According to the available research, the study of female entrepreneurship is critical for the advancement of society as well as the economy of the Sri Lankan, Northern, war-torn region (Benhabib et al., 2014). This research on female entrepreneurship was conducted within the framework of intersectionality, as the initial objectives of this research on female entrepreneurship were to make academic discoveries regarding the numerous oppressions and disadvantages that these women are compelled to endure in various settings throughout the region. Adopting an intersectional framework to study female entrepreneurship unveils the complex realities women face in their entrepreneurial endeavours. In regions like northern Sri Lanka, where historical, cultural, and socio-economic factors intertwine, such an approach is crucial to develop effective support systems and policies that promote equitable opportunities for all women entrepreneurs.

Feminism has historically emerged as a response to the persistent subordination and exploitation of women by men, aiming to establish equality between the sexes in society, particularly in areas such as employment, education, and social status (Brubaker, 2021). In the context of northern Sri Lanka, existing literature highlights that patriarchal norms pose significant challenges for women striving for equality, particularly in their entrepreneurial endeavours. Feminist scholars have long argued that sociology has historically focused on a "male social universe," primarily studying men rather than humanity as a whole (Storberg-Walker & Dag, 2017). When women were studied, it was often from a male perspective,

perpetuating oppression and exploitation through academic bias (Sevelius, 2013). In contrast, the application of an intersectionality framework within feminist studies enables a more nuanced exploration of gender inequalities. This framework underscores the importance of examining gender dynamics in various domains, including domestic life, the labour force, politics, law, and culture (Palma et al., 2017). By adopting intersectionality as its theoretical lens, this research investigates the entrepreneurial ecosystem of northern Sri Lanka with Tamil women as primary stakeholders. It amplifies their voices and captures their narratives, shedding light on the unique challenges and opportunities they encounter within their entrepreneurial landscape.

Feminists assert that society is structured as a patriarchy, a hierarchical system in which men enjoy greater economic and social privileges, and masculinity is culturally valued over femininity (Brubaker, 2021). This perspective highlights men's disproportionate power and dominance in social institutions across cultures and throughout history (Corey, 2009). Women, positioned at the intersection of privilege and oppression, develop unique perspectives that shape their experiences and responses—whether through resistance, adaptation, or accommodation (Alcoff, 1989; Collins, 2000; Atewologun et al., 2016). This research applies these above-mentioned theoretical insights to analyze and portray the experiences of northern Sri Lankan Tamil women entrepreneurs, emphasizing their responses to systemic challenges.

Although gender's influence on women-owned businesses has received some attention, research in female entrepreneurship has often been critiqued for gender blindness (Ferguson, 2017; Allen, 2018). Feminist theory, particularly intersectionality and the matrix of domination framework, underscores women's agency as drivers of social transformation (Mayberry & Rose, 1999; Collins, 2000; Walby, 2007). These theoretical approaches justify this study's focus on Tamil women entrepreneurs, illustrating how their diverse identities and lived experiences shape their entrepreneurial journeys (Henry, Foss, & Ahl, 2016). This research utilises the intersectionality framework as its theoretical lens to provide a more profound understanding of the entrepreneurial ecosystem as it is experienced by Tamil women in northern Sri Lanka. It captures how their varied identities—shaped by historical, cultural, and social forces— influence their agency and participation as entrepreneurs. This approach enriches existing scholarship on female entrepreneurship, addressing long-standing gaps and offering valuable insights into gender dynamics in post-conflict contexts.

The integrative approach combining intersectionality, and the matrix of domination offers a more effective framework for addressing the complex and multifaceted nature of gender bias and discrimination. Tamil women might face unique challenges that are not only gender-based but also tied to their ethnic minority status, their position within a caste system, and their roles within their families. A singular focus on gender or institutional factors might miss these nuanced interactions. Matrix of domination emphasizes the interconnectedness of various social identities such as gender, ethnicity, caste, and marital status. It provides a framework to examine how power operates across different domains (structural, disciplinary, hegemonic, and interpersonal), highlighting the various levels at which Tamil women might encounter oppression. For instance, Structural barriers (like restrictive property laws), disciplinary practices (such as bureaucratic procedures requiring male consent), hegemonic norms (patriarchal cultural beliefs), and interpersonal dynamics (everyday interactions) all interplay to affect women's entrepreneurial activities. This comprehensive lens allows for a deeper understanding of how these intersecting identities collectively impact Tamil women's experiences and opportunities in entrepreneurship in the Northern Sri Lankan context.

4.5 An overview of the study's conceptual frameworks

A conceptual framework, frequently inspired by a researcher's own experiences, must be grounded in theories and supported by a thorough literature assessment to ensure the study's relevance and contribution to the academic community (McCartan, 2016; Marshall & Rossman, 2016; Ravitch & Riggan, 2017; Crawford, 2019). In this study, the researcher's personal interest sparked the idea to conduct research on female entrepreneurship in Northern Sri Lanka's war-torn region by analysing the ecosystem pillars. The existing literature provides ample evidence of this phenomenon, as well as a number of ecosystem models that could serve as the basis for this particular research study. Further research gaps have been identified in this field of study, as no research on female entrepreneurs has been conducted in this geographical area before or after the civil war, providing a solid rationale for conducting this study and a prospective contribution to knowledge. In addition, this investigation makes use of pre-existing ecosystem models and assess whether or not these models continue to be applicable to the contemporary circumstances of the Northern region of Sri Lanka in order to support the conceptual framework of a study.

4.5.1 Entrepreneurial Eco System Models and their appropriateness for northern Sri Lankan region

The existing literature presents various models of entrepreneurial ecosystems, each differing in scope and comprehensiveness. Spigel (2015) defines entrepreneurial ecosystems as intricate combinations of social, political, economic, and cultural elements within a region that foster the growth of innovative startups and encourage high-risk ventures. Central to these ecosystems are entrepreneurial networks, leadership, financing, talent, knowledge, and support services. However, Spigel's (2015) model of entrepreneurial ecosystems may not be entirely suitable for the Northern Sri Lankan context, as this region, still recovering from prolonged conflict and in a rebuilding phase, may not yet provide the conducive environment of well-established systems and resources envisioned by Spigel's model. The triple helix model, which emphasizes interactions between academia, industry, and government to foster innovation and regional development, may not be suitable for the Northern Sri Lankan context as this region may have an underdeveloped industrial base, lacking the robust and diverse industrial sector necessary for significant interactions within the triple helix model. Given the region's specific socio-economic conditions, developmental stage, and gender-specific challenges, the triple helix model—dependent on the synergy between a robust industrial base, research-intensive academic institutions, and proactive government policies—may not be the most effective framework for fostering entrepreneurial ecosystems in Northern Sri Lanka

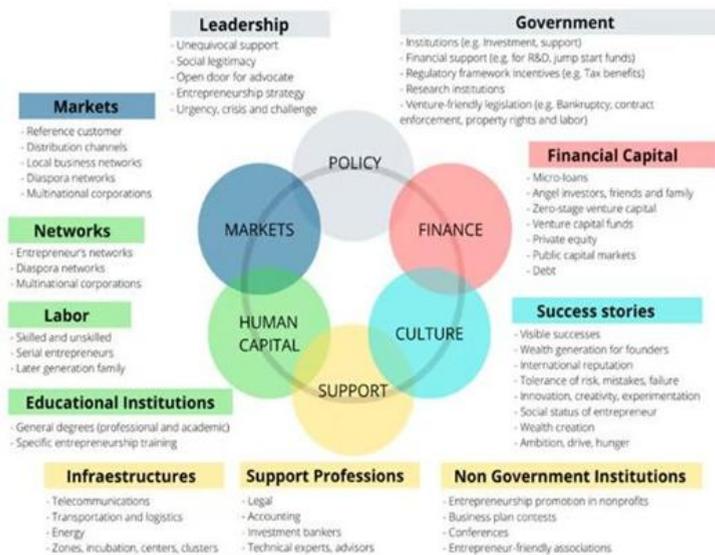


Figure 15: Entrepreneurial ecosystems and its components, Isenberg (2010)

According to Isenberg (2010), the entrepreneurial ecosystem emerges from a collective vision shared by stakeholders dedicated to fostering entrepreneurship and creating a conducive environment for it.

Isenberg's model, which emphasizes the importance of a supportive external environment and

identifies thirteen stakeholders as foundational pillars of entrepreneurship, is more suitable for the Northern Sri Lankan context due to its multifaceted, multi-layered conditions involving diverse stakeholders and systems

Mazzarol's (2014) entrepreneurial ecosystem model builds on Isenberg's (2010) foundational work, simplifying the concept to make it more practical for evaluating regional ecosystems while incorporating insights from the World Economic Forum (WEF, 2013). While Mazzarol's model extends Isenberg's by adding more components and providing greater detail, they share a common foundation and many overlapping elements (Clark et al., 2021).

Components of the entrepreneurial eco system

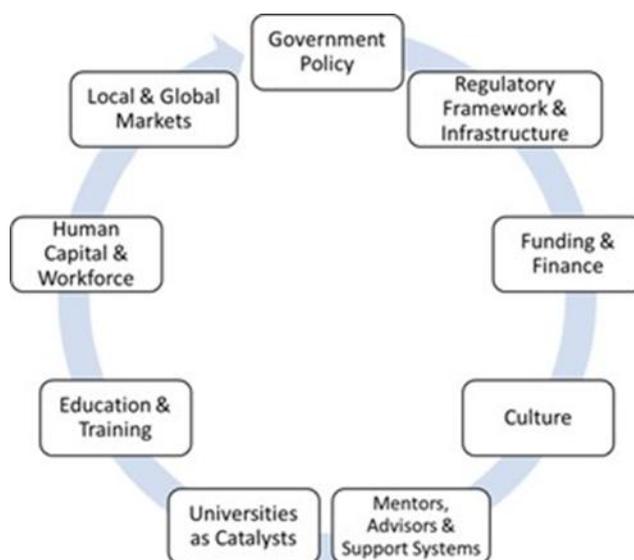


Figure 16: adapted from Mazzarol (2014)

Both models emphasize the importance of policy, finance, culture, support, human capital, and markets as critical components of the entrepreneurial ecosystem, while Mazzarol's model additionally introduces R&D and innovation, infrastructure, and a more detailed legal and regulatory framework. Therefore, Mazzarol's model can be seen as an expansion and elaboration of Isenberg's framework, incorporating additional insights and a broader range of factors affecting entrepreneurial ecosystems. This expanded model offers a more comprehensive approach, particularly useful for detailed assessments and addressing specific regional issues, such as those faced by female entrepreneurs in Northern Sri Lanka.

4.5.2 Understanding the Entrepreneurial Ecosystem through Intersectionality

Intersectionality provides a critical framework for analysing the entrepreneurial ecosystem, particularly in post-war northern region, where multiple, overlapping forms of discrimination shape the opportunities available to female entrepreneurs. Traditional entrepreneurial ecosystem models often fail to account for factors such as gender, ethnicity, caste, and socio-political history, (as discussed in page number 37). By applying an intersectional lens, the complexity of this ecosystem becomes clearer, highlighting how various structural barriers intersect. This approach also reveals why statutory laws and institutional policies—despite their claims of neutrality—affect women entrepreneurs from marginalized backgrounds in disproportionate ways.

The entrepreneurial ecosystem (Isenberg 2010, Maxwell,2014) basically consists of six key elements: policy, market, human capital, finance, social norms, and support systems. It comprises interconnected actors, policies, and market forces that influence business success. However, when examined through an intersectional lens, it becomes evident that these factors are not neutral or do not exist in isolation. Instead, they interact with gender, ethnicity, caste, and socio-economic status, all of which significantly influence business success in these war-torn areas, often reinforcing structural inequalities.

While statutory laws are intended to create a fair business environment, Tamil women still face significant barriers due to legal complexities, bureaucratic challenges, and intersecting customary and religious laws. These factors create structural disadvantages that disproportionately impact their ability to navigate business registration, licensing procedures, and taxation.

Additionally, war-induced widowhood and displacement make women economically vulnerable. The absence of male family members due to war casualties limits their ability to access property and capital, both of which are essential for starting a business. Restricted access to High-Security Zones (HSZ) and agricultural land significantly hinders women's business initiatives. Many female entrepreneurs in these regions depend on agriculture, but statutory land regulations and security restrictions often prevent them from reclaiming their land. This exclusion forces them into lower-income, informal businesses.

Lower-caste women face additional obstacles in entering established business networks due to the persistence of caste hierarchies in the region. Elite business groups and trade associations are often dominated by upper-caste men who control key market resources. While caste-based discrimination is formally illegal, informal business practices and social networks continue to marginalize lower-caste women, restricting their ability to secure partnerships, investments, and clients. This constitutes a form of institutionalized discrimination.

Further, women in these regions are often not treated with equal respect and dignity. The business

culture in post-war northern areas remains deeply gendered, reinforcing the notion that women should be homemakers rather than entrepreneurs. Women who pursue business ventures are frequently not taken seriously by male counterparts, lenders, and policymakers.

Furthermore, the complexity of business regulations, loan application procedures, and licensing requirements disproportionately affects women, particularly those with lower literacy levels or without formal education in business management.

4.5.3 Comparing Studies from Similar Post-Conflict Regions

Entrepreneurial support systems are not gender-neutral and policies designed to support entrepreneurs often fail to recognize that women face multiple layers of marginalization, including limited mobility, lack of collateral, exclusion from male-dominated networks, and gendered financial discrimination. Traditional models assume that all entrepreneurs operate under the same legal and economic conditions. However, when gender, ethnicity, caste, and war legacy are considered, it becomes evident that the entrepreneurial ecosystem treats women differently in ways that are not explicitly acknowledged in conventional models. Studies on female entrepreneurship in other post-conflict regions provide valuable insights that can be used to evaluate the relevance of existing EE models in Northern Sri Lanka.

In Rwanda, post-genocide economic rebuilding efforts focused on microfinance and cooperative entrepreneurship, creating business opportunities for women, particularly widows who had lost their spouses during the genocide (Niyonkuru, 2015); Mutalemwa, 2020). These initiatives played a crucial role in enhancing female economic participation. However, unlike Rwanda, Sri Lanka has not implemented similarly robust state-led programs to integrate women into post-war economic recovery efforts, highlighting a significant gap in policy intervention. Furthermore, in Northern Sri Lanka, microfinance initiatives have lost their appeal due to rising interest rates and repayment pressures, making it increasingly difficult for women entrepreneurs to sustain their businesses. Further, patriarchal traditions and legal restrictions on land ownership continued to limit women's financial autonomy—a challenge that also persists in Northern Sri Lanka.

Women in Bosnia faced economic exclusion and social stigma following the war, particularly those from minority ethnic groups (Dabić et al., 2019). However, Bosnia benefited from EU-funded initiatives and international development projects, which played a critical role in supporting women entrepreneurs. Sri Lanka's lack of international economic recovery programs specifically targeting women underscores another crucial limitation in existing ecosystem models.

Female entrepreneurs in Afghanistan operate within a highly patriarchal and insecure environment,

with war-related trauma, conservative gender norms, and a fragile economy severely limiting business opportunities (Pashtoon, Mohamad & Hamid, 2016). Afghan women's entrepreneurial activities are mostly confined to home-based, informal enterprises, whereas Tamil women in Sri Lanka engage in a wider variety of business ventures. Nevertheless, both contexts reveal how legal barriers—such as Sharia law in Afghanistan and Thesavalamai law in Sri Lanka—restrict women's property rights and financial access, creating significant hurdles to economic independence.

These comparative studies highlight commonalities and divergences that underscore the need for a localized gendered EE model for Northern Sri Lanka. While the challenges faced by female entrepreneurs in different post-war economies share structural similarities, the extent of government intervention, international support, and legal constraints varies, influencing the efficacy of different entrepreneurial ecosystem models.

A critical examination of existing EE models reveals a lack of contextual sensitivity when applied to post-conflict regions like Northern Sri Lanka. Women in these environments face unique constraints—such as war-related trauma, displacement, and discriminatory legal frameworks (e.g., Thesavalamai Law) that traditional EE models do not capture.

4.6 Conceptual framework of the study

The entrepreneurial ecosystem does not exist in isolation—it is shaped by structural inequalities that affect different groups of women differently. Intersectionality challenges the conventional entrepreneurial ecosystem model and helps to explain why certain groups of women—such as war widows, displaced women, lower-caste women, and ethnic minorities—face compounded barriers in business. While Isenberg's framework outlines key ecosystem elements, it fails to address the institutional and socio-cultural barriers that disproportionately affect women entrepreneurs, particularly in patriarchal societies like Northern Sri Lanka. It overlooks gendered power dynamics, legal constraints (e.g., Thesavalamai law), war legacies, and socio-cultural expectations that hinder women's participation in entrepreneurship. Brush et al. (2018) propose a gender-aware adaptation of the EE model, recognising that women's entrepreneurship is shaped by childcare responsibilities, mobility restrictions, and discriminatory financial policies. Their model introduces women-focused networks, mentorship, and gender-responsive policies as essential but previously overlooked elements. However, despite its improvements, this model fails to account for intersectional disadvantages such as caste-based discrimination and post-war economic exclusion, which are particularly relevant to Tamil women entrepreneurs in Northern Sri Lanka. A critical evaluation of existing EE models reveals a lack of nuanced understanding of the lived experiences of female entrepreneurs in Northern Sri Lanka. While Isenberg's model provides a strong structural foundation, it is insufficient in explaining gender-specific constraints. The Brush et al. (2018) framework and

intersectionality theory (Crenshaw, 1991; Collins, 2000) offer better alternatives but still require adaptation to post-war realities. To address these gaps, this study proposes a modified gender-sensitive EE model that integrates intersectional barriers to resource access, considering gender, caste, war legacy, legal frameworks and institutional impediments.

By incorporating these dimensions, this study aims to develop a comprehensive and inclusive EE framework tailored to the realities of female entrepreneurs in Northern Sri Lanka, bridging the gaps left by existing gender-neutral and gender-aware models.

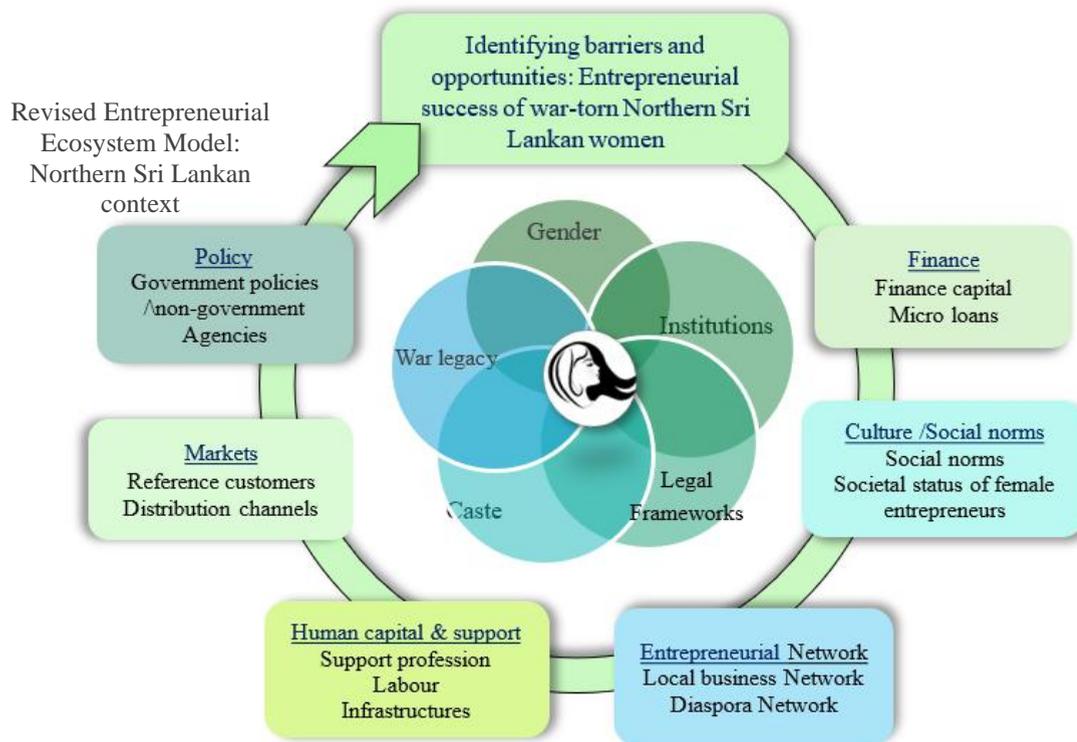


Figure 17: compiled by the researcher (adopted from Mazzarol (2014)).

This study examines how power and status dynamics influence women entrepreneurs in Northern Sri Lanka, focusing on how gender disparities and discrimination affect their business start-ups and long-term business goals, particularly from the perspective of Tamil women. The research framework places women entrepreneurs at the center, clustering key entrepreneurial ecosystem elements around them to facilitate an in-depth analysis of the factors shaping their entrepreneurial journey.

Positioning women entrepreneurs at the core, this study adopts Isenberg’s (2010) and Mazzarol’s (2014) entrepreneurial ecosystem models as its foundational framework. This approach integrates intersectional perspectives within key ecosystem elements, ensuring a more inclusive and contextually relevant analysis of women’s entrepreneurship. Through this framework, the study evaluates how each pillar of the ecosystem—including governmental and non-governmental organizations, financial institutions, marketing needs, entrepreneurial networks, education and

training (both formal and informal), societal norms, and cultural influences—shapes the experiences of Tamil women entrepreneurs in Northern Sri Lanka. The interview questions are designed to provide a comprehensive understanding of the entrepreneurial environment from the perspective of female entrepreneurs. The collected data is then analyzed to determine how the entrepreneurial ecosystem influences the business endeavors of Tamil women in post-war Northern Sri Lanka.

4.7 Conclusion

In conclusion, this chapter has created a comprehensive conceptual framework for studying female entrepreneurship in Northern Sri Lanka by combining Isenberg's and Mazzarol's models. The theoretical framework, matrix of domination was well-positioned to investigate the multifaceted impacts on Tamil female entrepreneurs and provide valuable insights into the field of entrepreneurial studies. This chapter describes how conceptual and theoretical frameworks connect research questions, theories, data collection, and data analysis procedures. It also discusses the intersections of identities and the several layers of oppression that Tamil women entrepreneurs experience in the war-torn northern region of Sri Lanka.

Chapter 5: Research Methodology

The primary focus of this chapter is to emphasise the importance of clearly defining the research paradigm, research methods/methodologies, and ensuring the appropriateness for this study. Different philosophical stances impact the researcher's understanding and perception of knowledge and truth, which is the central focus of this discussion. A concise overview of the five paradigms has been provided, including their practical significance. Additionally, the advantages and disadvantages of implementing these paradigms for this study have been discussed, and it has been demonstrated why alternative approaches are not suitable for accomplishing the goals and objectives of this investigation. A discussion that highlights the use of qualitative research methodologies for this study as opposed to quantitative research methods is included.

The ethical considerations have been addressed in light of the potential for traumatic, painful experiences among the participants and the war-torn context of the study. Given that this study uses thematic analysis for data analysis, its suitability for this research was assessed. Additionally, the NVivo software and manual colour coding analysis approach was reviewed. The methodology selection procedure, which includes selecting an abductive technique, has also been examined. Subjectivism and objectivism are also discussed. Furthermore, the researcher's reflexivity and inherent biases were investigated to support the research's validity and reliability. This chapter concludes with a concise summary of its contents.

5.1 Philosophical Paradigms of the study- Ontological, epistemological, and axiological assumptions

Research philosophy involves a framework of beliefs and assumptions about how new knowledge is acquired (Burrell & Morgan, 2016). These assumptions include ontological views about the nature of reality, epistemological perspectives on how knowledge is gained, and axiological considerations regarding the role of the researcher's values (Crotty, 1998; Burrell & Morgan, 2016). These assumptions shape research questions, methodologies, and analyses (Crotty, 1998; Burrell & Morgan, 2016). Babbie (2007) defines paradigms as "models or frameworks for observation and comprehension that shape both what we observe and how we comprehend it." In other words, paradigms are perspectives or methods of looking at reality, and they are 'the frames of reference we use to codify our observations and reasoning' (Babbie, 2007: 31).

A coherent research philosophy is crucial for conducting studies that are culturally relevant and methodologically rigorous, ultimately contributing to a deeper understanding of the entrepreneurial landscape in northern Sri Lanka. Methodology, grounded in ontological and epistemological assumptions, outlines how knowledge is acquired (Denzin & Lincoln, 2008, p. 31). In business and management research, various epistemologies are employed to incorporate numerical data, narratives, and stories (Burrell & Morgan, 2016). Prioritizing methods like interviews or ethnography reflects a preference for data gathered through personal interaction over anonymous responses (Berthet et al., 2023).

Understanding the ontological, epistemological, and axiological assumptions within research can offer valuable insights into how entrepreneurship is conceptualized and studied in this post-conflict setting. For example, ontological assumptions about the nature of reality might influence how researchers view the economic and social realities faced by entrepreneurs in the northern Sri Lankan region, shaped by the culture and legacy of the civil war. Epistemological perspectives would shape how knowledge about entrepreneurship is acquired, emphasizing local knowledge and indigenous practices, which may differ from Western entrepreneurial models. Lastly, axiological considerations would highlight the role of the researcher's values, especially when addressing sensitive issues such as post-conflict recovery and socio-economic development, ensuring that the research aligns with the values and needs of the Tamil community.

5.1 Methodological Choices made by the researcher

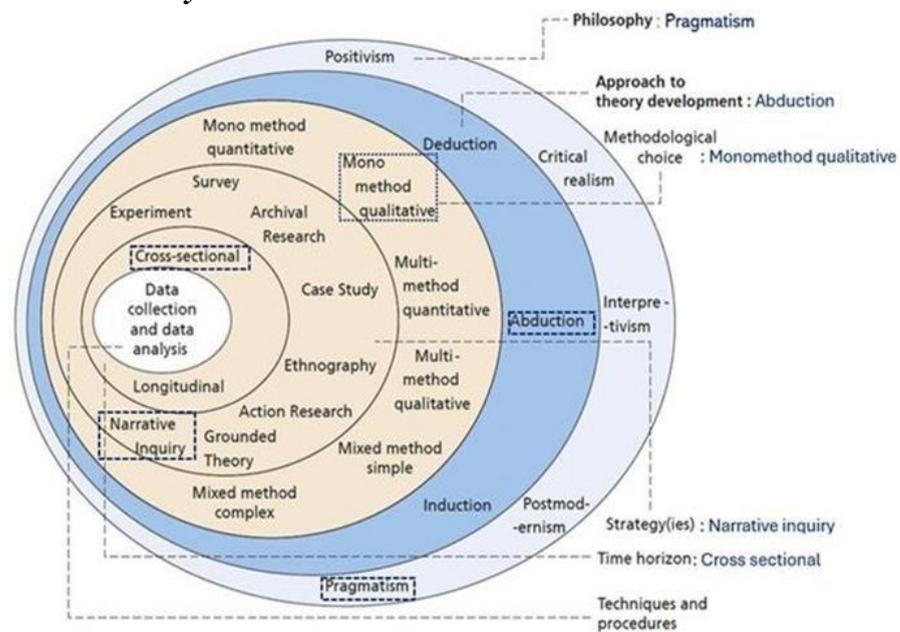


Figure 18: Research Onion (Saunders, Lewis and Thornhill, 2019, p. 130)

Paradigms are conceptual and practical "tools" that are employed to address specific research issues (Cresswell & Clark, 2011). In the field of social research, paradigms function as heuristics. Each paradigm provides a unique perspective on the values, nature of reality, theory of knowledge, approach to study, and communication style in research. This section analyses various philosophical paradigms, including positivism, interpretivism, critical realism, pragmatism, and postmodernism, to assess their relevance and adaptability to the research topic. The discussion evaluates how each paradigm aligns with the unique socio-economic and cultural context of northern Sri Lanka, particularly in relation to entrepreneurship and the experiences of women in a post-conflict setting.

Positivism is a philosophical position that prioritises factual evidence and observable phenomena that are quantifiable, and this excessive focus on objective, measurable data, may overlook the various ways in which cultural norms, social expectations, and other elements of the entrepreneurial ecosystem influence entrepreneurial activities. Research on entrepreneurship must take into account the importance of socio-cultural values and the complexity of human interactions (Moriano, 2012).

Critical realism's value-laden and ethically influenced nature may introduce bias stemming from the researcher's worldview, cultural background, and experiences (Johnson, 2023)., while postmodernism's emphasis on subjective interpretations and entangled power relations risks muting critical narratives and lacks the objectivity required to address the nuanced socio-economic realities and gender-specific challenges of Northern Sri Lankan context. Due to these reasons, neither critical realism nor postmodernism would be suitable for researching the entrepreneurial ecosystem in a post-war context from the perspective of female business owners.

Interpretivism focusses on studying how individuals or communities interpret and experience the world. While this is valuable, it often overlooks larger structural and systemic dynamics that shape these experiences. The entrepreneurial ecosystem in Northern Sri Lanka is made up of complicated interactions between cultural, economic, political, and social factors. Therefore, the interaction between macro-level systems (such as economic and political policies) and micro-level experiences (such as individual or community perspectives) could be better understood by using the pragmatism paradigm.

5.2 Pragmatism - Pragmatism as an Approach to Research

Pragmatism as a research paradigm positions itself between positivism, which relies on empirical evidence and hypothesis testing for objective knowledge, and constructivism, which views knowledge as relative and reality as complex (Goles & Hirschheim, 2000). Pragmatism bridges these extremes, offering a flexible approach that accommodates both objectivity and subjectivity. It supports using both qualitative and quantitative methods, contrasting with constructivism's preference for qualitative, inductive reasoning and post-positivism's lean towards quantitative, deductive methods (Feilzer, 2010; Morgan, 2007; Pansiri, 2005).

Interpretivism may have limitations in addressing structural and systemic concerns since it focusses on individual perceptions and experiences rather than broader systemic aspects (Mills, 2017). Nevertheless, Pragmatism enables the researcher to examine this complexity holistically by incorporating a variety of instruments and considering multiple perspectives. Additionally, the diverse perspectives that exist in this region are consistent with pragmatism's conviction that there are multiple, socially constructed realities. In northern Sri Lanka, where sociopolitical frameworks are still emerging after the war, women entrepreneurs' lived experiences can provide useful insights into how individual realities are produced and how entrepreneurial practices are influenced by existing sociocultural dynamics. By focusing on acts and their circumstances, pragmatism enables an inquiry of the specific obstacles and opportunities faced by women in the entrepreneurial ecosystem due to the region's gendered social fabric. Because it offers practical insights that may direct governments, companies, and communities in promoting gender equity and entrepreneurship, pragmatism is especially well-suited to the study topic of the entrepreneurial environment in war-torn northern Sri Lanka. With a gendered perspective, the present research on the entrepreneurial ecosystem in northern Sri Lanka seeks to promote inclusive growth, lessen gender gaps, and impact policy.

In addition, Pragmatism is closely aligned with social justice, as it emphasizes the pursuit of a tolerant and equitable society (Morgan, 2014). This paradigm engages with contemporary social issues, including injustice and power dynamics, and is particularly appealing to activists seeking societal change (Collins, 2017; Dieleman et al., 2017). Pragmatism supports research aimed at resolving social problems and adheres to the principle of "the greatest good for the greatest number" (Maxcy, 2003). Pragmatism, as a methodological approach, involves identifying and addressing socially situated problems through a systematic process. From a methodological point of view, pragmatism accepts method freedom (Greene & Caracelli,

2003), which means that researchers need not fully commit to a certain research technique (Robson, 1993). For instance, some studies combine interviewing, observation, and document analysis. Researchers follow the pragmatist ethic of "what works" and use any methodological tool to solve the research questions (Maxcy, 2003). This adaptability makes pragmatism a valuable framework for social justice research, as it offers a collaborative and multidisciplinary approach for studying socioeconomic inequality (Morgan, 2014; Pappas, 2017).

Morgan (2014) argues that understanding actions requires context analysis rather than general principles. This approach is particularly suitable for the study of female entrepreneurship in war-torn regions such as Northern Sri Lanka because of the distinctive and disruptive social, economic, and cultural conditions that exist in the region. The volatile and rapidly changing nature of conflict zones necessitates an adaptable approach to accurately depict the current circumstances faced by these entrepreneurs. Additionally, this paradigm, which considers the context, enables the identification of specific limitations and opportunities, which leads to more targeted interventions and support (Kaushik & Walsh, 2019). Hence, Morgan's (2014) pragmatist approach is particularly effective for analysing female entrepreneurship and the challenges faced by women in Northern Sri Lanka because it emphasises practical experience and contextual understanding.

5.3 Approaches to theory development

Deductive reasoning occurs when the conclusion is logically derived from a set of theory-derived premises, with the conclusion being true if all the premises are true (Ketokivi & Mantere, 2010). In contrast, inductive reasoning has a logical gap between the conclusion and the observed premises, with the conclusion 'judged' to be supported by the observations. Abductive reasoning, which begins with the observation of a 'surprising fact' (Ketokivi & Mantere, 2010), is a third method of theory construction that is widely used in the research community. This is the conclusion, not the foundation of the argument. Abduction is a method that combine deduction and induction by travelling back and forth between the two stages, rather than moving from theory to data (as is done in deduction) or data to theory (as is done in induction). This research employs abduction because it begins with the discovery of the fact that the entrepreneurial ecosystem elements in the war-torn Northern Sri Lankan region treat men and women differently and then proceeds to develop a theory to explain how this could have occurred. Confirmation or rejection of hypotheses generated from existing theories relevant to social justice research (abduction); increased depth and confidence in interpreting findings

related to oppressive conditions; reinforcement of small sample, in-depth interview or observation findings by documenting representativeness in larger representative samples. The context in a post-war region such as Northern Sri Lanka is likely to be distinctive and multifaceted, encompassing layers of economic rebuilding, cultural transformations, and gender dynamics. Abduction excels in such settings because it allows for the creation of new theoretical insights based on the interplay of multiple factors, rather than relying solely on pre-existing theories or frameworks. Abduction starts with surprising observations or "facts" that require explanation. In the context of northern Sri Lanka, where the aftermath of the war has created specific gendered challenges, such as disrupted social structures, economic inequality, and different opportunities for men and women, it is observed that the entrepreneurial ecosystem treats men and women differently. By uncovering both the "what" and the "why" of gender disparities, the abductive approach provides actionable solutions and ensures adaptability in refining initial assumptions and theoretical explanations as new empirical evidence emerges.

In the Northern Sri Lankan context, where conflict recovery and gender roles evolve over time, adaptive frameworks are essential. This research adopts a cross-sectional design, analysing gendered dynamics within the entrepreneurial ecosystem at a specific point in time, without repeated measurements or follow-up studies. By gathering data from female entrepreneurs, the research identifies gendered treatment patterns that can inform interventions, address systemic biases, and guide the design of relevant policies or programs for this particular timeline.

5.4 Researcher bias and the need for reflexivity

The analytical method in qualitative research recognizes the role of subjectivity in shaping both participants' views and researchers' interpretations. This approach acknowledges that during interviews, the interaction between researcher and participant leads to a co-construction of reality, influenced by their respective backgrounds and perspectives (Finlay & Gough, 2003). Reflexivity is required to legitimise, validate, and question the research process and it must be employed consistently at every stage of the research process, from conceiving the study, selecting participants, planning and carrying out data collection, to analysing and reporting results (Pillow, 2003). Interpersonal reflexivity acknowledges that the interview setting, and researcher-participant dynamic can influence the development of knowledge. For instance, if a strong rapport is not established between the researcher and participant, or if the interview circumstances make participants feel uncomfortable, this will negatively impact the data

collected during this interaction (Reid et al., 2018). By fostering a friendly rapport, I ensure a collaborative and respectful relationship with participants, which enhances the depth and quality of the data while upholding ethical research standards, particularly given the sensitive and war-affected setting of northern Sri Lanka.

Another case in point would be if the researcher did not ask enough questions during the interview. "Sensitivity to important situational dynamics between the researcher and the participant can affect knowledge creation" (Hesse-Biber & Leavy, 2006: 146) However, I ensured that all the interview questions, prepared based on the conceptual framework, were thoroughly addressed. In a few cases where the answers were not very clearly understood, I conducted recurring interviews to seek clarification and ensure accurate data collection.

A qualitative researcher must be receptive, inquisitive, sympathetic, adaptable, and in a position to hear people out as they narrate their own stories. Additionally, it is critical that researchers acknowledge their own prejudices and points of view—a process referred to as reflexivity (Probst, 2015). Reflexivity requires researchers to evaluate their behaviours and participation in the study process as critically as their "data" (Mason, 1996, cited in Liamputtong and Ezzy, 2005: 43), and "reflexivity" is how a researcher "understands that he is part of the social world(s) that he or she investigates" (Berg, 2007: 178).

In conducting research with female business owners in Northern Sri Lanka, I undertook extensive preparation and was perceived by participants as an insider, which facilitated open discussions about their personal experiences. This perception exemplifies the negotiation of identities and co-construction of knowledge between researcher and participant. Despite being an insider, I maintained rigorous reflexivity throughout the research process, ensuring that my personal identity and background did not unduly influence the study. Reflexivity, as highlighted by Green and Thorogood (2004), is integral to qualitative research, involving continuous reflection on the theoretical frameworks employed and their impact on the research process. While complete elimination of personal biases is not possible, I made every effort to interpret participants' perspectives authentically and minimize the effect of preconceived notions. Furthermore, engaging in discussions about the research transcripts with peers and academics provided additional insights, helping to counterbalance any potential biases and enhancing the validity of the research outcomes.

5.5 Subjectivism vs Objectivism

Objectivism views social reality as external and independent of individual perceptions, aligning with realism which treats social phenomena as physical entities existing apart from personal beliefs or awareness (Hamati-Ataya, 2014). It asserts that there is a singular, objective social reality experienced uniformly by all individuals, with fixed entities such as family, religion, and the economy (Burrell & Morgan, 2016). This perspective advocates studying social phenomena similarly to natural sciences, focusing on universal and enduring characteristics. In contrast, subjectivism, influenced by the arts and humanities, argues that social reality is shaped by the perceptions and actions of individuals. It embraces nominalism, which posits that social phenomena and their patterns are constructed through language and conceptual frameworks, suggesting that multiple realities exist based on differing individual experiences (Burrell & Morgan, 2016). Subjectivism, by focusing on subjective experiences and meanings, provides a richer and more context-sensitive understanding of issues like gender disparities in this post-war context. For research on the entrepreneurial ecosystem in Northern Sri Lanka, subjectivism was adopted as the most appropriate approach due to the need for a deep, nuanced understanding of the context-specific and constructed nature of social reality. This perspective enabled me to uncover the diverse ways individuals experience and interpret the post-war entrepreneurial ecosystem, particularly through a gendered lens.

5.6 Qualitative Methods

Qualitative research provides an in-depth understanding of the values, perspectives, behaviours, and social contexts of specific groups by focusing on their cultural experiences (Hlady-Rispal & Jouison-Laffitte, 2014). Its key strength lies in offering detailed, textual insights into how individuals perceive and interact with various aspects of their lives, often revealing the nuanced and sometimes conflicting nature of human experiences (Baker et al., 2017). This method also elucidates the impact of intangible factors such as social norms, socioeconomic status, gender roles, race, and religion on the research topic (McDonald et al., 2015). Most empirical studies on entrepreneurship have been descriptive in nature, primarily using structured surveys (Neergaard, 2007).

Researchers using quantitative approaches like surveys and questionnaires pose the same set of questions to all respondents. Participants are given a selection of predetermined/closed-ended response options from which to choose. One benefit of using qualitative methods for exploratory research is that, unlike quantitative approaches, which force participants to select from predetermined responses, open-ended inquiries and probing allow them to react on their own terms. This method is characterized by its flexibility and adaptability, allowing researchers to explore complex, context-specific issues through open-ended questions and less formal interactions (Rahman, 2024; Mustafa, 2022). Insightful qualitative research seeks to comprehend "what actually happens" in the context under investigation (Macleod & Mnyaka, 2018).

The study of female entrepreneurs' perceptions of their ecosystem in post-war Northern Sri Lanka requires a nuanced approach to understand their experiences and the impact of various constraints on their success. Qualitative research methods are particularly appropriate for this investigation due to their emphasis on capturing the participants' perspectives and providing in-depth insights into their personal experiences. This method allows for a comprehensive exploration of the contextual and institutional factors affecting female entrepreneurs, revealing detailed, context-rich narratives that quantitative approaches might miss (Tenny, 2022; Renjith, 2021; Oranga, 2023). Consequently, this study employed a qualitative research strategy to delve into the real-life experiences of female entrepreneurs in the war-torn northern Sri Lankan region, to comprehend how various components of the entrepreneurial ecosystem influence their entrepreneurial endeavors.

5.7 Size of population and Sampling technique

In entrepreneurship research, particularly when studying specific subgroups such as female entrepreneurs or those in niche industries, populations can be too small to support robust quantitative analysis, resulting in unreliable and non-generalizable findings (Ahmad & Halim, 2017). When examining businesses owned by women, conventional sampling techniques like random stratified sampling may not be effective in gathering a sufficient number of participants, making it difficult to conduct a statistically reliable analysis (Kemkar & Sharma, 2016). To address these challenges, purposive sampling was employed as the primary method for recruiting participants. This method enables the targeted selection of individuals based on predetermined criteria, facilitating both data collection and analysis (Ahmad & Halim, 2017). For this study, a request was made to the Jaffna Women's Chamber of Commerce, Industry, and Agribusiness, which provided a list of 60 potential participants registered under their

organization. These participants were further filtered based on specific research criteria, including age, business sector, years of involvement in business, and current state of business operations. Following this selection process, 35 entrepreneurs met the study's eligibility criteria and agreed to participate, with 33 ultimately included in the study.

However, in the context of Sri Lanka's Northern region, official government business registration does not encompass all individuals engaged in entrepreneurship, particularly those in the informal sector and marginalized caste groups. To ensure a more inclusive and representative sample, snowball sampling was incorporated to recruit an additional 10 female business owners. This approach was essential in amplifying the voices of marginalized female entrepreneurs in Northern Sri Lanka, whose challenges and experiences are often overlooked in mainstream entrepreneurship research.

Snowball sampling, also known as chain referral sampling, is a widely used technique for identifying and recruiting "hidden populations"—groups that are typically inaccessible through conventional sampling methods (Minniti, 2010). In this study, initial participants referred other female entrepreneurs within their networks, resulting in a compiled list of additional business owners.

Despite its advantages, snowball sampling has inherent limitations, including selection bias, network dependency, and sample homogeneity, as participants often refer individuals within their own social and business circles (Woodley & Lockard, 2016). To mitigate these biases, several measures were taken to ensure sample diversity across multiple dimensions. Participants were proactively recruited from various districts within Northern Sri Lanka to ensure geographical diversity, rather than relying solely on referrals from a single area. This approach provided a broader representation of regional business conditions. Additionally, special efforts were made to include female entrepreneurs from diverse industries, such as agriculture, retail, handicrafts, and services, preventing the overrepresentation of any single sector. To reduce referral chain bias, efforts were made to reach beyond dominant networks. If many referrals came from one source, alternative recruitment methods were used to ensure a balanced and diverse sample.

Although snowball sampling carries inherent limitations, the above-mentioned measures helped enhance the reliability and depth of this study by ensuring a diverse and representative participant pool. This methodological approach strengthened the study's validity and inclusivity, particularly by capturing the experiences of female entrepreneurs from underrepresented communities in post-war Northern Sri Lanka.

5.8 Sample size

In general, qualitative study samples are much smaller than quantitative study samples (Moreira et al., 2018). Ritchie et al. (2003) offer justifications for this notion, stating that a qualitative sample reaches a point of diminishing returns; as the study progresses, collecting more data does not inherently lead to more information. This is because qualitative research aims to explore depth and richness of data rather than breadth, and after a certain point, additional participants may only provide redundant or repetitive insights. This is due to the fact that a single occurrence of data or a code is sufficient to incorporate it into the analysis framework.

Frequencies hold limited significance in qualitative research, as a single instance of data might be just as valuable as multiple instances in comprehending the underlying dynamics of a subject matter. This is because qualitative research centres around finding meaning, not making broad claims about hypotheses (Crouch & Mckenzie, 2006). Furthermore, because qualitative research requires a lot of labour, it might be time-consuming and infeasible to analyse a large sample (Guarte & Barrios, 2006). In this research, data were collected through in-depth, semi-structured interviews with 40 female business owners who own and operate their businesses in Northern Sri Lanka.

5.9 Saturation point

Reaching saturation is considered a crucial aspect of qualitative research, as it enhances the reliability and validity of data acquisition. In qualitative research, "saturation" often refers to data saturation or thematic saturation, which assesses whether additional data collection is necessary rather than focusing on the sufficiency of data for developing theories (Hennink et al., 2017). Data saturation is reached when no new themes, insights, or patterns emerge, and responses become repetitive, indicating that the sample size is adequate and further interviews would not contribute significantly new information (O'Reilly & Parker, 2013). This demonstrates that the data collection process has successfully captured the necessary diversity, richness, and complexity of the subject matter, thereby validating the study's content (Francis et al., 2010).

Prior research, despite differences in saturation assessment approaches, suggests that most datasets reach saturation between 9 and 17 interviews, with an average of 12–13 interviews, excluding exceptional cases (Hagaman & Wutich, 2017). Charmaz (2006, p.114) asserts that "25 [participants] are adequate for smaller projects," whereas Ritchie et al. (2003, p.84)

indicates that qualitative research samples generally "lie under 50." Similarly, (Kumar & Prabhu, 2020) assert that in interview-based studies, significant new insights rarely emerge after around 20 interviews.

Considering these guidelines, I conducted 40 in-depth interviews with female business owners in Northern Sri Lanka to ensure a comprehensive understanding of their entrepreneurial experiences. Although saturation was nearly reached at 25 interviews, I chose to continue data collection to capture additional nuances and validate the findings. As I reached the 25th interview, it was evident that the same struggles—restricted financial access, deep-rooted social barriers, and war-related adversities, caste discrimination in business settings. institutional impediments and marketing related issues—kept surfacing.

For instance, several participants highlighted the absence of societal support and the rigid expectations to adhere to traditional gender roles, voicing concerns such as:

Losing men in the war left us with no choice but to take over—working, raising families, and keeping things together. But society doesn't make it any easier. We're out here trying to build something, but it feels like society keeps shutting the door in our faces (P4).

Men are seen as business owners, while women are expected to 'help out' or run small-scale ventures. It's hard to break out of that mindset when there's no real support(P8).

Since the war, women like me have been forced to step up. Too many men were killed, and so many are still missing. We're the ones making things work—earning, feeding our families, keeping everything together—but society turns a blind eye. For female entrepreneurs, support is close to zero. It's like we're supposed to do everything, yet no one wants to see us succeed(P15).

One major challenge is overcoming societal expectations. Women are still judged harshly for stepping out of traditional roles. My success in entrepreneurship hasn't been met with much appreciation. As a woman running a business, I constantly face societal pressures and disapproval rather than encouragement. Instead of recognizing the hard work I've put in, people are more likely to criticize than support, making the journey even more challenging. (P16).

The culture in Northern Sri Lanka is deeply traditional, and while it does provide a strong sense of community, it often hinders women in business due to rigid gender roles(P18).

The Northern Sri Lankan society has deep-rooted cultural norms that prioritize traditional professions for women. Professions like nursing and teaching are seen as more stable and "appropriate" for women, while entrepreneurship is viewed as riskier and more outside the norm(P25)

People still believe that a woman's primary duty is to her family, so when we try to build something for ourselves, we face criticism instead of encouragement(P28)

It's not that there is no support at all, but the constant negativity overshadows it. I have

frequently been judged for working late, attending training sessions, and stepping outside traditional gender roles—things that are completely normal for men in this community. In my experience, society in Northern Sri Lanka has always been wary of women who try to make a name for themselves in business, often discouraging rather than empowering them (P30)

After the war, women are expected to shoulder both household duties and financial responsibilities but balancing both is an impossible task. We are constantly stretched thin, trying to provide for our families while ensuring their well-being, all with minimal support. The war has only intensified this burden, pushing us to work harder than ever with little to no societal support or financial stability in return (P 35).

Similarly, limited access to credit due to a lack of collateral were constantly reported:

Without access to loans or the ability to mortgage our property in financial institutions, banks simply refuse to lend to us. This leaves us with no choice but to turn to informal borrowing, where we are often forced to pay extremely high interest rates, making it even harder to sustain and grow our businesses(P10).

On top of that, financial institutions in this region make it even harder for women to access funding. If I want to secure a loan using collateral, I must seek approval from my male family members, even though the business is entirely my own. It's my vision, my effort, my hard work—but still, I need their consent just to take a step forward(P15).

Formal financial institutions reinforce these restrictions—without my spouse or a male relative's approval, I don't even qualify for a loan. It's frustrating and disheartening to be financially dependent on a system that fails to recognize me as an independent entrepreneur, despite my ability and determination to succeed (P26).

By the 25th interview, participant responses became increasingly similar, with no new unique themes emerging. The core challenges—financial barriers, cultural constraints, lack of institutional support, marketing difficulties, the lasting impact of war, and caste-based hierarchies—were repeatedly emphasized across multiple interviews. The subsequent interviews reinforced these existing themes without introducing new dimensions, confirming that data saturation had been reached.

However, to ensure the robustness and reliability of the findings, additional interviews were conducted. Out of the 43 interviews conducted, three were excluded due to insufficient depth of information, while the remaining 40 interviews provided rich data, further solidifying the identified themes while offering minor variations in perspectives. Thus, the decision to interview 40 participants was well-founded, as it validated the findings, strengthened data reliability, and incorporated diverse yet recurring perspectives, ultimately confirming that thematic saturation had been achieved.

5.10 Ethical Considerations

Research ethical standards ensure that the needs and concerns of participants are explicitly considered that the conduct of research is appropriately supervised, and that a foundation of trust is established between researchers and study participants (Arifin, 2018). Participants' well-being must be a primary concern; the significance of the research question is secondary to this (Steffen, 2016). Thus, if forced to choose between harming a participant and harming the research, the research is compromised (Pietilä et al., 2020). In qualitative research, decisions involving participant risk are extremely rare; however, the principle of "minimisation of harm"—whether physical, emotional, social, or economic—remains a central ethical consideration. Given the post-conflict context of this study, where the community continues to grieve personal loss and trauma, interviews occasionally evoked deeply emotional responses related to war, displacement, and bereavement. These instances were handled with particular sensitivity and care throughout the research process.

Ethical approval for this study was granted by the Sheffield Hallam University Ethics Committee following a formal ethics submission. All participants were provided with an information letter (included in the appendix) outlining the purpose of the study and its potential contributions to the local community.

Due to the emotionally sensitive nature of the subject, interviews were conducted with heightened ethical awareness. Confidentiality was strictly maintained, and all identifying information was removed from transcripts and reports to protect participant safety, especially in contexts where disclosure could lead to social or political repercussions. Moreover, if a participant showed hesitation or discomfort in revisiting war-related experiences, such questions were respectfully omitted, and the conversation was redirected.

Interviews were conducted via Zoom, which reduced physical safety concerns; however, one-on-one sessions were intentionally used to ensure a secure and private space for open sharing. Verbal informed consent was obtained where written consent was culturally inappropriate or might cause unease. Participants were also reminded of their right to pause, skip questions, or withdraw from the interview at any time. Every effort was made to create a respectful, empathetic, and emotionally safe environment for participants to express themselves freely. All participants provided written consent prior to data collection and participation. Since the study uses human participants but is harmless and does not probe into any sensitive issues, the study falls under UREC category 2, and ethical approval was obtained according to university standards. The participant consent form and information sheet were made available to

participants before the interviews. The participants were debriefed about the purpose of the interview prior to conducting it. The cover letter provided to participants details what the research hopes to achieve, and the participant information sheet provides all the information that should be known to the participant, including the type of interview conducted, how long it will last and the language in which it will be conducted. Participants were informed about the objective of the study and had the option to withdraw at any point during the research. At the beginning of each interview, all participants were asked for their consent and were informed of the anonymity of the data collected.

5.11 Anonymity and Confidentiality

In research literature, the terms 'anonymity' and 'confidentiality' are frequently used interchangeably; however, their respective ethical implications are quite distinct (Wiles et al., 2008). Confidentiality pertains to the ethical principle of safeguarding sensitive information shared between the researcher and the participant, hence refraining from its disclosure. In qualitative research, complete privacy is challenging because when researchers report the study's results, they often quote participants' own words, which can be linked to a specific participant. Anonymity is ensured by removing all identifying information from the interview transcript and any quotations taken from it. This ensures that no individual participant can be recognized using these documents. In addition to eliminating any identifiers from interview transcripts that might be used to identify the participant, anonymizing data also entails not recording the participant's name on the tape or utilizing their name as the file name (Macleod & Minyaka, 2018). Participants' names are typically replaced with identifiers such as numbers, and the list of names that correspond to the identifiers is stored in a safe place.

5.12 Informed consent

In this research, I ensured that informed consent was obtained from all participants as informed consent is a crucial strategy that ensures participants fully understand what it means to engage in a research project, allowing them to make an informed, deliberate decision on whether or not to participate (Gibson et al., 2013). I provided participants with detailed information regarding the aims of the study, the intended use of the data, and the potential outcomes of the research, including the publication of findings in a journal article, report, or thesis (Miller & Boulton, 2007).

As part of the data collection process, I conducted in-depth, semi-structured interviews with 40 female business owners in Northern Sri Lanka. Before gathering any data, I introduced myself, explained the purpose of the study, and clarified any potential risks or benefits to ensure participants were fully informed. Additionally, I informed them that their participation was voluntary and that they had the right to withdraw at any time without any consequences.

As recording interviews and transcribing the audio into written transcripts is a standard practice in qualitative research, I made sure that participants were aware of this process. Formal informed consent, whether oral or written, was obtained, depending on the specific considerations of the project and the ethics committee's requirements (Wiles et al., 2008). In the recruitment phase, I thoroughly explained the study to the participants, ensuring they understood their involvement and the nature of the research. By obtaining informed consent, I ensured that the rights and dignity of all participants were respected throughout the study.

5.13 Data collection

Primary data was collected from individuals through interviews, with a list of entrepreneurs compiled using the snowball sampling method. The study focused on Tamil women in northern Sri Lanka who own and manage profitable, commercially sustainable SMEs, have at least three years of experience in their respective industries, and whose lives have been influenced by the Civil War in some way. All interviews were conducted in Tamil, the native language of the respondents, to ensure that their thoughts, experiences, and meanings were captured in their most authentic and natural form. My proficiency in Tamil played a crucial role in this process, allowing me to engage with participants in a language they were most comfortable with. This not only facilitated clearer communication but also helped to establish a sense of trust and rapport, enabling respondents to share their experiences freely and openly without the constraints or hesitations that may arise from using a second language. By conducting the interviews in Tamil, I was able to capture deeper nuances, emotions, and cultural expressions, ensuring that the data reflected the lived realities of the participants in an unfiltered and meaningful way. Even though the translation of interviews from Tamil to English resulted in minor linguistic and contextual losses, a professional certified translator from Sri Lanka was engaged to ensure accuracy through a rigorous back-translation process.

The researcher recognized the importance of remaining adaptable during data collection to accommodate participants' diverse experiences, while still maintaining focus on the research question and the phenomenon under investigation (Barrett & Twycross, 2018).

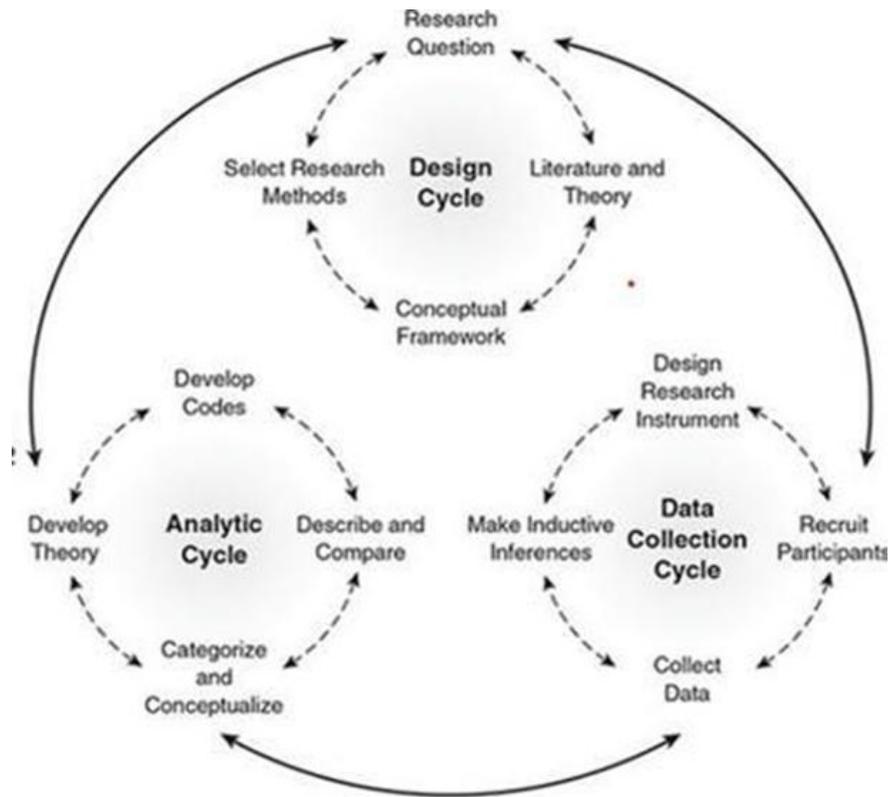


Figure 19: Hutter - Hemik Qualitative research cycle (2020)

Developing the research question and study objectives; reviewing and incorporating theory into research literature; creating a conceptual framework; and choosing qualitative research methods comprise the four interconnected tasks that make up the design cycle, which is the first part of the overall qualitative research cycle. Deductive, inductive, and abductive reasoning processes alternate continuously and are in constant interplay within the qualitative research cycle (Babbie, 2007: 57). Qualitative interviews are rarely conducted in a completely unstructured manner because they are typically guided by one or more research questions, which influence interactions with study participants (Barrett & Twycross, 2018). This study, being a scientific inquiry, entails an examination that methodically applies a predetermined set of processes to address the research questions, collects evidence through the narratives and perspectives of female business owners, generates findings that were not predetermined, but rather obtained during the interviews generates insights that are applicable beyond the scope of the investigation.

5.14 Interview schedule and Interview question development

This interview schedule was developed based on established literature on female entrepreneurship, post-war economies, gendered business constraints, and intersectional identities (Brush et al., 2009; Minniti & Naudé, 2010; Welter, 2011). The researcher used an adaptive approach, allowing for the exploration of sector-specific insights and ensuring that every element of the entrepreneurial ecosystem was examined in this post-war context. During the interview process, questions were modified based on sector-specific concerns and participant responses. This flexibility ensured that all relevant elements of the entrepreneurial ecosystem were addressed while maintaining adaptability to capture nuanced insights.

A. Business Profile and background-related questions were asked initially to gather basic information about the business and industry.

Literature basis: Business background and motivation are critical factors in understanding women's entry into entrepreneurship (Hisrich & Brush, 1984; Carter & Marlow, 2006).

01. Which field do you work in?

02. Can you describe your business and business model?

03. How long have you been in business?

B. Entrepreneurial Ecosystem and institutional support related questions were asked to examine whether the institutional framework supports or hinders female entrepreneurship.

Literature basis: Research highlights how legal, financial, and policy constraints limit women's business growth (Scott et al., 2012).

04. From your perspective, do you think the Northern Sri Lankan system is supportive towards female business owners?

05. What challenges did you face when registering your business?

06. Did government or non-government agencies provide any support for your business venture? If so, how?

07. Do start-ups receive any support from the Tamil diaspora?

C. Financial access and capital Investment related questions to explore access to credit and financial services.

Literature basis: Access to finance is a well-documented barrier for female entrepreneurs (Marlow & Patton, 2005; Xavier et al., 2012).

08. What kind of financial support did you receive?
09. Were you able to access loans or collateral-based credit from banks? If not, what were the barriers?
10. Do you think informal borrowing (family, community lending) plays a major role in female entrepreneurship in this region?

D. Social and cultural barriers related questions to understanding gendered expectations and cultural constraints.

Literature basis: Cultural and societal norms strongly influence women's entrepreneurial opportunities (Roomi & Parrott, 2008).

11. What social expectations and pressures do female entrepreneurs face in Northern Sri Lanka?
12. Why do you think Northern Sri Lankan society values female entrepreneurship less than traditional professions like nursing and teaching?
13. In what ways does the culture of Northern Sri Lanka either support or hinder Tamil women's entrepreneurship?
14. Can't you break these social norms if you want to? If not, why?

E. Business Challenges and Adaptation Strategies To explore challenges beyond finances and cultural constraints, such as marketing, supply chain, and operational difficulties.

Literature basis: Women entrepreneurs often struggle with business expansion due to structural and market-related barriers (Brush et al., 2019; Minniti, 2010).

15. Besides financial challenges, what other obstacles do female entrepreneurs face in Northern Sri Lanka?
16. What kinds of businesses in this region tend to close down, and why?
17. What strategies have you used to sustain your business despite these challenges?

F. Policy and Recommendations related questions to collect insights for policy interventions.

Literature basis: Research highlights the need for targeted policies to support female entrepreneurs in post-conflict economies (Kirkwood, 2009; Welter, 2011).

18. What recommendations do you have, from a gendered perspective, to improve female entrepreneurship in this region?
19. What policies or programs do you think would be most beneficial for women entrepreneurs in this region?

While this structured questionnaire served as the foundation, the interview process remained flexible. Questions were modified based on the participants' industry, experiences, and insights. For example:

- If a participant struggled with legal barriers, additional questions were asked about bureaucratic challenges.
- If a participant had strong family support, further inquiries explored how family encouragement contributed to their success.
- If a participant relied on informal financing, questions were expanded to examine community-based lending practices.

This approach ensured that all entrepreneurial ecosystem elements were covered while allowing for deeper exploration of issues unique to each interviewee's experience. The structured framework, combined with flexible questioning, provided a comprehensive understanding of the challenges and opportunities facing female entrepreneurs in Northern Sri Lanka.

5.14.1 Semi-structured, In-depth Interviews

An in-depth interview is a conversation in which the interviewer probes the respondent with questions and encourages them to elaborate on their answers. Thus, in-depth interviews are defined as "a meaning-making partnership between interviewers and their respondents" (Hesse-Biber & Leavy, 2006: 128), implying that they are "a distinctive form of knowledge-producing conversation." In this way, the researcher and participant co-create knowledge and meaning, which means they co-create reality. Qualitative interviews are usually semi-structured. While they may have some premeditated "direction," they also have significant degrees of flexibility and openness built into them, allowing them to incorporate and pursue emerging themes and topics as they emerge, both during the course of each individual interview and throughout the course of the study (Magaldi & Berler, 2020). The degree of flexibility and openness in interviews varies throughout qualitative research within individual studies. In-depth interviews are predominantly used to capture the unique voices and stories of individuals (Wengraf, 2001). When investigating delicate themes, I found that in-depth interviews were the most effective method for gathering information about people's backgrounds, beliefs, and experiences. Therefore, I used a qualitative research approach to comprehend the life experiences of Tamil female business owners in Northern Sri Lanka, focusing on their own perspectives of the entrepreneurial ecosystem in which they operate. The average duration of the Zoom meetings was 60-90 minutes. During these interviews, I discussed the various components of the

participants' entrepreneurial endeavors in detail, starting with their relationship with their businesses, the enterprises themselves, and the business climate in which they operate. With participants' consent, I recorded the Zoom meetings to facilitate cross-checking during the data analysis stage. The discussion and analysis phase of the investigation made extensive use of the cited quotations and narratives provided by the participants.

Following the data collection process, the interviews were meticulously translated and transcribed into English to facilitate comprehensive data analysis. The translations were meticulously reviewed to uphold accuracy and authenticity, ensuring that the cultural expressions and intended meanings remained intact.

Since direct translation often results in the loss of nuance, efforts were made to preserve cultural and contextual meanings by prioritizing conceptual translation over literal translation. However, despite these efforts, translating qualitative data from Tamil to English posed several challenges. Certain Tamil expressions and idioms lacked direct English equivalents, requiring interpretative adjustments that inevitably subtly altered their original meanings. Additionally, the interpretation of responses was subject to unintentional biases in the translation process. Furthermore, some participants used regional variations of Tamil terminology, necessitating additional context clarification to ensure accuracy and consistency in translation. To maintain linguistic accuracy and contextual integrity, the assistance of a professional and certified Tamil-English translator was sought, ensuring that the translation accurately reflected the original intent and meaning of the participants' responses.

5.15 Data analysis (Thematic analysis of Qualitative Data)

As the investigation develops, researchers must cultivate a profound familiarity with the data that is created throughout the course of the research. They must develop the ability to "hold" the empirical evidence cognitively in order to properly explain and interpret it (Vaismoradi et al., 2016). According to Coffey and Atkinson (2004), analysis should be regarded as a reflective activity that informs data collection, writing, additional data collection, etc., rather than as a stage of research that stands alone. In my research, I recognize that the theme is not a passive observer but rather an engaged participant in the process of constructing meaning during the interview. This understanding is central to how I approach and analyse the data of this study. Thus, the research process does not end with analysis.

Not only are methodological concerns, data collection, analytical work, and theorizing components of qualitative research that are mutually dependent on one another, but they also mutually constitute one another (Castleberry & Nolen, 2018). In my research, I had to make

decisions on which themes to pursue using conceptual framework, select appropriate research methods, choose participants, conduct interviews, establish codes and categories, look for patterns, draw preliminary conclusions, create preliminary analyses in order to conclude main themes and factors which influence female entrepreneurs in their business endeavours in northern Sri Lankan region. By conducting this multi-level analysis, I was able to gain deeper insights into how various factors impact their experiences in this post-war context. To structure and organize my findings, I used NVivo software. This allowed me to systematically manage the data and ensure a thorough and clear presentation of the research outcomes.

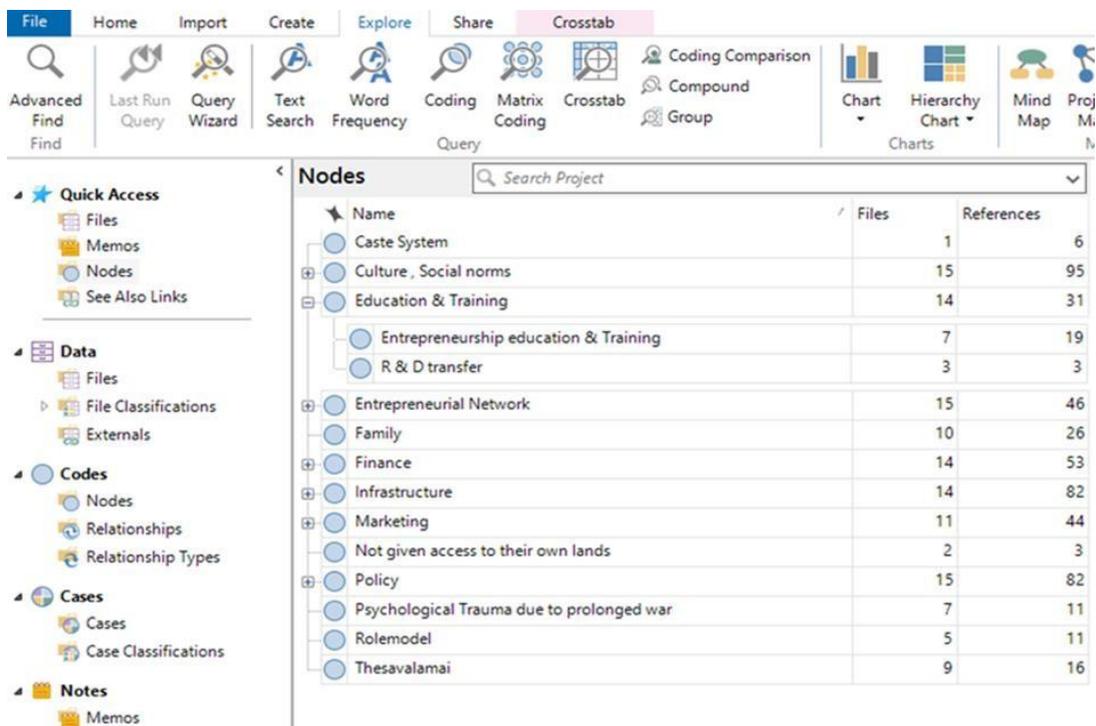
When seen from the point of view of the entrepreneur, the efficacy and success of commercial activities will be impacted by factors that can only be identified through the use of multiple levels of analysis. Public policymakers may be able to better focus their efforts to encourage entrepreneurs to succeed with the help of the insights that come from multi-level studies (Kvale & Brinkman, 2012).

5.16 Conclusion

In conclusion, this chapter provided a thorough analysis of the philosophical perspectives, research methodologies, and strategies employed in this study, justifying the chosen methods while addressing their limitations of the alternate methods/methodologies. It emphasized the critical importance of aligning the research paradigm and methodologies with the study's objectives. The chapter discussed the implications of different philosophical stances on the researcher's perception of knowledge and truth, offering an overview of various paradigms and their relevance to the study. The rationale for using qualitative research, particularly narrative inquiry and thematic analysis, was explored, along with considerations of ethics and researcher reflexivity. Finally, the chapter highlighted the research's validity and reliability, supported by an appropriate methodological framework.

Chapter 6: The Influence of socio economic and cultural factors on Female Entrepreneurship in Northern Sri Lanka

The findings from a comprehensive investigation into the entrepreneurial ecosystem and its influence on female-led business endeavours in the war-torn Northern Sri Lankan area are detailed in this chapter. The primary aim of this study was to explore the dynamics of the entrepreneurial environment and its impact on the development and expansion of women-owned businesses in this challenging socio-economic context. This chapter analyzes the influence of social dynamics and cultural impediments on female entrepreneurship in Northern Sri Lanka. Qualitative interviews were conducted with 40 female business owners in the region to gain insight into the complexities of their entrepreneurial experiences and the broader ecosystem in which they operate. The structure of Chapter 6 is designed to provide a thorough understanding of the results obtained from these interviews, following a discussion section. It offers insights into the socio-economic background and the unique challenges faced by female business owners in this post-conflict setting. This contextualization lays the groundwork for analysing the forthcoming findings regarding the impact of the entrepreneurial ecosystem on their ventures. The study's findings have been analysed in the final section of the chapter to draw conclusions based on the theoretical framework of the study.



The screenshot displays the NVivo software interface, specifically the 'Nodes' pane. The interface includes a ribbon with various analysis tools like 'Advanced Find', 'Text Search', 'Coding', and 'Matrix Coding'. The 'Nodes' pane shows a hierarchical tree of nodes with a corresponding table of counts.

Name	Files	References
Caste System	1	6
Culture, Social norms	15	95
Education & Training	14	31
Entrepreneurship education & Training	7	19
R & D transfer	3	3
Entrepreneurial Network	15	46
Family	10	26
Finance	14	53
Infrastructure	14	82
Marketing	11	44
Not given access to their own lands	2	3
Policy	15	82
Psychological Trauma due to prolonged war	7	11
Rolemodel	5	11
Thesavalamai	9	16

Figure 20: NVivo Nodes

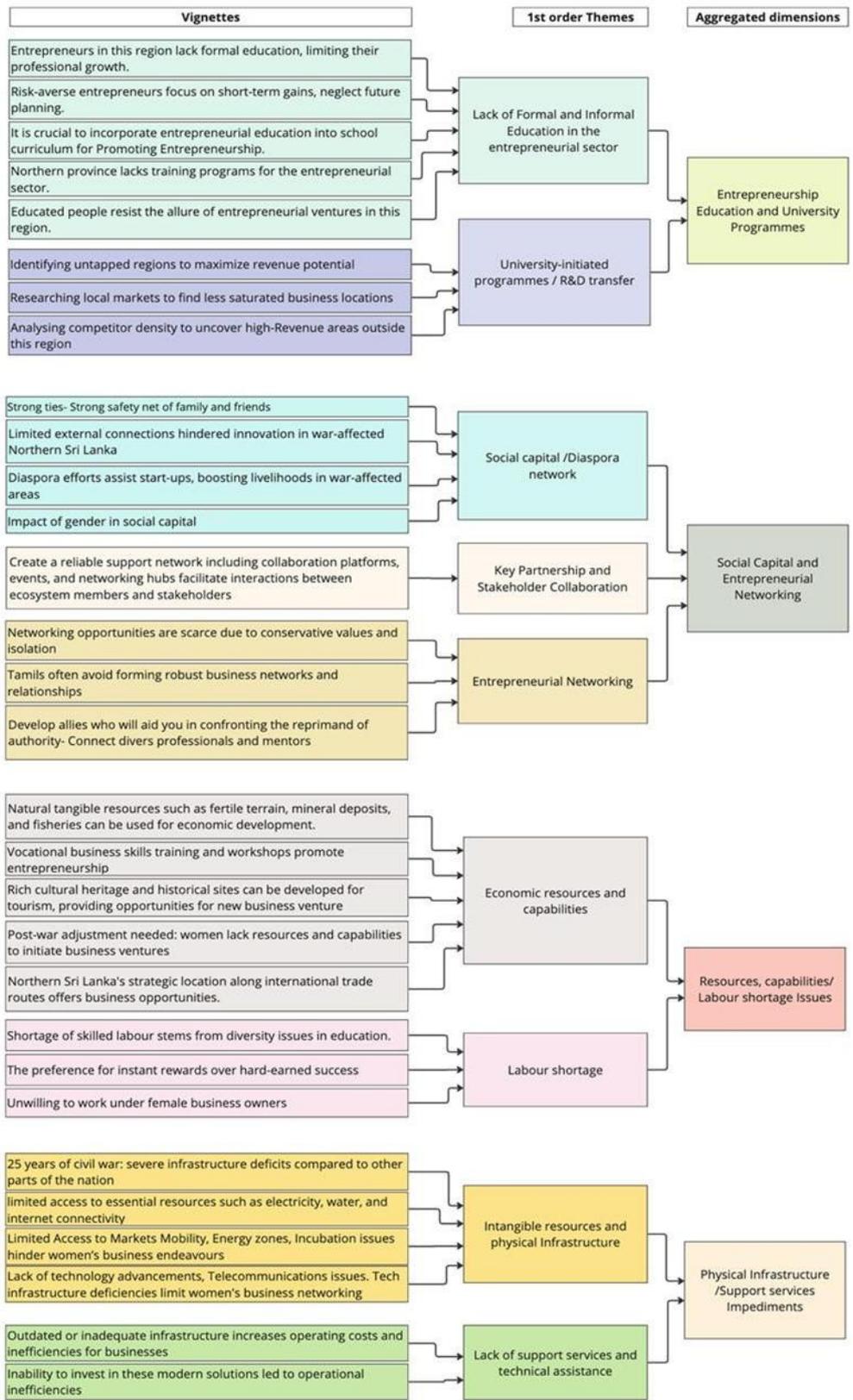


Figure 21: Thematic map of the Influence of socio economic and cultural factors on Female Entrepreneurship in Northern Sri Lanka

The entrepreneurial endeavours of Tamil women in the Northern Sri Lankan region are influenced by various factors, including social norms, cultural impediments, entrepreneurial education and training, social capital and entrepreneurial networking, economic resources, labour shortage issues, and physical infrastructure impediments.

6.1 Social and cultural Impediments and caste system

The study of entrepreneurial ecosystems in Northern Sri Lanka after the conflict reveals a complex interaction of environmental factors that influence female business ventures. The impact of social norms and cultural constraints on entrepreneurial pursuits, specifically among women, is significant. Majority of the participants agreed that the community's unwillingness to approve their business initiatives could have a detrimental influence on their businesses. They hold the belief that literature shapes and establishes culture, as it presents them as caretakers of their family who operate in the background, rather than as active contributors or individuals capable of assuming leadership roles within a community environment.

Culture also plays an important role. Our cultural beliefs, as well as our literature and tradition, portray women in a manner that is meek, docile, and nurturing of a family. They are not portrayed as a warrior or as a personality that strives for successes (Respondent P1, Jaffna, May 2021).

I think the emphasis on traditionally feminine careers like teaching or government jobs stems from the cultural expectation for women to have stable and nurturing roles. Entrepreneurship, though increasingly accepted in beauty and wellness, is still seen as riskier and outside the traditional mold for women (Respondent 2, Vavuniya, August 2021).

The unique challenges women face include societal expectations, limited access to finance, and the lack of business education or mentorship. Women often have to balance family and business responsibilities, which can be a struggle, especially when the business requires a lot of time and physical labour (Respondent 12, Kilinochchi, June 2021).

Some participants highlighted their experience of lukewarm support from family members and the widespread portrait of women as homemakers, with little or no expectation for entrepreneurial endeavour:

I believe that women who do not have adequate assistance from their male family members must face some difficulties because things are done differently in this region based on gender (Respondent P4, Mullaitivu, June 2022).

Ours is a collectively conservative, largely patriarchal culture. Men dominate future planning and decision-making. Without the backing of family, there was simply nothing that could be done by a woman in this society (Respondent P14, Jaffna, June 2022).

This was a sentiment particularly echoed when discussing support from male family members which could improve or ease aspects of the business venture, such as the initial application process or contact with external stakeholders. However, one participant mentioned how the entrepreneurial climate in the Northern region was not entirely conducive to businesses owned by men, either, although a difference in societal perception could still be observed:

In my opinion, the Northern region of Sri Lanka shows limited support for business initiatives, regardless of gender. Despite this, I believe that women in the business world confront a greater number of challenges than males do (Respondent P11, Jaffna, May 2022).

These societal expectations stem from long-standing cultural norms that place women in nurturing, care-giving roles. Entrepreneurship, especially in more physically demanding industries like fishery, has traditionally been viewed as a male domain (Respondent P 15, Mullaitivu, October 2021).

One participant expressed the opposite feeling of being undermined when aiming higher and being ambitious within their careers. They stated the preconceived ideas regarding female entrepreneurial aspirations that were held by those around them:

There's also a culture of denying a woman her recognition by demeaning her efforts. I have been told that my achievements are solely the result of numerous favours being called in. Often, I have heard those around me condemn me for not fitting into the mould, working late, travelling to training programmes and so on because it is simply not proper for a woman to do what is perfectly acceptable, normal even, for a man to do (Respondent P11, Jaffna, May 2022).

Northern Sri Lankan society values professions like nursing and teaching because they are seen as stable, nurturing, and culturally appropriate roles for women. These professions have been historically associated with women's care-giving roles, while entrepreneurship, especially in industries like fishery, is seen as riskier and demanding (Respondent P26, Jaffna, March 2022).

Certain participants pointed out the impact of a lack of role models also affected the number of active female entrepreneurs in the field:

In my perspective, the lack of available role models, rather than culture, is the main reason women are hesitant to enter the business sector (Respondent P10, Mullaitivu, August,2022).

We are taught from a young age that women shouldn't be leaders, which likely explains why people react the way they do when a woman tries to build something for herself. They unite against her as if she were a common enemy, when in reality, she is just a widow trying to rebuild her life after the loss of her soldier husband and provide for her children (Respondent P25, Mullaitivu, August,2022).

However, many participants pointed out the progress of cultural leniency, as well as how women's rights have improved from where they stood a century ago; this was mentioned by most participants with the added caveat that while progress had been made, there was a long way to go.

Culture changes with time. The generational beliefs that were prominent in my grandmother's time have faded now but there has not been much of a notable difference (Respondent P8, Jaffna, Nov 2021).

However, the majority of participants believe that culture and family dynamics impede their business performance.

We live in a very conservative culture. As a woman, I am not treated equally in our society. If I don't have a male family member, I am overlooked and not included in most of the community-based occasions, unfortunately. (Respondent P13, Jaffna, August 2022).

The findings of the study also highlighted issues around gendered roles and the classification of entrepreneurial ventures as a predominantly male venture. Participants state:

In this region, the culture is not particularly conducive to women in business. In my opinion, community-level encouragement or support is minimal (Respondent P12, Killinochchi, August 2022).

This was a sentiment particularly echoed when discussing support from male family members which could improve or ease aspects of the business venture, such as the initial application process or contact with external stakeholders. However, one participant mentioned how the entrepreneurial climate in the Northern region was not entirely conducive to businesses owned by men, either, although a difference in societal perception could still be observed:

In my opinion, the Northern region of Sri Lanka shows limited support for business initiatives, regardless of gender. Despite this, I believe that women in the business world confront a greater number of challenges than males do (Respondent P6, Killinochchi, Jan 2022).

Caste system

According to this research findings, women in the war-torn northern Sri Lanka face further marginalisation due to their religious and caste identities. Because of the way power is distributed based on caste, women from lower-caste backgrounds may be left out of business groups, decision-making processes, and leadership roles. This may hinder their ability to advocate for themselves and influence female entrepreneurship policies.

The caste system also has a substantial impact on female entrepreneurs in the Northern region of Sri Lanka in a number of different ways. Due to prejudice and social isolation within the caste system, women who come from lower-caste origins may have difficulty gaining access to financial resources, credit facilities, and business networks. This may impede their capacity

to initiate or grow businesses and obtain the essential financial resources to support their ventures.

It makes no difference whether we work for the government or own our own businesses; our community is still not treated well here. The reason behind this is that our social status in this part of the North is determined by a caste system (Respondent P16, Mullaitivu, July 2022).

Women from lower-caste backgrounds face societal stigma, prejudice, and discrimination when trying to participate in business activities, affecting their confidence, self-esteem, and motivation to pursue entrepreneurial ventures. How female entrepreneurs were seen by their communities, potential customers, and investors was impacted by caste-based prejudices and preconceptions. Discrimination and bigotry against lower-caste women lowered their commercial credibility. This has resulted in the emergence of more obstacles when it comes to initiating and expanding a firm.

Due to caste hierarchies, I rarely participate in business group decisions or leadership. This implies that I can't advocate for myself or influence regulations that would assist women like me start businesses in the fishing sector. People might not want to do business with me if they think I'm from a lower-caste group. This impedes the growth and development of my business (Respondent P14, Jaffna, August 2022).

Disparities in entrepreneurial ability arise due to unequal access to skills training and employment opportunities between higher-caste women and those from lower-caste backgrounds. Women from higher-caste backgrounds may have an advantage in accessing business contacts, mentors, and support networks due to caste-based social connections, while women from lower-caste backgrounds may encounter difficulties in developing social capital and obtaining mentorship and guidance.

There are no such things as limitations or obstacles. But as a minority group, we do not receive adequate support or guidance in this region. I believe that women from higher-caste families have better access to skill development opportunities and employment than I do (Respondent P16, Jaffna, September 2022).

Economic exploitation and unjust labour practices may disproportionately affect lower-caste women, especially in informal industries where caste-based discrimination and exploitation are common. This can make it harder for them to save money and put money into businesses. Lower-caste women face caste-based discrimination and social isolation, making it harder for them to sell their products and services and form business partnerships. This may impede the

sustainability and expansion of their enterprises. The significance of caste-based social networks in facilitating business success cannot be overstated.

I believe that women from higher-caste families have better access to skill development opportunities and employment than I do. This implies they could be more equipped to initiate businesses of their own (Respondent 26, Jaffna, November, 2021).

I believe that women from higher-caste families have better access to skill development opportunities and employment than I do. This implies they could be more equipped to initiate businesses of their own (Respondent P1, Jaffna, May 2021).

Higher-caste women have access to powerful networks and mentors within their caste, giving support, guidance, and economic growth prospects. However, lower-caste women were excluded from such networks, making it difficult to acquire entrepreneurial support.

As a woman from a lower-caste background in the Northern Sri Lankan region, the caste system significantly affects my business initiatives in several ways: When I try to engage in business activities, I face societal judgment, prejudice, and discrimination, which has a detrimental effect on my confidence, self-esteem, and willingness to pursue my entrepreneurial pursuits (Respondent P8, Jaffna, Nov 2021).

Economic exploitation and unjust labour practices may disproportionately affect lower-caste women, especially in informal industries where caste-based discrimination and exploitation are common. This can make it harder for them to save money and put money into businesses. Lower-caste women face caste-based discrimination and social isolation, making it harder for them to sell their products and services and form business partnerships. This may impede the sustainability and expansion of their enterprises. Addressing the caste system's impact on female entrepreneurial activities in Northern Sri Lanka demands concerted efforts to promote gender equality, social inclusion, and economic empowerment. This includes addressing caste-based discrimination, providing education and skills training for marginalized caste women, creating supportive business environments, and encouraging women's entrepreneurship through targeted support and equal opportunities.

6.2 Entrepreneurial education and training

Education gives people power by boosting their confidence and letting them take calculated chances, both of which are important for being an entrepreneur. Creating a pool of talented entrepreneurs promotes economic progress in Northern Sri Lanka by encouraging the establishment of new firms, creating job opportunities, and adding to general prosperity.

More young people, in my opinion, should be inspired to establish their own business, and entrepreneurship should be taught in schools (Respondent P11, Jaffna, May 2022).

As a solution, I would suggest educating the community on what entrepreneurs do, how a business operates, how best to support someone starting their own business and what good it can bring to a community when it has entrepreneurs within it (Respondent P8, Jaffna, Nov 2021).

Establishing entrepreneurship as a pathway would allow the education system to become more open to allowing the creative spirit in Sri Lankan classrooms more. However, the findings reveal a discrepancy between the possibilities and the reality of this situation. As stated by participants themselves:

The majority of entrepreneurs lack formal education; and most of them hold pessimistic views on their own growth and development; they avoid taking risks, have short-term profit motives, and lack foresight regarding the future (Respondent P1, Jaffna, May 2021).

Studying entrepreneurship is not something that students are strongly urged to do in this region. Their attention is restricted to the domains of medicine and engineering. No one is interested in information technology, commerce, or business-related topics (Respondent P16, Jaffna, September 2022).

It is my conviction that their perspectives on entrepreneurship can be altered through early exposure to positive role models who inspire them to emulate their conduct in business initiatives (Respondent P6, Killinochchi, Jan 2022).

Educated individuals are averse to engaging in entrepreneurial endeavours (Respondent P13, Jaffna, August 2022).

The participants assert that the provision of university programmes and seminars dedicated to entrepreneurship education and training is crucial in fostering the expansion of businesses in Northern Sri Lanka. They believe entrepreneurship education promotes business management, financial literacy, marketing, and innovation. However, participants claim that they are unable to find any training programs that would allow them to build confidence in their ability as entrepreneurs, and a severe lack of guidance in this area leads to a large proportion of female entrepreneurs feeling lost and directionless in their endeavours.

The Management Department of Jaffna University has implemented several initiatives to raise awareness regarding the significance of business start-ups and to rebuild the region's financial capability through the utilisation of natural resources in this post-war situation. However, these programmes are not received by the public. I think they failed to reach enough individuals or change their attitude towards business start-ups (Respondent P16, Mullaitivu, July 2022).

Training programmes assist Northern Sri Lankan entrepreneurs in developing the skills necessary to effectively launch and administer businesses. Entrepreneurship education helps young entrepreneurs gain access to information and professionals who can share their best practices and new ideas.

No training or workshops related to our sector as of my knowledge. In the Jaffna district, we don't have a coconut development authority to help with research and development or quality certification. There should be a plan in place for that. Further, Jaffna district's coconut-based productions are still in their infancy, lacking in the required quality and differentiation necessary to compete with the national and international brands and prices (Respondent P14, Jaffna, August 2022).

6.3 Social Capital and Entrepreneurial Networking

According to the majority of participants, female business owners can benefit from entrepreneurial networks by sharing resources like knowledge, contacts, and expertise, which can help them navigate the challenges of the post-war era. Furthermore, they believe that networking with other female company owners will help them access support services like coaching, training, and workshops to manage the difficult northern entrepreneurial landscape. The statements made by Northern female company owners indicate that they do not have a very hopeful outlook regarding their networking capacities or possibilities.

And, in my opinion, women lack such a network or community for sharing information and providing support to one another in their business ventures (Respondent P13, Jaffna, August 2022).

My advice would be to seek mentorship from other female entrepreneurs and leverage networks that support women in business. Additionally, they should educate themselves on industry-specific regulations and explore financial support options, like microloans or grants (Respondent P33, Mannar, August 2022).

There is a severe lack of infrastructure supporting business networking. And, in my opinion, women lack such a network or community for sharing information and providing support to one another in their business ventures (Respondent P6, Killinochchi, Jan 2022).

Without working capital, business experience, or proper guidance, I feel overwhelmed and uncertain in this unfamiliar world. The lack of mentorship and support networks makes it even more difficult for me to build and sustain a successful business, leaving me to navigate these challenges on my own (Respondent P35, Jaffna, Jan 2022).

Some participants believed their isolation to be due to their conservative culture.

This region does not offer many networking opportunities. We are conservatives, and being a part of the wider world is not something we are used to. The inhabitants of the Northern region are solitary by nature (Respondent P14, Jaffna, August 2022).

Even though they are part of a collective culture, everyone still likes to stay away from each other. Individuals of this particular region show a tendency to live alone unless compelled to engage in a collective setting. The potential for making connections is extremely limited in this NP region (Respondent P13, Jaffna, August 2022).

As a woman business owner in the northern part of Sri Lanka, I've found that there aren't many community-based networking chances for us in this region (Respondent P11, Jaffna, May 2022).

Individuals from the northern hemisphere are typically closed off and introverted. Only when required will individuals in this region communicate. When the conflict is over, things become even more secluded. There are even fewer opportunities to network because of this (Respondent P13, Jaffna, August 2022).

Few participants believe that their isolation from the broader community was solely attributable to the post-war environment and personal hardship they experienced during the conflict.

The civil war lasted more than two decades, and residents in this area learned to stay secluded as if they were in a war zone. The importance of networking is often overlooked here (Respondent P8, Jaffna, Nov 2021).

Individuals from the northern hemisphere are typically closed off and introverted. Only when required will individuals in this region communicate. When the conflict is over, things become even more secluded. There are even fewer opportunities to network because of this (Respondent P16, Mullaitivu, July 2022).

This area is not conducive to networking. When it comes to engaging with anyone, people tend to mind their own business. Curfews, bombings, and unforeseen arrests during the Civil War forced people to spend the most of their time at home for their safety. Even before COVID, we learned how to be isolated and got used to feeling that way. Opportunities for networking are scarce in this region (Respondent P1, Jaffna, May 2021).

Some of the participants who are descendants of presumably inferior castes, are of the opinion that they were excluded from the entrepreneurial networks because of their caste and discrimination based on caste.

Women from higher castes often have better connections and support from people in business. They find it more convenient to establish significant connections, get mentors, and access support networks. I find it more difficult to establish those connections and obtain assistance (Respondent P16, Mullaitivu, July 2022).

A few participants have a positive outlook on the diaspora network and its support for rebuilding the war-torn northern region. The Tamil Diaspora, as stated by participants, has contributed significantly to the rebuilding of the Tamil community following the war.

Actually, I received my initial investment and support from the diaspora. when I was running my home-based business, someone from the diaspora came to me to purchase a few handcrafted goods. He was impressed by my products and wanted to assist me grow my business. He continued to provide me with backup and financial aid on an as- needed basis until my business reached a stable state (Respondent P16, Mullaitivu, July 2022).

The diaspora has encouraged the provision of services to the Northern region, and it is believed by participants that their services stem from a desire to rebuild, a sense of duty to their homeland, as well as the wish to contribute to the development of markets through their efforts.

It appears that a small percentage of the wealthy diaspora contribute to local enterprises. Nevertheless, I am of the opinion that there are no apparent coordinated strategies in position to ensure the equitable distribution of these funds among those in need (Respondent P11, Jaffna, May 2022).

There are a few families from the diaspora that are assisting women in purchasing machinery and encouraging them to rebuild their means of subsistence (Respondent P6, Killinochchi, Jan 2022).

I was aware that some diaspora Tamils are attempting to assist start-ups. A few women were provided with sewing machines, and few others were given cows to improve their standard of living. In the immediate aftermath of the war, those were distributed to extremely low-income families (Respondent P16, Mullaitivu, July 2022).

Some diaspora non-governmental agencies are hinting that they will do what's needed to stop people from being forcibly removed from their home villages in the future and are advocating for relocation programmes to help families return to their ancestral lands.

I've heard that the Tamil diaspora is also working to help us get back to our own places." They are talking to the government to initiate a program for resettlement, but nothing has come to fruition yet (Respondent P8, Jaffna, Nov 2021).

6.4 Resources and capabilities/ Labour shortage Issues

The participants expressed their opinion that the region's resources are not being fully utilised for economic efforts. Majority of them believe that the extended civil war contributed to the current condition. Despite the end of the conflict, there remains a scarcity of innovative initiatives aimed at penetrating unexplored market segments; this remains a source of concern for them. The inhabitants of this area appear to be engaging in repetitive, innovative practices

that diminish the rate of success for their entrepreneurial pursuits.

People in our northern region keep doing the same things and aren't ready to try something new. This increases the likelihood that a business will fail within six months, or at most, one year (Respondent P8, Jaffna, Nov 2021).

Another issue I've noticed is that they all try to replicate the same business model. If it works for one person, others will attempt to imitate it (Respondent P6, Killinochchi, Jan 2022).

Whether they like it or not, I believe the circumstances call for it. Many families are now headed by women because of the war. There have been many deaths among the male population, and hundreds more are still missing. The position in which women are forced to take on the financial responsibilities.

Sri Lanka is one of the world's most popular tourist destinations, and it is also economical and accessible. Tourists, on the other hand, rush to southern Sri Lanka to enjoy the breathtaking beauty, which includes mountains, lakes, and other natural treasures. The northern region of Sri Lanka is sadly devoid of many breathtaking landscapes and scenery. However, we possess our own religious and historical landmarks at this location. There are also war-torn structures and sites to see in this region. The tourism industry does not promote our region endeavours (Respondent P13, Jaffna, August 2022).

I'd say Northern culture is repressive. We hang on to old beliefs that don't do good to anyone anymore, and that may have helped during a different time but were not made with a civil war and lack of manpower in mind. Even our official laws stop women from being independent, owning land, owning machinery and basically having any tools to take charge of their lives (Respondent P33, Mannar, August 2022).

They have no guidance or support to initiate a new business endeavour in this region. Something tourism-related, as it could potentially enhance our prospects of becoming a favoured tourist destination.

Our customer base is restricted to this region, and we do not have many opportunities for marketing or sales outside of this territory (Respondent P12, Killinochchi, August 2022).

Many participants struggled with recruitment, as there was a shortage of labour on the market. It was noted by participants that much of the workforce they did manage to recruit appeared reluctant to apply their maximum potential to their work.

The major challenge is finding workers. Most employees who were recruited were unwilling to do beyond the bare minimum or exceed satisfactory performance levels (Respondent P11, Jaffna, May 2022).

Only well-established businesses can afford the extra resources and capabilities required for massive production within a limited time frame and there was no way I could compete with that. They produce huge volumes of products, a level of production with which I cannot keep up. There is a shortage of skilled workers in this region. No training programs are offered in this region (Respondent P14, Jaffna, August 2022).

Another issue is that men do not like working for women in this region.

Having to work under a female boss, though, makes them feel inferior, so they're not interested. Also, following instructions provided by a woman is something they are unaccustomed to (Respondent P13, Jaffna, August 2022).

I think we've come a long way since the war, but there's still so long to go. Women have not been given the place they deserve alongside men in the Northern region, and I think we've really worked for it during and since the war. Female entrepreneurs are definitely more confident now than they used to be – I think there are more entrepreneurs now than before, but the level of support remains below minimal, so those of us with no other forms of support are struggling a lot (Respondent P39, Jaffna, August 2021).

The economic development of this region can be facilitated through the utilisation of natural tangible resources, such as fertile terrain, mineral deposits, and fisheries. Providing new opportunities might serve as a source of motivation for female entrepreneurs. The resources and competencies in the entrepreneurial sector are not fully leveraged to maximise benefits. Reforming business initiatives like tourism and promoting religious and historical places is vital to attract more tourists to this region.

6.5 Physical Infrastructure Impediments

Participants felt hindered not only by structural barriers but also by the lack of support services and resources, which were further exacerbated by bureaucracy and persistent red tape in the region. We lack, nevertheless, a support system that would enable us to effectively navigate the dynamic landscape of business trends and developments.

As far as our business endeavours are concerned, we are still in the gloomy initial phases (Respondent P13, Jaffna, August 2022).

The main legal challenges, according to the participants, involved obtaining health and safety certifications. Navigating the bureaucracy of food safety and quality regulations demanded patience and persistence.

Obtaining quality standards such as GMP (Goods manufacturing process), SLS (Sri Lanka Standard), and ISO (International standard organisation) is a top priority in NP. However, the government does not provide any guidance or support to ensure that these tasks are completed efficiently (Respondent P34, Killinochchi, June 2022).

I had to pass all the legal standards set by the Government in order to set up my business. The issue was that place of manufacture has to pass so many standards, but we don't possess the capital to either rent out a suitable place or renovate an existing space. I had to use my family's savings to facilitate this and with that option, there's always the risk that your business fails, and you're left with no safety net (Respondent 19, Jaffna, May2021).

They were unable to invest in fishing operations using cutting-edge fishing techniques due to their dire financial circumstances. This posed a significant challenge to their efforts to diversify and grow their fishing operations. Many participants had ideas on how lack of awareness and assistance could be overcome; most suggested educating those around them on the importance of entrepreneurship in order to encourage the support of their community.

As a solution, I would suggest educating the community on what entrepreneurs do, how a business operates, how best to support someone starting their own business and what good it can bring to a community when it has entrepreneurs within it (Respondent P13, Jaffna, August 2022).

A participant noted how the lack of awareness may be one of the main reasons that the infrastructure that was available did not match up to expectations. A lack of awareness leads to people not being as interested in encouraging the growth of entrepreneurs, as they are unaware of its positive impact.

I believe there should be more awareness about the agricultural sector as well, and the profits of the business should be considered before we face criticism regarding our choice to work in this sector or start a business in this sector (Respondent P8, Jaffna, Nov 2021).

Some participants also observed that the lack of infrastructure led to incohesive entrepreneurial networks.

There is a severe lack of infrastructure supporting business networking. And, in my opinion, women lack such a network or community for sharing information and providing support to one another in their business ventures (Respondent P12, Killinochchi, August 2022).

Participants highlighted that limited technological advancements, telecommunication shortages, and restricted access to basic resources have hindered business growth. The majority of SMEs rely on conventional production methods, with no adoption of nanotechnology. Additionally, concerns were raised about the lack of technological support, web-based e-marketing, social network marketing, and media assistance to connect with producers.

There is no infrastructure or facilities in comparison to other parts of the nation because this area has been severely impacted by the civil war for the last 25 years (Respondent P10, Mullaitivu, August 2022).

It was mentioned by participants that governmental support in rebuilding the infrastructure of the Northern region has been stunted at best. With minimal support from higher authorities, participants state that it is a challenging task to rebuild and grow on their own.

Non-government organisations offer certain training programmes and workshops for small business ventures. However, I believe that in order to overcome the economic stagnation that this region experienced after the war, we require a revolutionary infrastructure and supporting system, not just the bare minimum (Respondent P12, Killinochchi, August 2022).

6.6 Discussion

6.6.1 Social Norms, caste and Culture

The majority of the study's participants concurred that the community's reluctance to endorse their business ventures could significantly harm their enterprises. However, they emphasized that community support is likely to follow if their family members are supportive. This feeds into the findings of Meek, Pacheco, and York (2010) on the ways in which entrepreneurs who deviate from established social norms may face community rejection, disapproval of their business initiatives, and subsequent feelings of shame or remorse. This scenario underscores the challenges female entrepreneurs face, as they contend with longstanding cultural and traditional expectations that designate their primary role within the family as nurturers. Consequently, women often start their entrepreneurial journeys at a disadvantage compared to their male counterparts who do not face such cultural impediments.

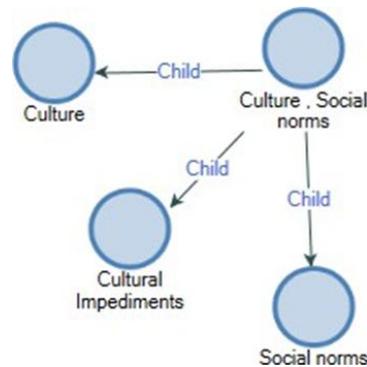


Figure 22: Source : Nvivo maps

Prior research indicates that female entrepreneurs are frequently driven by personal ambitions rather than financial goals (Carter et al., 2003; Meek et al., 2010). Despite this, participants reported feeling undermined when they exhibited high aspirations and career ambitions. Nonetheless, many participants acknowledged the gradual cultural shift and the advancements in women's rights over the past century. They noted significant progress, albeit with the recognition that there remains much work to be done - this observation aligns with the findings of Hechavarria et al. (2017) who concluded their study with similar results. Participants of this research believed that they were more likely to face discrimination due to prevailing societal notions that question women's capabilities to run a business. Female entrepreneurs experience role conflict more frequently than their male counterparts, as stated in a study conducted by Surangi (2018). As reflected in participants' perceptions of societal views, this conflict is exacerbated by the pervasive cultural belief that women should primarily occupy nurturing roles. Baughn et al. (2006) assert that societal support, or the lack thereof, significantly

6.6.1.1 Recommendations for Caste system reform

Civil war has also caused significant disruption to the traditional society of Jaffna (Kuganathan, 2022). As a consequence of the conflict, the influence of religious communities and the hierarchical caste system, which have historically governed the selection of a spouse, as well as the social networks and prejudices and taboos of society, have come under scrutiny (Khan et al., 2018). Through their attitude and stand, the LTTE leaders emphasized the need for unity against Sinhala persecution to rally all Tamils behind their movement (Kadirgamar, 2017). The LTTE leaders expressed their open hostility to the caste system and their determination to eliminate it. The armed conflict, coupled with the LTTE's prohibition of the caste system and the repeated displacement of individuals, has disrupted this society's customary mode of operation (Kuganathan, 2022). During these years of conflict, the degree of caste division was reduced (Khan et al., 2018). However, in the postwar era, it has taken on a new shape and continues to exist in the northern Sri Lankan community, impeding the advancement of lower-caste female business owners' economic endeavours and social life, according to the findings of the research (Kabilan, 2016).

Eradicating the caste system and its negative impact on the lives of minority lower-caste people, including striving women, demands a multifaceted strategy. Strong legal reforms, including legislation that explicitly prohibit caste-based discrimination, should be implemented (Kadirgamar, 2017). Government support for additional marginalised lower-caste women should include the implementation of educational empowerment programmes, networking opportunities, and financial assistance (Sritharan, n.d.). A chance to serve as a community leader should be extended to them.

Indian government supports and empowers female entrepreneurs through numerous programmes and policies including Stand-Up India Scheme- The goal of this programme, which began in 2016, is to encourage women, Scheduled Castes (SCs), and Scheduled Tribes (STs) to pursue entrepreneurial opportunities by providing loans ranging from 10 lakhs to 1 crore rupees for the establishment of greenfield businesses (Kadirgamar, 2017). Women from minority castes in Northern Sri Lanka who are interested in starting their own businesses might benefit from a comparable system. It may take time for the traditional caste system, which has been in place in the northern region for generations, to be abolished. However, consistent efforts should be made to eliminate its repercussions, and an awareness campaign could be

organised with the help of international advocacy and support in order to witness the impact it has on future generations.

6.6.2 Entrepreneurial Education and training

In the Northern Province of Sri Lanka, entrepreneurship is emerging as a viable career option, with universities playing a pivotal role by introducing programs that develop entrepreneurial skills. This shift helps reframe entrepreneurship as an attractive career choice, countering what participants believe the current secondary education system's emphasis to be, on memorization over creativity and innovation. Research has highlighted the increasing importance of entrepreneurial education in higher education institutions, leading to the introduction of numerous training programs in recent years (Orser et al., 2019). Educational progression plays a crucial role in entrepreneurship, as it equips entrepreneurs with essential skills for success (Honig, 2004).

Participants emphasised that training provided must equip individuals with the skills necessary to address business challenges effectively. This need for training is supported by prior research which states that many entrepreneurs lack formal education and hold pessimistic views about their growth potential, avoid risk-taking, and focus on short-term profits without foresight for the future (Rowe, 2016).

Participants suggested that universities could provide training programs that taught the fundamentals of entrepreneurship and provided value to the field of business education that they believed to be severely lacking. This ties into the concept of a University-Business-Collaboration (UBC), as defined by Mihaela Cornelia Dan in 2013 – this is the process of transforming research findings into practical business insights. It is argued that robust support for UBC demonstrates the benefits of a strong partnership between business and higher education in stimulating economic activity. UBC emphasises innovation, coupled with flexibility, transparency, and value creation for stakeholders as integral components of business models, particularly e-business models. UBC encompasses various elements, including human resources (academic staff, students, company employees), intellectual property rights, legal aspects in contracts, funding for start-ups and spin-offs, and the communication and promotion of collaborative projects (Dan, 2013).

Research suggests that challenges and adversities can serve as valuable sources of learning, particularly for female entrepreneurs in post-conflict and economically recovering regions such as northern Sri Lanka (Yin, 2009). Learning that emerges from unique and disruptive events is

often transformational (Appelbaum & Goransson, 1997; Ekanem, 2015), as women striving to rebuild their businesses and livelihoods may find traditional approaches and established practices inadequate (Marsick & Watkins, 1990; Cope, 2011). In such extraordinary circumstances, shaped by the lingering impacts of war, displacement, gender-based barriers, and economic instability—there is a heightened need for adaptability, resilience, and innovation. These experiences compel female entrepreneurs to critically reassess their ingrained beliefs and assumptions, fostering a reframing of challenges into opportunities for growth and empowerment (Argyris & Schön, 1978; Abrar, Rauf, & Gohar, 2011). From an entrepreneurial learning perspective, Cope (2003) describes these critical events as discontinuous learning experiences, which, for women in northern Sri Lanka, can drive varying levels of learning, enabling them to navigate social and economic constraints, develop sustainable enterprises, and contribute to community development.

Workshops and university programs dedicated to entrepreneurship education are essential for fostering business growth in Northern Sri Lanka, as stated by multiple participants of the study. Participants stated the many positives of such programs, stating that they provide critical skills in business management, financial literacy, marketing, and creativity. The significance of critical learning events in shaping entrepreneurial growth has been widely emphasized, particularly in volatile contexts (Cope & Watts, 2000). In northern Sri Lanka, where the socio-economic landscape is shaped by the lingering impacts of war, displacement, and gendered constraints, female entrepreneurs must navigate a complex interplay of cultural expectations, limited access to resources, and social mobility restrictions. For these women, such events are not just moments of challenge but also powerful catalysts for transformative learning. These experiences often facilitate double-loop learning, compelling them to question deep-seated assumptions about business operations, social norms, and strategic decision-making (Cope, 2003; Zhang et al., 2006).

6.6.2.1 Recommendations for Enhancing entrepreneurial skills through Education and training

It is recommended that academic establishments incorporate entrepreneurship education into their syllabi, placing particular emphasis on pragmatic competencies including financial management, digital marketing, and business planning (Bullough et al., 2015). By providing financial aid in the form of scholarships and grants to female students who are pursuing courses in entrepreneurship, we can inspire more women to explore this area (Meyer & Hamilton,

2020). Governments should pass and strictly implement anti-discrimination laws to shield female entrepreneurs from prejudice and sexism in the business world (Fielden & Hunt, 2011). In the context of public procurement processes, gender quotas have the potential to boost the number of women-owned enterprises that are awarded contracts by the government (Bolton & Foxon, 2015). Family-friendly policies, such as those that provide affordable childcare and parental leave, have the potential to mitigate the domestic obligations that female entrepreneurs may face (Fröhlich, 2023). Further, self-employment necessitates a diverse set of skills, including risk management, opportunity recognition, and business management abilities (Orser et al., 2021). Women are more likely than men to perceive a deficiency in entrepreneurial skills, and evidence frequently indicates that women have fewer opportunities to gain management experience through alternative types of labour market experiences. This barrier to entry can be overcome by women with the assistance of public policy, which can provide them with entrepreneurship training, coaching, and mentoring (Neumeyer et al., 2019). An emerging pattern is for policymakers to prioritise the development of skills that facilitate the expansion of businesses. In addition to providing official and informal networking opportunities, entrepreneurship training programmes usually strive to expand the entrepreneur's knowledge about beginning and running a business (Valerio et al., 2014).

Entrepreneurship training programs for women typically cover the same topics as those for both genders, such as business and financial planning, market and customer identification, financial management, human resource management, and more (OECD & EU, 2015). However, the conflict-affected context of northern Sri Lanka necessitates tailored educational programs specifically designed to help women navigate the multi-layered challenges they are compelled to face. While Pittaway and Rose (2006) argue that existing entrepreneurial learning theories may not fully account for the contextual challenges that influence how learning unfolds, Cope (2011) provides empirical evidence highlighting those critical events—whether financial hardships, market shifts, or personal adversities—serve as fundamental mechanisms for transformational growth in entrepreneurial learning and development through double-loop learning.

With the increasing digitalization of the economy, governments have the opportunity to utilise this connectivity in order to provide assistance to women entrepreneurs. Underutilized avenues for helping online include entrepreneurship education, fostering the development of business networks, enhancing financial accessibility, and providing women with access to procurement

marketplaces. Governments and organisations have the ability to foster digital inclusion by equipping women with the necessary skills to harness technology as a catalyst for business expansion. Empowering women business owners to get into global markets is possible through programmes like e-commerce training and online market access. Online entrepreneurship training, which may include mobile applications, is becoming increasingly recognised as a viable method for imparting entrepreneurial knowledge and guidance to female entrepreneurs (Moberg, 2021). To enhance the growth and success of female entrepreneurs, it is recommended that online entrepreneurship training, including mobile applications, be adopted as a primary method for delivering entrepreneurial knowledge and guidance (Chen et al., 2021). This approach is not only cost-effective but also capable of reaching a broader audience than traditional in-person methods.

Additionally, the development and promotion of dedicated online networking platforms for women entrepreneurs should be prioritized. The "InnoLady Cloud" website, created by the Women's Enterprise Agency in Finland, serves as an illustration of a specialised online networking platform. This online platform links female entrepreneurs with mentors, colleagues, and business angels and focuses on early-stage business growth (Halabisky, 2018). For regions like Northern Sri Lanka, establishing a similar online platform would facilitate effective entrepreneurship training and foster active networking among stakeholders in the local entrepreneurial ecosystem. Policymakers should ensure these platforms remain dynamic and engaging to sustain user participation and support continuous growth in the entrepreneurial community.

6.6.3 Social capital and Entrepreneurial Networks

The participants of this study could not overemphasise the crucial role played by entrepreneurial networks in the facilitation of skills, information, and contacts being shared. These networks are instrumental in helping women entrepreneurs overcome complex challenges, particularly in the post-war environment of Northern Sri Lanka. Networking with other female entrepreneurs can also provide access to essential support services, including consultation, training programs, and workshops, thereby enabling them to navigate the intricate entrepreneurial landscape of the region effectively.

As outlined in prior research such as that conducted by Nichter and Goldmark (2009), the value of entrepreneurial networks is substantial, as they provide access to information that might

otherwise be difficult to obtain. However, research also indicates that female entrepreneurial networks are generally smaller than those of their male counterparts, and that business opportunities are better supported within more integrated social networks (Halabisky, 2018). This observation is consistent with the findings of the current study, where participants expressed a reluctance to join social business networks—a characteristic noted by Halabisky (2018) as typical of female entrepreneurs. Nevertheless, female entrepreneurs in Northern Sri Lanka reported a pessimistic outlook regarding their networking capacities and possibilities. Engagement in social circles has been shown by prior research to benefit entrepreneurs, with a higher degree of social engagement correlating with greater business success (Audretsch, 2002). Both human and social capital generated through networks are crucial for entrepreneurial success. Conversely, isolation tends to result in lower business success rates. Some participants attributed their isolation to the conservative cultural context. As Burt (2001) suggests, closed networks can hinder access to local, national, and global supply chains. Gender also influences the benefits derived from social networks. Previous research (Morris et al., 2016) and participant feedback indicate that women are often excluded from high-level networks dominated by men.

A few participants felt that their isolation from the broader community was primarily due to the post-war environment and the personal hardships they endured during the conflict. Davidsson and Honig (2003) suggest that social capital bridging could be an effective method for accessing social networks and enhancing entrepreneurial success among female entrepreneurs. However, this practice is not widely adopted within the Tamil community, as indicated by the participants' responses.

Some participants from lower castes believed that caste-based discrimination excluded them from entrepreneurial networks. Despite these challenges, a few participants expressed a positive view of the diaspora network's role in rebuilding the war-torn northern region. The Tamil diaspora, according to the participants, has significantly contributed to the reconstruction of the Tamil community post-war. Cheran (2007) notes that the diaspora aims to support those whose needs are unmet by other organizations. The diaspora's efforts in the Northern region are driven by a sense of duty to their homeland and a desire to contribute to market development. Mentoring, a critical entrepreneurial component (Spigel, 2017), is provided by the diaspora, according to participants, and helps in fostering a sense of collectivism and shared community values. This support is vital for the growth of entrepreneurs in Northern Sri Lanka.

6.6.3.1 Recommendations for Developing entrepreneurial networks and establish connections to mainstream infrastructures

For women who are interested in starting their own businesses, participation in entrepreneurship networks is of utmost importance because these networks offer access to resources such as ideas, business partners, clients, and finance, and they also facilitate the sharing of experiences and information (OECD, 2015). When compared to male entrepreneurs, women's networks are often smaller and less formal. As a result, they are less likely to have engaged with those who control crucial resources (Brush et al., 2004). Female entrepreneurs are also less likely to join business associations, special interest groups, and other formal large networks (Klyver, 2011). As a result, policymakers must improve the pool of resources accessible to women entrepreneurs by broadening their entrepreneurial networks, organising networking events, and connecting entrepreneurs to the business community via internet interfaces (Neumeyer et al., 2019).

Public policy efforts generally bring entrepreneurs and business services professionals together by connecting people with similar backgrounds. Shared features promote the rapid formation of ties and trust (Bolton & Foxon, 2015). However, policymakers must guarantee that networks for women entrepreneurs do not exacerbate gender disparities by separating women from mainstream business service providers and other stakeholders in other communities (Klyver, 2011). Additionally, it is essential to establish connections with individuals and assistance providers that are not part of the network (Brush et al., 2004). Developing networks is sometimes done by centering them around other policy interventions, including company development services or training (Orser et al., 2021).

Networks are also useful for promoting and connecting female entrepreneurs in male-dominated industries such as STEM (Manwari et al., 2017). Online networks and university-supported networks in these sectors are valuable sources of inspiration and commercial guidance (Kwapisz, 2022). Such networks will raise the profile of entrepreneurship as a career path for women in these fields. Stronger networks are associated with effective early-stage business development and favourable support (Klyver and Grant, 2010). Networking is essential for entrepreneurial support in both personal and business settings. Women, on the other hand, value personal networks more than commercial networks, with personal interactions with other entrepreneurs being especially useful (Bogren et al., 2013).

6.6.3.2 Encourage a positive outlook by utilising ambassadors and role models

Social and cultural perspectives continue to have a detrimental impact on women's self-assurance and their inclination to initiate business ventures (Klyver, 2011). Policy should aim to enhance public consciousness regarding the potential of entrepreneurship and to inspire more women to participate in the establishment and growth of businesses (Marlow et al., 2008). Simultaneously, there is a need for widespread promotion of women's entrepreneurship in order to challenge gender stereotypes surrounding the participation of women in the workforce. According to Bijedić et al. (2016), role models have the power to influence people's entrepreneurial inclinations through various means such as positive media portrayals, personal interactions, and curriculum materials and case studies utilised in entrepreneurship training and education programmes (Bogren et al., 2013). Through the use of ambassador programmes, one method that is frequently utilised to highlight women who are successful business owners is displayed (Bolton & Foxon, 2015). The European Union is home to numerous renowned instances, such as the Women's Entrepreneurship Ambassadors Programme in Sweden, as well as analogous endeavours in Croatia, Ireland, and the United Kingdom (OECD, 2016). Frequently, they solicit the participation of volunteer role models in public events and the delivery of speeches at academic institutions. The keys to success are minimising the level of effort required and designing the process so that becoming an ambassador is an appealing endeavour (Darnihamedani & Terjesen, 2022). Initiatives aimed at mentoring should be strengthened by forming connections with well-established business owners, professionals in the industry, and professional associations (Orser et al., 2021). By facilitating mentorship for women residing in remote regions, virtual mentorship platforms have the potential to transcend geographical barriers (Bhakuni et al., 2023).

Networking events, both physical and virtual, should be organised periodically to encourage meaningful relationships (Bhakuni et al., 2023). There is evidence to suggest that women-only programmes, while marginally more expensive, are more successful in reaching women since they are more likely to be known about and feel more at ease engaging when they are women-only (Fielden & Hunt, 2011). Furthermore, it is worth noting that intake mechanisms employed by mainstream programmes might exhibit a gender bias by neglecting to consider the unique attributes and requirements of female entrepreneurs (Santos et al., 2019). For aspiring and young business owners, mentoring connections between seasoned and inexperienced business owners can be quite advantageous. These connections have the potential to enhance consciousness regarding entrepreneurship, foster the formation of entrepreneurial mindsets,

and offer encouragement and support throughout the establishment and growth of a business (Putri et al., 2022). The effectiveness of a mentoring relationship is contingent upon the degree of compatibility between the inexperienced entrepreneur (mentee) and the seasoned entrepreneur (mentor). Governments also employ women's enterprise/entrepreneurship centres (WECs) to offer customised business advice in an effort to increase the quantity and calibre of business development assistance available to female entrepreneurs (Bogren et al., 2013). This approach has been widely adopted in numerous OECD and EU Member States, as well as in developing nations, to assist women entrepreneurs in overcoming the obstacles they face when establishing a new company and in achieving long-term viability and expansion (OECD, 2014). These organisations offer loan packages targeted at female entrepreneurs and support services that are gender neutral. Acknowledging and commemorating the accomplishments of female entrepreneurs via media coverage, public events, and awards can serve as a source of motivation for additional women to embark on entrepreneurial endeavours (Byrne et al., 2019). Creating a good narrative about successful female entrepreneurs can help to dispel misconceptions and increase public support (Marlow, 2020).

To help women entrepreneurs, policymakers must first guarantee that family and tax policies promote women's involvement in the labour market as a whole (Kobeissi, 2010). This includes eliminating economic barriers to working in tax-benefit systems and providing a supportive infrastructure for workers and entrepreneurs with care duties. Furthermore, more focused steps can be done to guarantee that family, social, and tax regulations do not discriminate against women's entrepreneurial endeavours (Ascher, 2012).

Historically, public policy aimed to safeguard women and families, whereas workplace policy focused almost solely on women as employees (Gatewood et al., 2016). However, there is growing agreement that policies must be tailored to self-employment. An important first step for policymakers is to investigate how work and personal life are interwoven (Kossek et al., 2010). Much of family policy is designed to encourage and/or require parents to devote adequate time to caring for their children and dependent relatives (Kobeissi, 2010). Economic policy to assist women's entrepreneurship, on the other hand, focuses on promoting and supporting the growth of women-owned firms on the grounds that doing so will increase the welfare of women entrepreneurs while also contributing to economic growth (Gatewood et al., 2016).

To highlight the potential conflict between the focal themes of these several policy sectors, most workplace family rules do not apply to women business owners; rather, they only apply to employees hired by (women) business owners (Fielden & Hunt, 2011). Most countries treat self-employed people differently than employees in terms of eligibility, qualifying criteria, contribution rates, and payment conditions for unemployment insurance, sickness or disability benefits, child and parental benefits and supports, earnings-related pensions, and other social security benefits (Benz & Frey, 2008).

In general, self-employment provides less social safety than employment, particularly in emerging economies (Spasova et al., 2017). While this is frequently attributable to social security systems created to protect employees, it can also be attributed to self-employment decisions (Benz & Frey, 2008). A recent peer review exercise in the European Union (involving Belgium, Estonia, Germany, Ireland, Italy, the Netherlands, Spain, Sweden, and European Commission experts) discovered that social protection systems with variable and/or voluntary contributions are more likely to result in self-employment or the lowest level of contributions (EC, 2017a). Governments can make social security benefits more accessible to independent contractors in order to close this protection gap (Boeri et al., 2020). In order to encourage female entrepreneurs, it is imperative that policymakers design family and tax policies that facilitate women's full participation in the labour market. Furthermore, targeted measures should be implemented to prevent the discrimination of family, social, and tax regulations against the entrepreneurial endeavours of women. The Sri Lankan government should consider introducing new policies to address the unique challenges that women face in Northern Sri Lanka to ensure an equitable environment that encourages female entrepreneurship.

6.6.4 Resources and Capabilities / Labour shortage Issues

Research indicates that female entrepreneurs may benefit more from training programs than their male counterparts, as these programs can significantly boost their self-confidence (Dy et al., 2016; Kuschel & Lepeley, 2016). Male entrepreneurs generally enter the business industry with higher levels of self-esteem, making such training programs particularly crucial in the Northern Sri Lankan context. However, the current situation in Northern Sri Lanka reveals a lack of organized programs or training sessions to help entrepreneurs stay abreast of current trends, marketing techniques, and industry-specific knowledge.

The concept of self-empowerment through educational training is well-documented in the literature (Robb et al., 2014). However, the findings highlight a significant gap between the theoretical possibilities and the practical realities faced by female entrepreneurs, many of whom

struggle to find training programs that build confidence and provide necessary guidance, leaving them feeling lost and directionless in their entrepreneurial endeavours.

6.7 Analysing the findings and drawing conclusions based on the study's theoretical framework

The study of female entrepreneurs in Northern Sri Lanka provides compelling evidence of the significant impact of social and cultural barriers on women's entrepreneurial pursuits, especially in post-conflict settings. The discussion thoroughly examines the impact of overlapping systems of oppression on these women by utilising the matrix of domination and the framework of intersectionality. According to the research findings, societal expectations in Northern Sri Lanka predominantly cast women in caretaker roles, limiting their potential as business leaders. Their entrepreneurial endeavours are restrained by this gender norm, which also restricts the support of their community and family. The matrix of domination depicts how gender roles are socially constructed to maintain power dynamics that favour men in business settings.

The caste system in Northern Sri Lanka adds another layer of discrimination, where women from lower-caste backgrounds experience prejudice and exclusion from business networks. This affects their access to financial resources, mentorship, and entrepreneurial support. The matrix of domination in this context shows how caste and gender intersect to further marginalize women, limiting their ability to advocate for themselves and pursue economic growth. The absence of female role models in business further discourages women from entrepreneurial ventures. While there has been some cultural progress, deeply entrenched beliefs about gender and caste still impede women's business initiatives. The intersectionality framework highlights how these overlapping identities—being female, lower-caste, and aspiring entrepreneurs—compound the challenges faced by these women. Women, particularly from lower castes, are often subject to economic exploitation and unfair labour practices. This limits their ability to accumulate capital and reinvest in their businesses. The matrix of domination here reveals how economic, social, and gender-based hierarchies work together to restrict women's economic empowerment.

Chapter 7: The Influence of Institutional and environmental factors on female Entrepreneurship in Northern Sri Lanka

This chapter examines the impact of institutional and environmental factors on female entrepreneurship in Northern Sri Lanka, focusing on financial and market barriers, government support, non-governmental organizations (NGOs), and war-related challenges. It highlights the difficulties faced by female business owners in acquiring financial loans, exacerbated by bureaucratic barriers to business registration, as well as their lack of support in securing competent human resources and infrastructure for business expansion in the war-torn region. The chapter also explores how government policies are perceived by participants as significantly influencing the trajectory of their businesses, with most expressing unfavorable views of the support received through governmental policies and procedures. Furthermore, it examines how general and customary laws in the northern region perpetuate gender inequalities within both customary and statutory frameworks. The support from NGOs is also seen as minimal, with participants noting that while many programs were initiated after the war, none of them were concrete. Additionally, the chapter discusses the profound psychological trauma experienced by participants, including a lack of control over their ancestral lands, along with the lasting psychological damage and PTSD caused by the prolonged civil war. The findings are analysed in the final section, drawing conclusions grounded in the study's theoretical framework.

The screenshot displays the NVivo software interface. The top ribbon includes tabs for File, Home, Import, Create, Explore, Share, and Crosstab. The 'Explore' tab is active, showing various analysis tools like Advanced Find, Last Run Query, Query Wizard, Text Search, Word Frequency, Coding, Matrix Coding, and Crosstab. On the left, there is a 'Quick Access' sidebar with categories like Files, Memos, Nodes, and See Also Links. The main area shows a 'Nodes' list with columns for Name, Files, and References. The nodes are organized in a hierarchical tree structure.

Name	Files	References
Caste System	1	6
Culture, Social norms	15	95
Education & Training	14	31
Entrepreneurship education & Training	7	19
R & D transfer	3	3
Entrepreneurial Network	15	46
Family	10	26
Finance	14	53
Infrastructure	14	82
Marketing	11	44
Not given access to their own lands	2	3
Policy	15	82
Psychological Trauma due to prolonged war	7	11
Rolemodel	5	11
Thesavalamai	9	16

Figure 24: NVivo

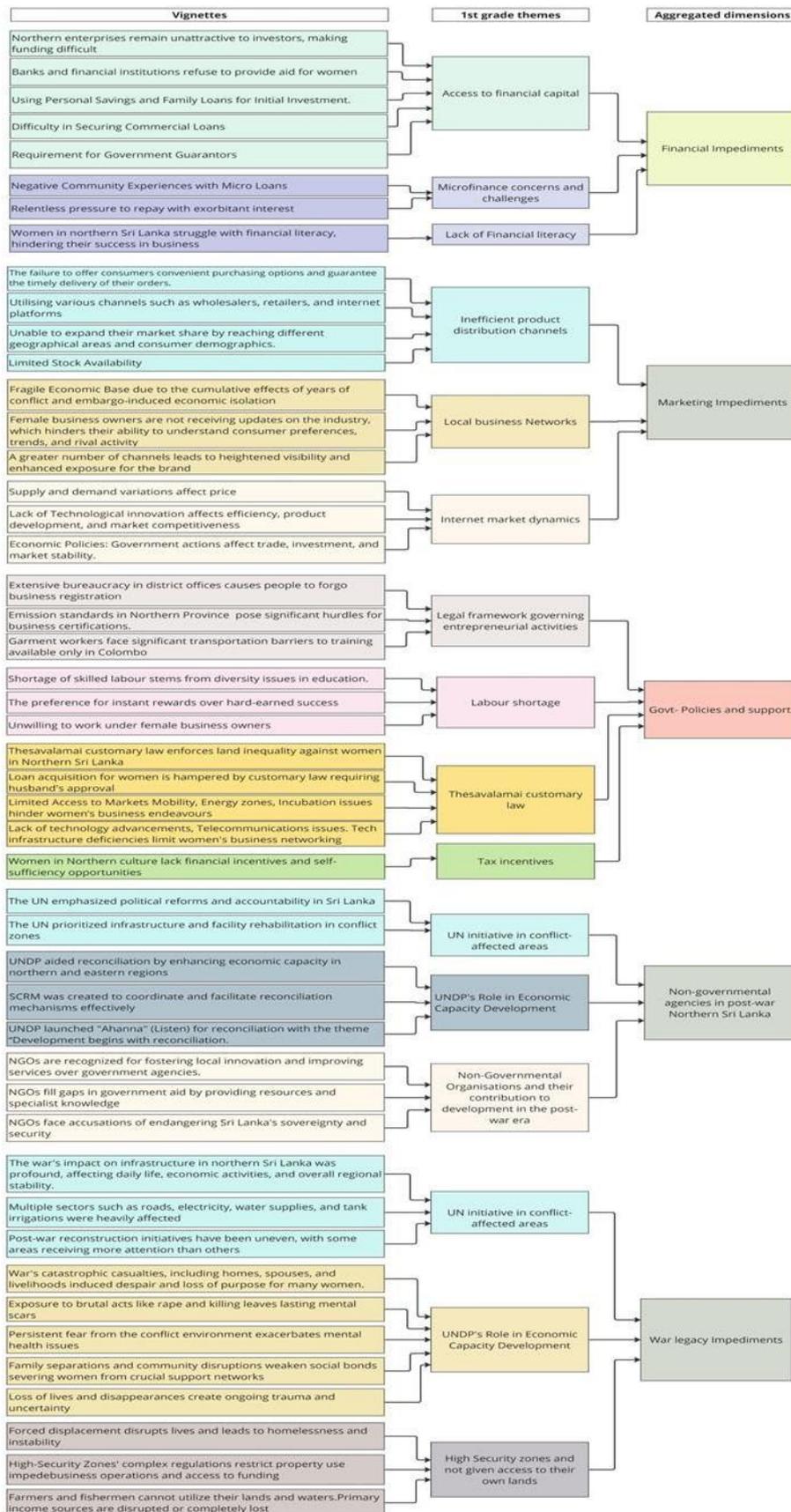


Figure 25: Thematic map of the Influence of Institutional and environmental factors on female Entrepreneurship in Northern Sri Lanka

7.1 Financial Impediments

According to the findings of this study, female business owners in the northern Sri Lankan region face difficulties in acquiring financial loans, which are aggravated by bureaucratic impediments to business registration. Women are denied loans and grants by financial institutions such as banks on the grounds that they are considered to have inadequate creditworthiness. This has exacerbated women's financial situations, forcing them to seek aid from microfinance institutions and informal providers. As a result, many women end up taking out multiple loans just to cover the interest.

As mentioned by participants, financing options are few and far between, as well as seem to be constructed to be less accessible to female entrepreneurs.

We don't have enough money to start a business. There are no favourable financing schemes for us (Respondent P2, Vavuniya, June 2021).

As I mentioned previously, neither government nor non-government organisations provide financial assistance (Respondent P5, Killinochchi, August 2021).

Deriving from participants' statements, financial literacy is found to be low – this is evident where participants state how the lack of finance training has left them to learn through trial and error.

In times of adversity and business failure, banks and financial institutions in the northern region are not very helpful (Respondent P9, Jaffna, June 2021).

My advice would be to seek mentorship from other female entrepreneurs and leverage networks that support women in business. Additionally, they should educate themselves on industry-specific regulations and explore financial support options, like microloans or grants (Respondent P39, Jaffna, Jan 2022).

On the topic of financial literacy, participants state that lack of training in this area is subpar and does not educate on how best to manage resources.

I do not naturally have the ability to employ knowledge and skills to manage financial resources, so even when my company was making a certain level of profit, I was unable to effectively manage this as there is no training available to educate us on doing so (Respondent P2, Vavuniya, June 2021).

As a woman in Northern Sri Lanka, financial challenges are the biggest obstacle I face in my entrepreneurial journey. I lack access to capital, making it nearly impossible to start a business. There are no favorable financing schemes available for war-affected women like me, leaving us with few options for financial support. Even if I managed to secure a loan, I was unsure of how to manage funds or navigate repayment terms (Respondent P33, Mannar, July 2022).

Participants reflect the results of surveys conducted in Sri Lanka that found how SMEs face challenges when applying for bank loans as they do not possess the financial literacy to make

strong applications.

Unfortunately, in this part of Northern Sri Lanka, no such facility is available. But I'm not sure about the other regions. If your business fails for any reason, you will be unable to receive financial assistance from government or non-government organisations to recover or rebuild it. I think that's one of the main reasons why people don't want to risk doing business here (Respondent P6, Vavuniya, Sept 2021).

Due to the requirement of two government employees having to serve as guarantors, obtaining a loan from a bank for a business activity is challenging.

Also, they are more likely to provide us with commercial loans. The issue was that we did not have two government guarantors whose information we could provide along with our loan application. This was a major roadblock for me (Respondent P5, Killinochchi, August 2021).

The initial investment is entirely mine. I had my savings, and I did get some loans from my relatives and friends. However, after just a few months in business, I was hit hard by an epidemic among cattle. There was a tragic loss of life among my cattle. I approached banks and financial institutions for help in rebuilding my farm. They just refused (Respondent P8, Jaffna, Nov 2021).

According to the participants of this study, the microloan systems that are available in the Northern region of Sri Lanka are not particularly helpful for new business start-ups.

Getting a micro loan from them is something that I do not believe is very advisable. They've been approaching us out of nowhere to see if we need any financial assistance. If we borrow money from them, they will demand that we pay it back with an excessively high interest rate. At the end, they will pursue and recover their money with enormous interest. Nobody in our area has had good experience with the micro loan system. It actually did more harm than good (Respondent P12, Vavuniya, May 2022).

According to the findings, obtaining startup capital is the biggest obstacle for new businesses in the North. Government assistance is limited. Banks and other financial institutions are reluctant to lend money for business reasons, especially to women who already own businesses or want to start their own. This may be attributed to the patriarchal laws of Sri Lanka that make engaging in economic activities extremely challenging by forbidding ownership of land, which may otherwise be used as collateral by banks where loans are concerned.

There are no angel investors, crowdfunding, or other forms of investment assistance in this region of Sri Lanka. The existing microlending system is neither customer-friendly nor in the customer's best interests (Respondent P2, Vavuniya, June 2021).

Participants also allude to male entrepreneurs around the region having better access to other external sources of financial capital.

We're aware of some other sources of financial support through word of mouth and research, as banks have not proven to be a viable source of funding. Angel investors are one such source of funding, and some entrepreneurs I know have approached these investors. However, as far as I know, the male entrepreneurs in the region have had more luck with securing funding in this way – the investors do not have much confidence in female business owners (Respondent P6, Vavuniya, Sept 2021).

The lack of support in the loan application process has been cited by some participants as one of the main reasons for the scarcity of attainable loans, which has led to insufficient startup capital.

We have not been able to secure loans because our applications are not perfect, and we have not much of an idea of what is expected by the reviewer of the applications. There should be some kind of guidance offered in putting together bankable proposals, that would allow us to secure loans (Respondent P9, Jaffna, Jan 2022).

7.2 Marketing Impediments

Female entrepreneurs in the Northern Province lack assistance in acquiring competent human resources, infrastructure support for business expansion, and suitable marketing abilities to promote their business enterprises in the northern war-torn Sri Lankan region.

Compared to other regions, growth prospects are hampered by inadequate technological development and infrastructure, in addition to limited market demand and customer base (Respondent P11, Killinochchi, March 2022).

The majority of SME production is based on conventional methods, with no nanotechnology adoptions. They have also neglected technology, web-based e-marketing, social network marketing, and media support to reach producers.

We lack, nevertheless, a support system that would enable us to effectively navigate the dynamic landscape of business trends and developments. As far as our business endeavours are concerned, we are still in the gloomy initial phases (Respondent P6, Vavuniya, Sept 2021).

Males dominate the marketing sector and distribution channels. Women have less access to markets and less mobility in obtaining raw materials in this region (Respondent P10, Killinochchi, Feb 2022).

Based on the results of this study, women residing in the northern region of Sri Lanka hold the perception that they have not been afforded opportunities to remain informed regarding the latest market trends within their specific industries.

People in our northern region keep doing the same things and aren't ready to try something new. This increases the likelihood that a business will fail within six months, or at most, one year (Respondent P1, Jaffna, May 2021).

Businesses often fail due to inadequate funding or insufficient market demand. In the fishery sector, additional challenges such as poor handling, lack of knowledge about product preservation, and weak market strategies further contribute to business failures. Moreover, there is no support system in place to help entrepreneurs gain market knowledge or recover from such failures, leaving them without a safety net to rebuild their businesses (Respondent P27, Vavuniya, May 2022).

Some participants cited a lack of potential customers in the region and lack of marketing resources as a reason for the stunted growth of their businesses.

This region has few customers, making marketing and sales difficult. To expand our business ventures, we also need market opportunities outside the northern region (Respondent 32, Jaffna, May 2022).

However, it is challenging to locate clients outside of this region. Opportunities for marketing and customer acquisition are extremely limited (Respondent P11, Killinochchi, March 2022).

Small garment and tailoring establishments are predominantly closed in this region because consumer demand is disproportionately low (Respondent P6, Vavuniya, Sept 2021).

One participant was unable to invest in fishing operations using cutting-edge fishing techniques because of their dire financial circumstances. This had posed a significant challenge to their efforts to diversify and grow their fishing operations.

Inadequate infrastructure and skilled labour, ineffective post-harvest technology, a deficiency in current technology, and a lack of organisational support are some of the shortcomings of our fishing industry in our region (Respondent P18, Vavuniya, Jan 2023).

7.3 Govt- Policies and support

Government policy was perceived by participants to have a major impact on the trajectory of their businesses, and most participants held unfavourable perceptions of the support they received through governmental policy and procedures: Two participants expressed satisfaction with the assistance provided by governmental organizations but emphasized the importance of ongoing guidance and support from these entities to establish an inclusive business ecosystem that caters to female entrepreneurs in this area.

Initial support was provided by a non-governmental agency, as I mentioned earlier. However, it is continuous support and consistent engagement that we all need. In short, governmental support simply does not exist (Respondent P18, Vavuniya, Jan 2023).

Non-government organisations offer certain training programmes and workshops for small business ventures. However, I believe that in order to overcome the economic stagnation that this region experienced after the war, we require a revolutionary infrastructure and supporting system, not just the bare minimum (Respondent, P1, Jaffna, May 2021).

An alternative viewpoint was expressed by a business proprietor with connections to government departments and prior experience in the government sector regarding the tedious registration procedure and the bureaucracy involved in it. This participant called for further assistance to be available to entrepreneurs in order to help them navigate the phases of their business, as this is a crucial aspect that makes the difference between a business that fails and one that succeeds.

I have completed my graduate studies and have been employed by the government prior to launching my entrepreneurial endeavour. Due to my familiarity with the registration procedures and my extensive contacts within the relevant departments, I encountered no difficulties in registering my business. However, I realised that it is challenging for someone without formal education or contacts in government departments. District office and regional office

registrations are considerably more complicated than business registration. The process is time-consuming due to extensive bureaucracy. People often become frustrated and ultimately decide not to register their business (Respondent P13, Mullaitivu, June 2022).

I think non-govt agencies provide more support than the government itself. There are a few NGOs around this area which I have heard will support women wanting to start businesses in different sectors. I have not received any such support myself, but I have heard that women who want to take up sewing to start a clothing business, and similar ventures, have been supported with equipment and initial support (Respondent P25, Mullaitivu, August 2022).

Participant 7 and participant 12 pointed out that issues with certification and approval were rampant and that they slowed down, or in some cases completely stopped, the progress of establishing businesses.

The Jaffna district's business owners are facing challenges with environmental certification in the areas of air, emission, noise and vibration, wastewater and solid waste, environment balance, occupational safety and health, greener production inducement, organic productions, and raw material exploitation. Poultry farmers must get a licence that meets strict standards for food safety, quality management, environmental management, health and safety, and social responsibility. However, customers in this region lack the knowledge and health awareness to buy healthier, organic, and environmentally friendly options (Respondent P7, Jaffna, Oct 2021).

Unstable development policies over time, patent copyright approval, and quality standards in the Jaffna area are some of the political problems that need to be solved. Obtaining quality standards such as GMP (Goods manufacturing process), SLS (Sri Lanka Standard), and ISO (International standard organisation) is a top priority in NP. However, the government does not provide any guidance or support to ensure that these tasks are completed efficiently (Respondent P12, Vavuniya, May 2022).

Participants often deemed governmental procedures to be ‘tedious and unnecessary lengthy’, leading to rising frustrations among female entrepreneurs in the area in the midst of a lack of support and infrastructure as well.

The procedure of registering a business in the Northern region is one that is both lengthy and frustrating, particularly in the food industry, as far as I can see (Respondent P8, Jaffna, Nov 2021).

Almost 80% of the participants of this study believe that Government policy is not supportive towards female business owners. Government and non-government organisations do not pay due consideration to enhancing the standard of living for the people whose lives have been disrupted by the war in that region, according to some participants.

Everyone wants to get their business registered. But there are a lot of roadblocks, restrictions, and regulations from the government that keep them from moving forward. They often give up hope of government support and continue to run their businesses without registering them, unaware of how difficult it will become later (Respondent P4, Killinochchi, August 2021).

One participant disclosed that the garment sector in the Northern region is not supported by training programmes or seminars, despite the fact that they are provided in other parts of the country.

Women who work in various sectors may face distinct challenges. However, in the garment sector, we have a significant issue as there is no government training institute in the Northern region. The only region in Sri Lanka to have a government-run training institute is Colombo; this is, in my opinion, a disadvantage for us. Because of transportation problems, it is not feasible for someone in the northern region to go there for training. There are no branches in the northern regions. They make it challenging for us to obtain technological assistance or advice from them. We would still benefit from their programmes, even if they only offered them once a month or once every three months in the Northern region (Respondent P6, Vavuniya, Sept 2021).

A female company owner who was a part of the study stated that she had not seen any assistance from the government or nonprofits, even though there had been several initiations just after the civil war was declared finished.

Immediately after the end of the civil war in 2009, they initiated a few projects designed to assist with the reconstruction of livelihoods. That eventually came to an end. As far as I know, they have never helped anyone start a business in this region (Respondent P11, Killinochchi, March 2022).

The rope manufacturing industry and the leather product business have no access to professional support and guidance in the Northern region. NGOs and community centres provide only minimal support and basic assistance, however. I believe the government should promote local businesses in a consistent and effective manner (Respondent P3, Mullaitivu, July 2021).

Despite the fact that registering their firms would enable them to take part in government-funded programmes down the road, small business owners have complained that they are neither encouraged nor helped to do so.

I don't believe that many firms managed to flourish or expand after the war. Limited financial resources and strict government regulations are the main causes of this stagnant condition, in my opinion (Respondent P3, Mullaitivu, July 2021).

Instead, they experience a loss of motivation as government officials disregard their business' potential and focus solely on its current size and scope, refusing to assist them with the registration procedure.

The Department of Agriculture in the Northern Region is unhelpful and inactive. I heard on Indian radio networks that farmers are kept up to date on land conditions and weather forecasts, the optimal location and methodology for planting plants, together with pertinent cultivation guidelines tailored to the particular region. However, the existing infrastructure of Northern province does not possess an equivalent mechanism for support (Respondent P11, Killinochchi, March 2022).

Women fishers in this region clearly have a low socioeconomic standing, limited income, low literacy rates, and a lack of support from the government were some of the key obstacles that the fisherwomen in this area faced (Respondent P18, Vavuniya, Jan 2023).

7.3.1 Thesavalamai

Tamil women in Northern Sri Lanka face additional difficulties if their husbands have been killed or missing during the civil war, which prevents them from receiving financial loans and support that are normally given based on marital ties. Because of this predicament, there is an increased demand for creative solutions that will make it easier for female entrepreneurs to gain access to funding in situations like these.

There is gender prejudice in seeking financial assistance under Thesavalamai customary law in Northern Sri Lanka. Due to gender biases, women endure land and livelihood inequality in this region (Respondent P5, Killinochchi, August 2021).

The Sri Lankan constitution does not make any distinctions between men and women when it comes to land ownership, but some general and customary laws in the northern part of the country still keep gender differences in place.

There is no financial assistance available to women in need, in my opinion. The Thesavalamai law states that a wife cannot get a loan secured by her land or property unless her husband also signs the document. This situation becomes more challenging if you are separated from your husband or if he is declared missing due to the war (Respondent P9, Jaffna, Jan 2022).

My one-word description of Northern culture would be - oppressive. We hang on to old beliefs that don't do good to anyone anymore. Even our customary laws prevent women from being self-sufficient, owning land, property, or having any instruments to take control of their lives, so I can't blame the women around us for being the way they are. This culture might be excessively rigid and judgmental towards women (Respondent P12, Vavuniya, May 2022).

Female farmers frequently face constraints in accessing agricultural assets, services, and benefits due to their lack of land ownership. Female business owners in this region believe it has a detrimental effect on their business activities.

As far as the management of the assets is concerned, women are not permitted to make any decisions regarding their immovable assets at all. The male relatives are the ones in charge of making decisions in this situation (Respondent P14, Killinochchi, June 2022).

Inequalities in property access and disposition exist due to the Northern Tamils' unique Thesavalamai systems governing their property and inheritance rights, according to the participants.

Loans and mortgages are difficult to obtain for women in this region. In my opinion, financial institutions are not particularly supportive. Loan acquisition is largely unrestricted in accordance with Thesavalamai customary law. It is my conviction that immovable assets cannot be utilised for this purpose (sold or mortgaged) without the written consent of her spouse. Even if the woman's parents give her property as a dowry, she still needs her husband's permission to utilise it (Respondent P12, Vavuniya, May 2022).

7.4 Non-government agencies

There was an overall consensus among participants in relation to the perspective of NGO support in the Northern region. The support provided by NGOs has largely been stated to be minimal, with one participant mentioning that while many programs were conceived following the war, none of these were concrete.

Instantaneously following the declaration that the war had been declared ended, a number of measures were taken by both government and non-governmental organisations (NGOs) in order to reconstruct the Northern region. But over time, it diminished, and to the best of my knowledge, they have neither a system of support nor any positive results (Respondent P8, Jaffna, Nov 2021).

The support provided by NGOs was also criticised to be half-hearted attempts to bridge the gap between the need for better support and the solution to it.

Non-government organisations offer certain training programmes and workshops for small business ventures. However, I believe that in order to overcome the economic stagnation that this region experienced after the war, we require a revolutionary infrastructure and supporting system, not just the bare minimum (Respondent P12, Vavuniya, May 2022).

I received funding to purchase the candle-making machine from a non-governmental organisation that provided required training to a group of women. However, I have received no further support since then (Respondent P14, Killinochchi, June 2022).

NGO support has been stated to be inconsistent – participants outline how inconsistency in support disrupts the trajectory of their businesses, make pre-planning for further development and growth impossible, and lead to instability.

Initial support was provided by a non-governmental agency, as I mentioned earlier. However, it is continuous support and consistent engagement that we all need. In short, governmental support simply does not exist (Respondent P20, Killinochchi, May 2023).

Another opinion that was shared by many participants was that while NGO support was minimal, it was still above the level of support they were receiving from the government in setting up their businesses. In this instance, NGO support was perceived to be the more generous of the two.

There are a few NGOs around this area which I have heard will support women wanting to start businesses in different sectors (Respondent P7, Jaffna, Oct 2021).

I think non-governmental agencies provide more support than the government itself (Respondent P5, Killinochchi, August 2021).

Participant 4 suggested potential areas for improvement that would result in a better support structure for individuals, should NGOs choose to invest in a better framework of assistance.

To empower women in this region, government and non-government organisations should provide interest-free loans, training programmes, and leadership workshops (Respondent P4, Killinochchi, August 2021).

7.5 War legacy Impediments

The research findings suggest that war victims who took part in the study experience complex and severe psychological trauma, financial obstacles, denied control over their ancestral lands' societal standards, and other significant challenges when trying to build their own businesses for financial profit. To promote an environment that is inclusive and favourable to the success of their financial interventions, they advised that the government should consider this matter critically and execute appropriate activities to remedy their concerns.

7.5.1 Psychological damage and PTSD caused by the prolonged civil war

Apart from being subjected to severe war-related distressing incidents like seeing or being tortured, getting hurt, or dying, a lot of people in Northern and eastern Sri Lanka have also gone through broken family and community ties, loved ones leaving the country, shifting societal norms, losing their means of support and education.

The position in which women are forced to take on the financial responsibilities of their families while being kept in the dark by society is a very unpleasant situation (Respondent P4, Killinochchi, August 2021).

The livelihoods of Tamil women dwelling in the northern region are profoundly impacted in various ways by the psychological repercussions of war trauma.

As a result of the destruction of my home and other assets during the civil war, I was forced to relocate and lost my ability to earn a living. The war took the lives of my husband and other family members, separating me from important communities of friends and relatives. Confronted with such significant losses, I lost hope and struggled to find the motivation to start anything new in our region (Respondent, P17, Killinochchi, Nov 2022).

Entrepreneurship in exile shaped their experiences in an irreversible manner and directed their narratives into those viewed through a lens of trauma.

From my perspective as a Tamil woman residing in the northern region of Sri Lanka, the protracted civil conflict has inflicted an immense psychological toll. The continual threat of violence, the death of loved ones, and the displacement have all left significant scars on my mental health. We have all felt the weight of homelessness, hunger, and constant fear (Respondent P2, Vavuniya, June 2021).

Participants expressed how their lives suddenly started revolving around their loss and trauma. They explain how this incapacitated their movements not only in everyday life, but also in terms of looking towards the future that was now filled with uncertainty.

The trauma I have experienced has not only harmed me emotionally but has also substantially impacted my capacity to earn a living. The long-term impacts of war- make it difficult to concentrate on a job or seek possibilities for economic progress. Our mental health is already suffering, and the constant barrage of daily stresses—like property loss and never-ending uncertainty—just makes things worse (Respondent P5, Killinochchi, August 2021).

The lack of support with and attention to the long-term impact of the war has left many participants expressing that they have never been able to move away from the trauma they endured.

Many of us are still struggling with unresolved grief and anxiety as a result of the forced disappearances of family members during and after the battle. It has been difficult for us to rebuild our lives and obtain a steady income because of the unresolved feelings and the fear of retaliation (Respondent P9, Jaffna, Jan 2022).

7.5.2 Denied access to their ancestral territories

Following the end of the civil war in 2009, attempts were undertaken to enable the return and resettlement of war-displaced individuals to their former homes and communities. Housing, infrastructure, livelihood possibilities, and basic services are all part of what displaced families need as they rebuild their lives – this is what constitutes resettlement.

A significant portion of productive land has been taken seized by the government and the NP is badly affected by this. This significantly impedes our means of livelihood, business endeavours, and access to financial capital for operational purposes (Respondent P10, Killinochchi, Feb 2022).

However, the process of relocation has been hampered by the military's confiscation of civilian lands in the Northern region. This has been a significant obstacle for the resettlement process.

It has been alleged that the military has taken control of significant tracts of land for the goal of building high-security zones (HSZs) or military outposts in critical locations.

Being unable to access my land and property because it is located in a high-security zone can have a significant negative impact on your ability to do business and acquire funding as a businesswoman. In High-Security Zones, property may be subject to complex legal regulations governing ownership, transfer, and use. These circumstances created legal and regulatory barriers that limit my ability to use your property for business or obtain financial advantage (Respondent P12, Vavuniya, May 2022).

The acquisition of private properties for HSZs implies that Tamils who previously used these areas for their livelihoods are no longer able to access them. This may include farmers who used the land for agriculture, fisherman who fished in nearby bodies of water, or people who ran companies or lived on the acquired land. Consequently, their primary sources of income are significantly disrupted or entirely banished.

Being unable to access my land and property because it is located in a high-security zone can have a significant negative impact on your ability to do business and acquire funding as a businesswoman. In High-Security Zones, property may be subject to complex legal regulations governing ownership, transfer, and use. These circumstances created legal and regulatory barriers that limit my ability to use your property for business or obtain financial advantage (Respondent P22, Mullaitivu, Feb 2022).

Women can become more economically independent and resilient if they are granted access to their land for agricultural production and their land rights are upheld. Unfortunately, 14 years after the conflict was officially over, the government continues to withhold private lands in our region (Respondent P11, Killinochchi, March 2022).

Since they were denied access to their own lands, economic activities of female business owners in Northern Sri Lanka were greatly impacted in a number of different ways, according to some participants' observations.

People have been internally displaced in Palaly, Mullikulam, and Mannar, with the majority originating from Jaffna. In 2017, the Sri Lankan navy high command announced it will return 100 acres of security-occupied land in Mullikulam to the original owners and displaced residents of this Mannar coastal village on the northwest coast. However, there have been no developments thus far. This private land includes homes, commercial buildings, cultivable land, and other holdings. Security forces also control religious structures, schools, communal wells, beaches, and agricultural property used by communities. This action significantly impedes our means of livelihood, business endeavours, and access to financial capital for operational purposes (Respondent P16, Mannar, August 2022).

In some situations, the development of HSZs has resulted in the forced removal of Tamil populations from their ancestral lands. It disrupts their life and undermines their sense of identity and attachment to the land they have lived on for generations. Those affected by government property acquisition sometimes receive little to no compensation, worsening their economic situation.

7.6 Discussion

7.6.1 Finance

Participants of the study conceded that access to microfinance offers growth opportunities that would otherwise be inaccessible to female entrepreneurs. Microfinance has been identified as an effective mechanism for enhancing socioeconomic conditions and building financial security (Chang, 2010). However, the efficacy of microloan facilities is sometimes questioned, with some participants stating that microfinance does not always significantly improve the opportunities available to them. Additionally, the requirement for women to obtain male family members' permission to engage in economic activities is noted by participants to exacerbate the lack of governmental support for female entrepreneurs' financial and legal needs.

It was evident from the results of this study that women business owners in this region lack financial literacy. They asserted their lack of a contingency financial plan in case of a market collapse or pandemic, and their inability to obtain loans due to the rejection of their loan requests by financial institutions. The impact of financial literacy on access to financial resources is significant; greater financial literacy is correlated with improved entrepreneurial success, while limited financial literacy can result in uninformed business decisions that may jeopardize an enterprise, potentially leading to bankruptcy.

Female entrepreneurs were found to exhibit a lower propensity to apply for external loans (Mittal & Vyas, 2011), despite research by Marlow and Patton (2005) indicating that they typically require loans more than their male counterparts. This discrepancy is attributed to the discrimination faced by women from financial institutions, leading to a lower approval rate for loans. Women in Northern Sri Lanka face significant financial challenges when starting or expanding businesses, exacerbated by bureaucratic obstacles in business registration and loan acquisition, with patriarchal norms often deeming them less creditworthy, forcing reliance on high-interest microfinance institutions. Furthermore, the financial literacy of women, which is a result of their limited exposure to the financial sector, has been leveraged to discourage their engagement in economic activities. The requirement for government-employed guarantors to obtain loans from financial institutions complicates access to financial resources, while male entrepreneurs frequently have greater access to external capital sources, emphasising gender disparities.

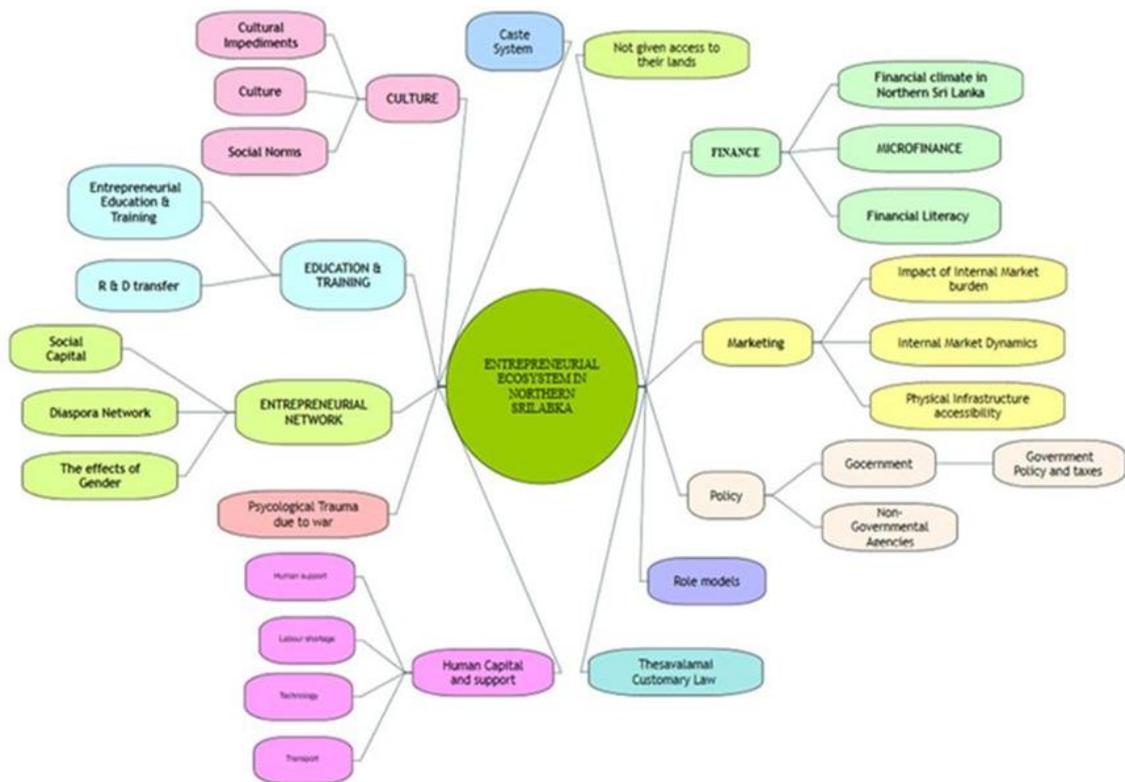


Figure 26: Source: NVivo map

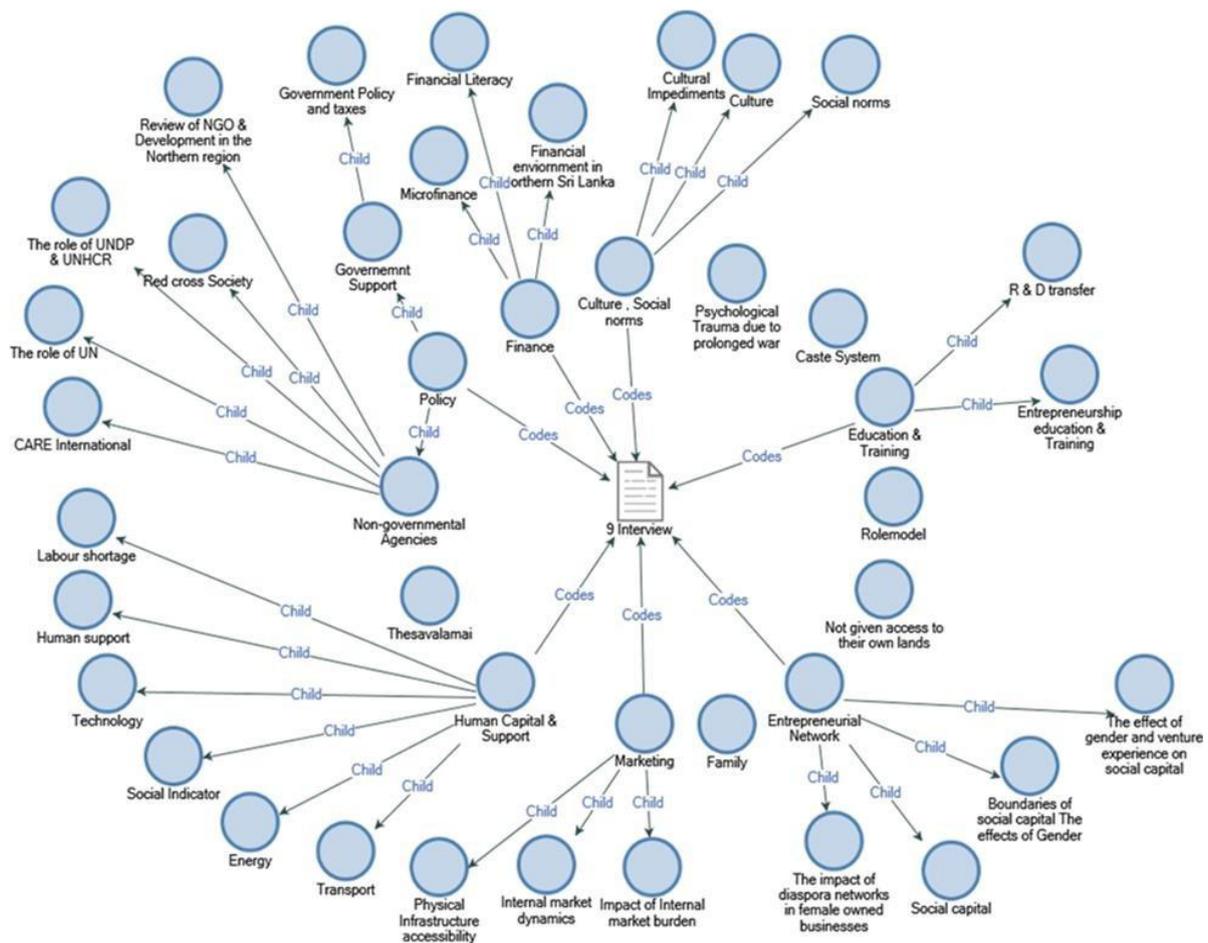


Figure 27:Source: NVivo map

7.6.1.1 Recommendations to improve access to finance by promoting financial literacy and offering various financing options

Policymakers should prioritize resolving market failures, such as financing gaps and information asymmetries, that hinder female entrepreneurs' access to capital (Eades et al., 2012). To address these challenges, financial institutions should develop specialized funds and loan programs tailored to women entrepreneurs, offering flexible repayment terms and minimal collateral requirements (Danns & Danns, 2017). Additionally, transforming the marketplace to ensure equal opportunities for women is crucial (Morgan et al., 2018). Governments can incentivize private sector involvement by providing tax exemptions or subsidies to organizations that support women-owned businesses. These measures will create a more inclusive financial environment, enabling women to compete effectively in the entrepreneurial landscape (Hasan & Hoque, 2021).

i. Grants

There are several public policy instruments utilised in EU Member States to boost women entrepreneurs' access to capital (Piacentini, 2013). To enhance women's access to capital and create a more inclusive entrepreneurial ecosystem in Northern Sri Lanka, policymakers should consider implementing targeted grant programs. These programs should be designed to offer smaller grants for starting small-scale ventures and larger grants for more ambitious projects (OECD, 2013; 2014; 2015). The grants should be awarded based on a robust selection process, such as detailed applications, business plans, or idea competitions, to identify and support female entrepreneurs with strong potential for success. This approach can help foster a more equitable environment by providing necessary financial support and recognizing the capabilities of women entrepreneurs in the region.

ii. Microcredit

To promote an inclusive entrepreneurial ecosystem for women in Northern Sri Lanka, policymakers should consider implementing and expanding microcredit programs. Unlike grants, microcredit provides business loans that help overcome market and social barriers to financial access (Afrin et al., 2010). Given that women received approximately 40% of microcredit loans in Europe and a significant portion of microfinance institutions focus specifically on women, similar strategies should be adopted (Mahmood et al., 2014). Establishing targeted microcredit facilities for women entrepreneurs can enhance financial inclusion and support their business development. This approach should include dedicated

microfinance institutions or programs that cater specifically to women, with an emphasis on overcoming financial and social obstacles (Babajide et al., 2022).

iii. Venture capital

To foster an inclusive entrepreneurial ecosystem for women in Northern Sri Lanka, particularly those affected by the civil war, policymakers should focus on increasing access to venture capital and specialized financial support. Given that venture capital remains rare for start-ups and is even less accessible to female entrepreneurs, it is crucial to develop targeted policies that address this disparity (Brush & Cooper, 2012). Establishing venture capital funds and investment programs specifically aimed at growth-oriented women-led businesses can provide essential early-stage investment opportunities. These initiatives should be designed to support high-risk ventures with potential for significant impact, thereby enhancing financial inclusion and promoting sustainable economic growth in the region (Hao et al., 2024).

iv. Angel Investment

To support women entrepreneurs in Northern Sri Lanka, especially those affected by the civil war, policymakers should promote and facilitate angel investment networks. These networks, which involve wealthy individuals providing early-stage funding in exchange for equity or convertible debt, are crucial for startups but often lack formal structures. By integrating female investors and advisors into these networks, governments can enhance the availability of angel financing for women-led businesses (Dijk, 2021). Additionally, expanding financial education and training programs will improve the quality of loan applications and financial pitches (Coleman & Robb, 2018). Specialized seminars and workshops should be implemented to increase knowledge of various financing options and empower women entrepreneurs to access and leverage angel investment opportunities effectively.

v. Crowd funding

To foster an inclusive entrepreneurial ecosystem for women in Northern Sri Lanka, particularly those affected by the civil war, policymakers should leverage emerging financial platforms such as crowdfunding. Crowdfunding offers various forms of financial support, including loans, equity, and gifts, and can be accessed through mobile devices and computers, making it a practical solution for entrepreneurs with limited access to traditional financing (Wesemann & Wincent, 2021). This approach can help overcome historical biases against female entrepreneurs by reaching a broad audience of potential backers online. Research indicates that female-led crowdfunding campaigns attract more donors and achieve higher fundraising targets

compared to their male counterparts (Groza et al., 2020). To maximize this potential, the government should support the development of crowdfunding platforms that cater specifically to women and provide financial and legal aid similar to initiatives like Symbid in the Netherlands (Morsink, 2022). This support should include enhancing digital infrastructure, offering training on crowdfunding strategies, and increasing awareness of these opportunities among women entrepreneurs in the region.

vi. Improving access to financial resources

To support women entrepreneurs in Northern Sri Lanka who have been affected by the civil war and face intersectional gender and institutional constraints, policymakers should promote the development of fintech solutions, particularly online micro-lending platforms. The establishment of platforms similar to Women's Business Loans, which connects entrepreneurs with investors through a digital marketplace, could provide crucial funding access (Andriamahery & Qamruzzaman, 2022). These platforms, which are successful in countries like the United States and China, offer fast and efficient funding with competitive interest rates (Manwari et al., 2017). By facilitating such platforms, the government can help bridge the financing gap for women-led enterprises, enhance financial inclusion, and reduce the biases that traditionally limit women's access to capital. Furthermore, integrating financial technology with local needs and providing targeted support and training for female entrepreneurs can foster a more inclusive and resilient entrepreneurial ecosystem in the region (Sing et al., 2018).

vii. Tax decrease

To create a more inclusive entrepreneurial ecosystem for women in Northern Sri Lanka, particularly in the post-conflict context, the following policy reforms are recommended: First, implement dual household income tax schemes to support families where both partners are working, thus enhancing infrastructure such as childcare facilities and promoting full-time female entrepreneurship (Terjesen et al., 2016). Additionally, revise business taxation policies to eliminate gender biases, ensuring that sector-specific incentives do not disproportionately favour male entrepreneurs (Chiplunkar & Goldberg, 2021). Finally, consider transitioning to a universal social protection system that provides benefits based on need rather than employment status. This approach would help reduce barriers for women entrepreneurs by offering more equitable support without depending on their employment contributions (Darnihamedani & Terjesen, 2022). These reforms aim to address the unique challenges faced by women in this region and foster a more supportive environment for their entrepreneurial activities.

viii. Public Procurement

To enhance the entrepreneurial ecosystem for women in Northern Sri Lanka, it is recommended to increase their participation in public procurement processes, which represent a significant portion of GDP (BC, 2020). Currently, women's involvement in these markets is minimal, often limited to only 1% of public contracts globally. To address this disparity, the government should implement procurement assistance programs specifically designed for women entrepreneurs (Mohammed, 2019). This could include developing online platforms to facilitate access to government contracts, streamline the process of discovering, advertising, and awarding these contracts, and provide targeted support and training to help women successfully navigate and compete in these markets. By leveraging mobile tools and digital resources, such initiatives could help bridge the gap and promote greater inclusivity in public procurement (Orser et al., 2021).

7.6.2 Marketing

According to the participants of this research, the fundamental reason for the failure of many female-owned firms is their inability to outcompete by providing value. Instead, they prefer to compete for a small consumer base with products or services that are comparable to those offered by competitors. This issue has been found by this study to be largely due to a limited understanding of marketing principles, trends, and customer preferences, and a lack of innovative strategies to attract new customers. Existing literature emphasizes that survival is a predominant issue for SMEs, with a significant proportion failing within five years of establishment (Asian SME Summit, 2009). The failure to adequately comprehend market trends and customer preferences leads to an inability to adapt to the changing demands of consumers. Furthermore, limited access to resources such as capital, financing, technology, and labour training negatively impacts the longevity of nascent businesses, as stated by participants. Market burden research by Sobel et al. (2007) explains the challenges female entrepreneurs face, noting that market burden increases in economies with low entrepreneurship incidence. This is particularly relevant in regions like the Northern Province, where the business environment is not conducive to entrepreneurial endeavours, making market entry difficult. Research suggests that financial profitability can be achieved through preparedness to manage risks and challenges (Nadkarni & Narayanan, 2007). The growth of businesses is impeded by the lack of support for female entrepreneurs in accessing skilled labour and infrastructure. There is a limited adoption of advanced technologies or digital

marketing strategies, and traditional methods continue to dominate production processes in this region. In contemporary markets, their capacity to compete is impaired by this technological disparity. Women are confined to domestic roles as a result of cultural expectations, which restricts their insight into market trends and diminishes their ability to innovate and diversify their business ventures. In addition, male workers are reluctant to work under female management due to the social norms that exist in this region, which makes it even more challenging to acquire skilled labour.

7.6.2.1 Recommendation for Worldwide Collaboration to expand market dynamics

In order to encourage female entrepreneurship on a worldwide scale, international organisations and diplomatic initiatives can help facilitate the exchange of knowledge and the sharing of best practices among countries (Machado et al., 2023). Cross-border alliances can open markets, technology, and investment opportunities for women (Rosenbaum, 2017). Compared to males, women entrepreneurs are more likely to run smaller, less dynamic enterprises, and they are more prevalent in areas like personal services that do not require a large investment of capital and hence have less potential to generate a high and sustainable income (Benz & Frey, 2008). Compared to men, women entrepreneurs often have different goals and reasons for starting their own businesses (Manolova et al., 2008). In an effort to better balance work and life, some women seem more inclined to work for themselves, while others launch firms in an effort to break through the "glass ceiling" in the workforce (Mishra, 2024). Although it is crucial for people to have a variety of options when it comes to employment, women frequently have untapped entrepreneurial potential. Policymakers must unlock this potential while acknowledging that women are a diverse group with varying motivations, objectives, and projects.

In order to enhance global cooperation among female entrepreneurs in Sri Lanka's Northern Region, it is imperative for the government to forge alliances with international organisations and foreign governments. This will facilitate the establishment of platforms that facilitate the exchange of knowledge, sharing of best practices, and provision of mentorship opportunities for female entrepreneurs. This can be accomplished by leveraging existing initiatives, such as the one between Ontario and Sri Lanka's Northern Province, which focusses on women's empowerment and economic development. Additionally, they could create programs that facilitate female entrepreneurs' access to global markets and advanced technology, thereby expanding their business prospects. This might entail building online marketplaces for

international trade, putting local business owners in touch with foreign financiers, and offering resources to assist in growing their enterprises. Furthermore, the government should establish specialised training programs to address the unique challenges that women entrepreneurs face, such as limited access to capital and smaller business sizes. Additionally, these programs should provide networking opportunities for female entrepreneurs to meet mentors and peers around the world. It is crucial to implement new policies that consider the diverse goals and motivations of female entrepreneurs. One example of this is providing assistance to women in this region who are starting their own businesses in order to break through the "glass ceiling" in traditional job settings or to find a balance between their personal and professional responsibilities.

7.6.3 Governmental law & policies

7.6.3.1 Thesavalamai Law

The participants of this study listed the restrictions imposed on them by the Thesavalamai law; women in certain areas are not permitted to manage, invest, mortgage, lease, or sell property without written approval from their spouse. The Thesavalamai law, despite allowing women to own half of the wealth accumulated as a legally married couple (Thambiah, 2001), imposes constraints that hinder women's economic empowerment. Furthermore, the participants assert that women are not treated as equal parties in court and are considered minors, which hinders their ability to independently enter into business contracts. This results in women having nominal ownership of assets but lacking control over them. Land ownership laws in the Northern Province further disadvantage female entrepreneurs from the outset (Agarwal, 1994). The resulting economic, social, and cultural divide has been found to significantly impact the ability of female entrepreneurs to utilize available resources. Government policies and bureaucratic procedures are perceived as unsupportive and cumbersome, especially for women. The lack of assistance in business registration and limited training opportunities in specific sectors like the garment industry exacerbate these challenges. The Thesavalamai customary law further entrenches gender inequalities, restricting women's property rights and access to financial resources based on marital status. This legal framework reflects broader patriarchal and colonial legacies that continue to marginalize women.

A significant number of participants mention that targeted tax discounts motivate them to participate in activities that have a positive impact on society as a whole. Since the primary

goal of granting such tax breaks is to boost economic development by encouraging business expansion and entrepreneurship, these appear to work within this setting. Tax concessions are reductions given by the government in the amount of tax that a specific set of people or kind of organisation must pay, or changes to the tax system that benefit those people.

Businesses and individuals may receive tax incentives or concessions from the government when taxes play a significant role in their decision-making (Anojan, 2014). While it has been pointed out by many participants that women's emancipation in the Northern region is largely dependent on increasing access to finance, they also mention that other barriers, such as the poor track record of political empowerment projects and a lack of tax breaks for female company owners, must be addressed. In their study, Santoni and Barth (2014) discovered that female entrepreneurs in poor countries have intrinsic challenges, mostly due to a lack of financial resources and institutional support. These findings have previously been corroborated by other studies conducted in Iran (Sarfaraz & Faghih, 2011). According to the women who participated in the research, tax exemptions for small and medium-sized enterprises might improve the economic climate in war-affected regions, such as northern Sri Lanka. They believe their growth is hampered by the greater tax compliance costs they face compared to larger enterprises. The government may lessen these expenses by providing tax breaks that allow businesses to expand, reinvest in operations, and hire more employees.

7.6.3.1.1 Recommendations for Customary law reform

Regulatory or institutional reforms aimed at mitigating the influence of customary law and practice on women's financial accessibility: Further research could provide a comprehensive analysis of the consequences of modifications in collateral prerequisites for women proprietors of micro, small, and medium-sized enterprises (Kiraka et al., 2015). This could encompass an examination of the reform's achievements, obstacles encountered, and lessons assimilated, in addition to an exploration of the contextual and situation (Davis, 2012). Consequently, this may empower women to acquire real estate or submit bank loan applications without requiring the consent and endorsement of a male relative (Guruparan, 2016). Acknowledging the significance of non-monetary contributions in promoting the property rights of women. In the same way that ensuring women can retain property ownership in the event of marital dissolution is vital for their ability to obtain collateral, acknowledgement of their non-monetary contributions is equally significant (Caldwell, 2005). Domestic duties, managing the marital home, family assets and businesses, childcare, and agricultural labour are all examples of these contributions. It is essential to acknowledge women's non-monetary contributions to household

wealth because, on average, they bring less in monetary contributions and, as a result, fewer assets to the marriage (Messac, 2018). The types of contributions that women usually make to the household are much more inclusive when these non-monetary contributions are recognised. In Kenya, for example, when distributing property after divorce or separation, the court considers both monetary and non-monetary contributions, allowing women's caregiving and other household-related contributions to be valued in determining appropriate allocations (Messac, 2018).

Cultural and religious barriers prevent many women from launching their own businesses, even in countries where women enjoy equal rights under the law and the ability to form their own companies (Franzke et al., 2022). Despite the fact that women are permitted to own property and land in their own right, bank officials in Zambia, Tanzania, and Ethiopia have discovered instances in which the signature of their male spouse is still required to open a business bank account (Cullen, 2020). While this stipulation might hold merit in situations involving joint property ownership, it is deemed regressive when applied to sole property ownership by a woman (Gaddis et al., 2022). Women business owners and workers face discrimination in contractual disputes due to traditional laws' tendency to treat them as minors (Franzke et al., 2022). This is the case in the northern region of Sri Lanka as a result of the institutional and financial constraints imposed by the *thesavalamai* customary law.

To address the economic and entrepreneurial challenges that Tamil women in Northern Sri Lanka face as a result of the *Thesavalamai* law, the property ownership law should be amended to give women complete autonomy over property ownership, allowing them to sell or manage their assets without the consent of a spouse or guardian. This should encompass explicit guidelines regarding the ownership of sole property. Additionally, legal procedures should be simplified to facilitate the process of obtaining property control for women in situations where their spouses are either missing or have fled as a result of the civil war. The introduction of legal mechanisms to address cases in which death certificates are unavailable would eliminate a substantial obstacle. It is imperative to intensify efforts to raise legal awareness, which will enable women to better understand their legal rights and receive legal assistance to assist them in navigating the intricacies of business and property law. This includes providing training for local legal professionals so that they can better support women in the event of disputes involving contracts and businesses. The integration of customary law and civil law is necessary in order to bring the *Thesawalamai* law into conformity with the national civil law. This will ensure that customary laws do not discriminate against women and do not violate their rights.

This may necessitate making adjustments or instituting new policies to account for the current socioeconomic climate following the protracted civil war.

7.6.4 Non-Governmental Organizations

A substantial number of participants explicitly stated that they encountered difficulties due to a lack of governmental support, which was subsequently compensated for by NGOs. According to them, there is a substantial disparity between the support provided by governmental agencies and NGOs, with the former offering marginally higher levels of assistance. Tandon (2020) also underscored the substantial role of NGOs in assisting local entrepreneurs, recognising their influence on local development. According to Brown and Mason (2019), non-governmental organisations (NGOs) offer individualised assistance, which may include training policymakers to back female entrepreneurs. NGOs frequently fill gaps created by reduced government spending by developing and conducting socioeconomic programmes to enhance rural living conditions in this post-war context. NGOs provide localized support that could extend to educating government representatives on supporting female entrepreneurs (Lewis, 2003). But the rivalry between non-governmental organisations and government agencies over post-war assistance for the Northern Province underscores the need for more efficient collaboration (Jayathilake, 2020). He added that non-governmental organisations have claimed that the excessively strict rules and policies of the government make it impossible for them to carry out their projects, which results in local business owners missing out on excellent economic possibilities. While NGOs provide some support, it is inconsistent and often fails to address the systemic issues women face. Participants noted that NGO initiatives post-war have been fragmented, and although NGO support sometimes exceeds that of government aid, it remains inadequate in establishing a stable business environment for women in this region.

7.6.5 War legacy and related Impediments

7.6.5.1 Psychological Damage and PTSD Discussion

As mentioned by the majority of the participants and corroborated by prior research, female-headed households increased due to the war. The prolonged Sri Lankan civil war had profound effects on the population, including displacement, deaths, and disappearances, which disrupted daily life and led to significant psychological damage (Somasundaram, 2007). The study findings show that Tamil women in Northern Sri Lanka are significantly affected by the long-term psychological impact of the civil war, often suffering from PTSD and trauma-related

challenges due to the loss of family members, witnessing violence, and enduring various forms of brutality. This psychological burden, compounded by restrictive social norms, hinders their entrepreneurial aspirations.

The study's participants spoke of the long-term effects of the war, mentioning how they were disproportionately affected by the long-term physical and psychological health issues caused by it. This is due to societal changes that discriminate against women's health, such as ignorance or neglect, as well as gendered norms as per their narration. The gendered effects of war in Sri Lanka have been extensively researched and documented by peace researchers (Buckley-Zistel and Stanley Citation 2012; Sjoberg Citation 2013; Bjorkdahl and Selimovic Citation 2015). Research indicates that women are disproportionately affected by the long-term physical and psychological health issues caused by war. This is due to societal changes that discriminate against women's health, such as ignorance or neglect, as well as gendered norms.

As a result of the gendered conditions of war, males comprise the majority of military and civilian casualties, leaving a significant number of women widowed and causing a remarkable gender disparity among survivors (Hynes, 2004). Although dependable records are limited, available data indicates that the proportion of younger women among widows in post-war societies is considerably greater than the worldwide average (Shepherd & Williams, 2020). War widows, who are the sole providers for their family, are critical for humanitarian relief as well as long-term economic, social, and political progress during war-to-peace transition periods. Most of the participants of this study were war widows themselves and provided insight on how they were received in society – the gender disparity among war survivors led to women taking on the burden of caring for families while facing substantial adversity. Furthermore, they stated that the devastation of infrastructure resulting from warfare, particularly in relation to maternal health, intensifies these inequalities. The participants expressed their expectations for a more inclusive entrepreneurial climate in this post-war region. A 'mobilizing narrative' of female empowerment, if applied accurately, could inspire female entrepreneurs to approach their circumstances in a healthier manner, despite the severe challenges they face (Mader, 2015; Moral, 2021).

7.6.5.2 Restricted areas with stringent security measures inhibit business activities and impede access to financial resources.

Most participants reveal that the security zones have rigorous laws that limit the use of property, which hinders the business operations of the Northern people, most particularly female business owners. While the Sri Lankan government claims these security zones are for safety, the study participants considered they are a substantial barrier for enterprises aiming to grow or develop new activities using their fixed assets. They also claimed that businesses near HSZs face increased bureaucracy and security. They are of the opinion that delays, increased operational expenses, and supply chain disruptions may result in investors losing interest in the region. Sapramadu (2014) emphasises the need of regulating resource allocation in the North to develop patronage systems and foster direct loyalty to the government. However, this study discovered that High Security Zones (HSZs) in Northern regions, where Tamils are the majority, cause hostility and negatively impact their livelihoods.

Thus, the military's confiscation of ancestral lands in Northern Sri Lanka to establish High-Security Zones (HSZs) has had profound impacts on the local Tamil population, particularly women. These lands were not just property but also the foundation of traditional livelihoods, including agriculture, fishing, and small-scale farming. When these lands were taken, the communities lost their primary means of economic survival, leading to widespread displacement.

Displacement from ancestral lands disrupts the continuity of community life, severing connections to cultural and historical roots. For many Tamil women, who were often left as heads of households after the war, the loss of land meant the loss of an economic base. This situation made it challenging for them to engage in entrepreneurial activities or rebuild their lives, as they no longer had access to the resources and networks that were integral to their traditional livelihoods. The erosion of community identity and the physical disconnection from their ancestral lands created a sense of instability and insecurity, further hindering their ability to establish new economic ventures or sustain existing ones. These challenges are compounded by the broader social and economic marginalization that Tamil women face, making their recovery and efforts to achieve financial independence even more difficult in the post-war context.

7.7 Summary of Findings

This section presents a consolidated summary of the key findings from Chapters 6 and 7, synthesizing insights into the gendered dimensions of entrepreneurship in post-conflict Northern Sri Lanka through the lens of the Legal-Resource Intersectional Domain Framework. The findings highlight systemic barriers, socio-cultural challenges, legal constraints, and resilience strategies that shape female entrepreneurship, offering a comprehensive and context-specific understanding of the region's entrepreneurial ecosystem.

To provide context for the study's findings, this section also includes a summary of participant profiles, outlining key demographic and entrepreneurial characteristics. A total of 40 female entrepreneurs from Northern Sri Lanka participated in the study, representing diverse industries, socio-economic backgrounds, and business experiences. This profile analysis provides valuable insights into the lived realities of women entrepreneurs in the region and forms the basis for understanding the barriers and opportunities they encounter within the entrepreneurial ecosystem.

7.7.1 Profiles of women participants of the study

The following criteria were applied to select respondents who were believed to be pertinent to the study:

1. Women currently running and owning their own SMEs.
2. The relevant SMEs must be profitable and commercially viable.
3. Women whose lived experiences have been altered because of the Civil War.
4. Female entrepreneurs with a minimum of three years of experience in their respective fields.

While two of the participants were 28 years old, the age range of 35-50 comprised the majority of the sample.

Nearly one-third of the participants had completed their education at the graduate level, while two-thirds had completed basic GCE O or A levels. As a result of this, many people have taken advantage of their teenage years and early adulthood to obtain work experience and education prior to beginning their businesses on a full-time basis.

Female business owners and their entry channels in Northern Sri Lanka

Note: n = 40

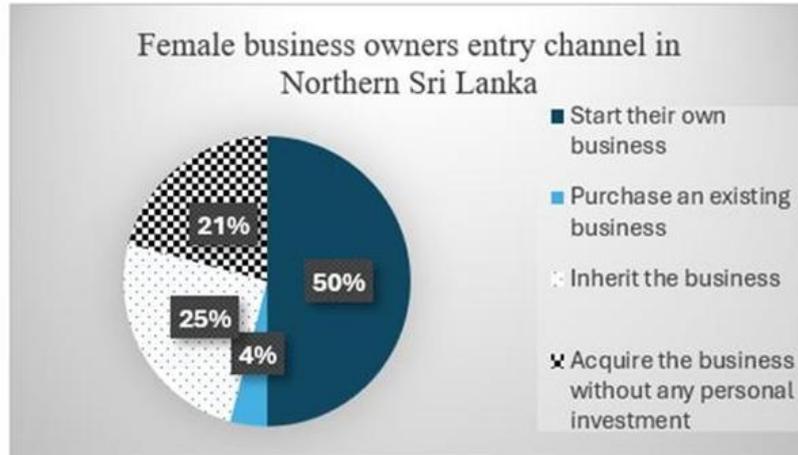


Figure 28: Entry channel to the business

The majority (50%) of female entrepreneurs in Northern Sri Lanka started their businesses on their own (Figure 1). Of these, two-thirds had previously been unemployed. Four of them have left their government jobs to start their own enterprises, for a variety of reasons. Five of them were married into the family business, and six of them inherited it directly from their parents. Among the female entrepreneurs in this region, the purchase of an existing business is not particularly common, according to the results of this study. The findings indicate that the female entrepreneurs who are most successful and have the most opportunities come from families that are well-established in the business sector. It is challenging to define or quantify those in this study who are better off than others in a scientific manner. Nevertheless, based on this research, it seems that entrepreneurs who come from more affluent backgrounds are more likely to achieve success in the business world.

Financial resources

Note: n =40

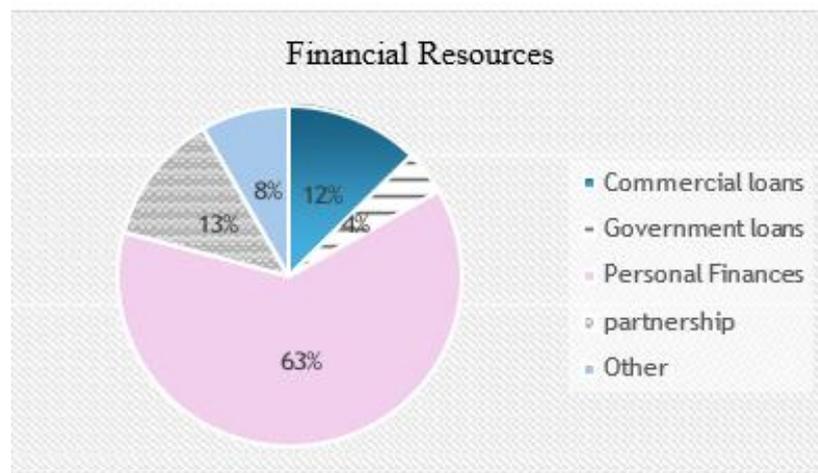


Figure 29: Financial resources

Figure 2 illustrates that a majority of the female business owners in this research employed personal funds, including funds from friends, family, and themselves, to initiate their businesses. According to the data presented in Figure 2, 63% of the respondents either used all their own funds or combined them with funds from other sources. When compared to formal sources of funding, this is a somewhat higher rate, which demonstrates how important personal and family support, and the wealth of women is to the entrepreneurial endeavours in the Northern region. Much fewer small and medium-sized enterprises (SMEs) received government or private financing. In light of this, it can be deduced that the private finance situation is either what female entrepreneurs encounter when attempting to acquire personal finance during the initial stages of their business (Andersson et al., 2007) or, more likely, it is indicative of a more widespread pattern of bank lending practices to women (Carter et al., 2007). This lack of outside finance is also consistent with the low risk profile of female investors as documented in other studies (Andersson et al., 2007) and the general level constraints on female owned SMEs. It may also indicate a lack of expertise with commercial and financial resources available for launching and financing ventures (Ahmad, 2011, p. 3).

Entrepreneurs' age, education, and level of entrepreneurship

Note: n = 40

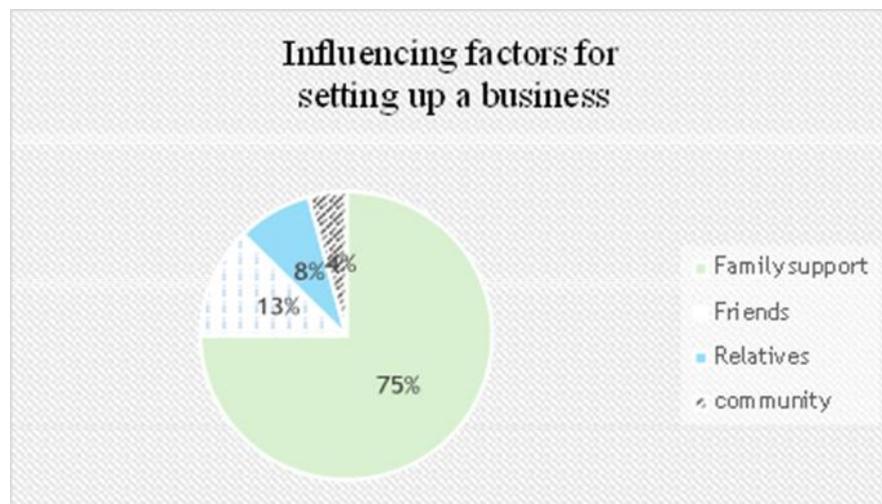


Figure 30: Support system

The majority of businesses in Northern Sri Lanka incorporated the entire family, despite the fact that a sizable portion of women founded their own businesses under their own names (Figure 3). The data shown here suggests that family members' effect on business initiatives is usually constructive rather than detrimental. On the other hand, this also demonstrates that it is highly improbable for women to enter the business sector if their families do not support their efforts to start their own businesses. According to the results, nearly all SMEs have a business

partnership with a family member who shares their interests. More than 75% of business owners or operators are family, including parents in a few situations, while husbands control a significant portion of a few businesses. On a few occasions, support is extended by friends and family, while support at the community level is insignificant.

Education

Note: n = 40

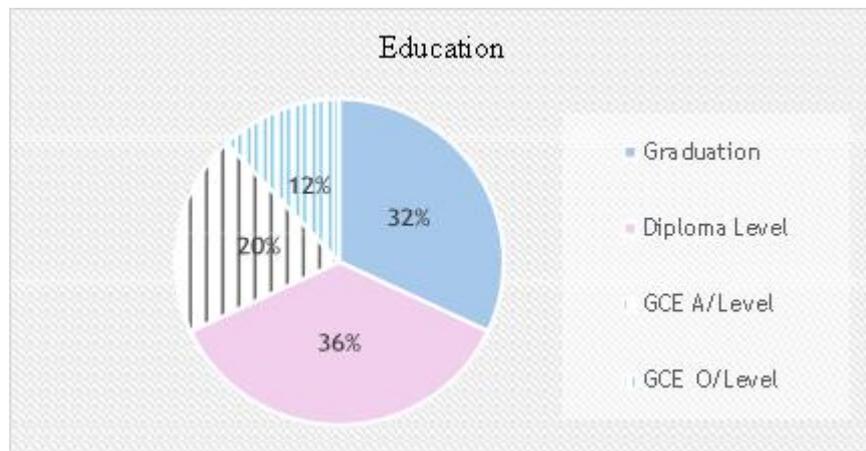


Figure 31: Level of Education

Out of these 25 participants, the highest level of education completed by 36% participants was Diploma Level. 30% of participants had completed their studies to an undergraduate degree level. 20% of participants had completed their GCE A Levels, and 12% of participants had completed their GCE O Levels (equivalent to UK GCSEs).

Marital status

Figure 5:
Level of Education
Note: n = 40

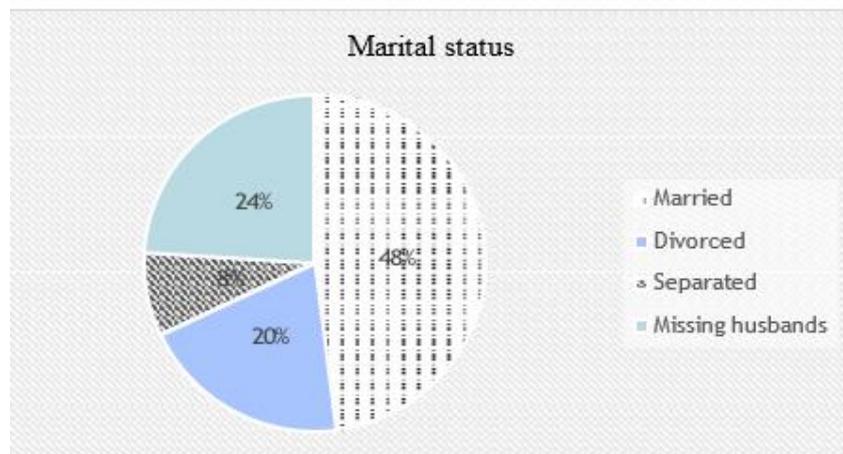


Figure 32: Level of Education

Almost 48% of these participants are married, which may imply a relationship between marital status and the probability of the business venture succeeding – this can be considered in relation to the data from 8% of participants who are separated from their spouses, as there is support to the idea that there is a higher likelihood of the business venture going farther when a woman is

married and has spousal support. 20% of participants were divorced from their spouses and 24% had missing husbands.

Age of Business

Note: n = 40

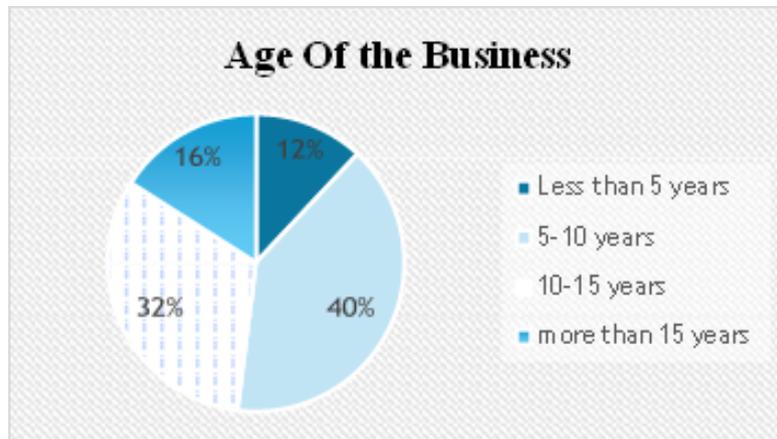


Figure 33: Age of the Business

Almost 40% of the businesses included in this study were between 5-10 years old. The second highest percentage was of 32% of businesses, which were between 10 and 15 years old. The smallest portion was 12% of businesses, which were less than 5 years old; only 16% of the businesses included were more than 15 years old.

Number of Employees

Note: n = 40

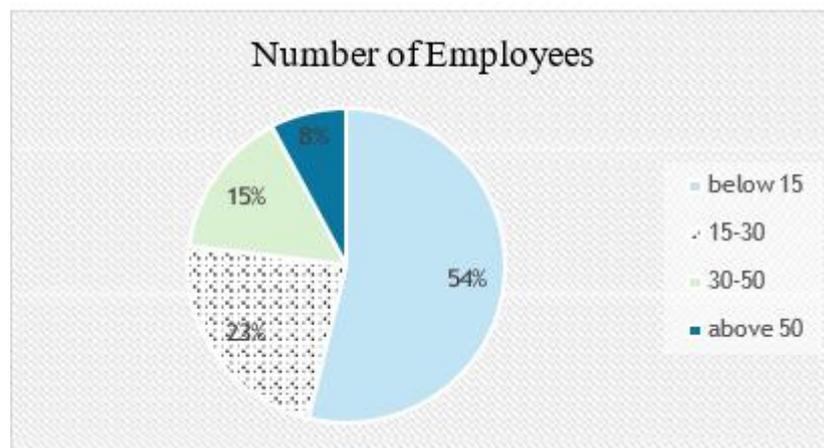


Figure 34: Number of Employees

According to the findings of this study, businesses begin to scale around three years further down the line. But there was also evidence that SMEs might not have the backing they need to go from a small or medium-sized enterprise (SME) to a larger one (management, meso/micro factors). This idea is backed by data that these are predominantly micro and small-sized enterprises. Almost 54 per cent employ between one and 15 staff, 23% employ between 15 and 30 and 15% between 30-50 people (Figure 6). Nevertheless, the business sectors in which women SMEs establish and operate their enterprises may also be correlated with firm size, as

these sectors might not be conducive to expansion into larger corporations (Smart, 2008). It's possible that both the mindset and the capability for progress are shifting. According to Kelley et al. (2011), a significant number of women-owned enterprises plan to hire 20 or more employees within the next five years.

Networking

Note: n = 40

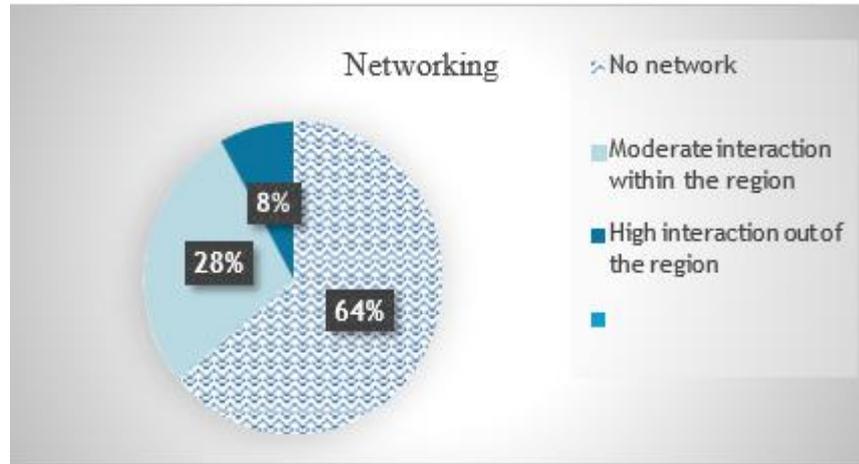


Figure 35: Networking

A large majority of the businesses included in this study had no networks outside their venture – 64% of these businesses struggled to meet and make new business contacts. 28% of them managed these at a moderate level and maintained some interaction with people within their region. However, a very small portion of businesses managed to do this effectively, as 8% of businesses managed to maintain networks outside the region within which their business operated.

Industrial sector

Note: n = 40

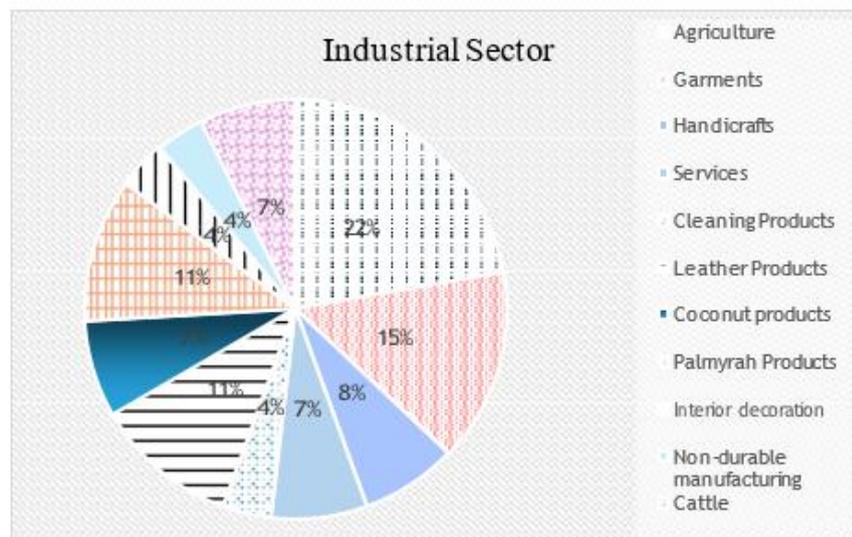


Figure 36: Industrial sectors

Three industrial sectors predominate, as in previous research (Verheul and Thurik, 2001; OECD, 2004; Robb and Coleman, 2010): Agriculture, food/clothing/crafts manufacture, and human resources (Figure 8).

Approximately two thirds of the business sectors in this sample are comprised of these three sectors. These are not science or technology-based sectors, as has been shown in earlier studies. As a result, women's access to university education in fields such as computer science and biology (Pannikage & Epa, 2016) has yet to transfer into high-tech enterprise in Northern Sri Lanka. Additionally, this illustrates a larger trend of female entrepreneurship in both rich and developing nations (macro/meso environment, Brush et al., 2006). But a tiny portion of companies operate in traditionally male-dominated industries like manufacturing and construction, which could grow in the future. According to the results, agriculture-based businesses employ 22% of women, with 15% of women engaged in garment manufacturing, 11% in palmyrah and leather products, 7% in cattle, milk, meat products and coconut products, 8% in handicrafts, and a meagre 4% in interior decoration, cleaning products, and non-durable manufacturing.

7.7.2 Analysing the findings and drawing conclusions based on the study's theoretical framework

The study on female entrepreneurship in Northern Sri Lanka reveals the complex intersectionality of financial, social, cultural, legal and political barriers that disproportionately affect women, especially those from marginalized backgrounds. Using the framework of intersectionality and the matrix of domination, this discussion explores how multiple systems of oppression—patriarchy, caste, economic inequality, and post-war trauma—intersect to create unique challenges for female entrepreneurs in this region (Figure 26: source: NVivo map). In Northern Sri Lanka, women entrepreneurs face a complex set of barriers rooted in patriarchy, caste hierarchies, and post-war realities. Their entrepreneurial potential is constrained by limited financial literacy, inadequate support for technology and skilled labour, and cultural expectations that confine them to domestic roles. These social norms, deeply embedded in local culture, narrow their career choices and reinforce male dominance (Figure 27: source: NVivo map).

Legal and institutional structures further entrench these inequalities. The Thesavalamai customary law, for instance, restricts property rights and access to finance, particularly affecting widows and marginalized women. Bureaucratic hurdles—such as the requirement for two government employees to act as guarantors—along with cumbersome registration processes, severely limit women's ability to obtain bank loans or start-up capital. Meanwhile, the reluctance of financial institutions to lend to women, citing credit risk, forces many to rely on microfinance and informal lenders, exposing them to high interest rates and financial insecurity.

Table 1: Legal Resource Domain model summarizing Findings

Legal Resource Intersectional Domination Model Domains	Aggregated Dimension	Explanation
Structural Domain (Institutional and systemic structures that shape entrepreneurship)	Education & University Programs	Institutional education systems that shape access to entrepreneurial knowledge and skills.
	Government Policies and Support	Structural policies that influence entrepreneurial opportunities and state-sponsored business incentives.
	Non-Government Agencies in Post-War Sri Lanka	Institutional support structures provided by NGOs and development organizations to aid female entrepreneurs.
	War Legacy Impediments	Post-war economic and social structures that shape business recovery, including displacement and economic instability.
	Caste-Based Discrimination	Caste hierarchies limit access to financial, business, and employment opportunities for women from marginalized castes.
Disciplinary Domain (Regulatory mechanisms and bureaucratic systems that control and restrict entrepreneurial participation)	Entrepreneurial Networking	Institutionalized processes for business networking, influenced by gendered access restrictions and bureaucratic hurdles.
	Labour Shortage Issues	Regulatory and systemic factors that limit workforce availability, including post-war migration, displacement, and skill shortages.
	Marketing Impediments	Structural barriers in accessing competitive markets, industry regulations, and branding challenges faced by female entrepreneurs.
	Caste-Based Discrimination (Bureaucratic Barriers)	Systemic exclusion of lower-caste Tamil women from accessing formal financing, business registration, and mentorship opportunities.
Hegemonic Domain (Cultural norms, ideologies, and societal expectations that reinforce male dominance in entrepreneurship)	Social Capital	Influence of traditional patriarchal power structures in defining who gets access to business resources and opportunities.
	Entrepreneurship	How cultural expectations shape who is seen as an entrepreneur and how female entrepreneurship is perceived in a post-war setting.
	Government Policies and Support (Cultural Biases)	Gendered biases in policy implementation, where male-dominated networks control

		funding, mentorship, and access to training.
	Cultural Norms & Traditional Beliefs	Deep-rooted gender roles and expectations restrict women's ability to operate independently as entrepreneurs, often discouraging business expansion.
Interpersonal Domain (Everyday social interactions that shape women's business experiences and decision-making)	Entrepreneurial Networking (Social Biases)	Gendered barriers in building trust, credibility, and access to male-dominated business circles.
	Social Capital (Familial Influence)	Influence of family members, community leaders, and male relatives on women's entrepreneurial decision-making.
	Labour Shortage Issues (Family Responsibilities)	How domestic caregiving expectations limit women's ability to hire, manage, and retain labour.
	Caste-Based Discrimination (Social Exclusion)	Lower-caste women are often excluded from elite business networks, denied fair market opportunities, and treated as secondary economic participants.
Legal Domain (Formal legal barriers that prevent equal economic participation for women)	Legal Impediments (Thesavalamai Law & Land Ownership Restrictions)	Customary and statutory legal restrictions preventing women from owning property, accessing credit, and making independent financial decisions.
	Government Policies and Legal Frameworks	Regulatory and legal structures governing business registration, financial rights, and economic participation.
	Caste-Based Discrimination (Legal Barriers)	Legal systems often fail to protect lower-caste women's economic rights, reinforcing their exclusion from financial and land ownership structures.
Resource Domain (Access to economic and business-related resources critical for entrepreneurial success)	Resources & Capabilities	Financial, material, and human capital availability for women entrepreneurs.
	Physical Infrastructure & Support Services	Availability of business infrastructure, transportation, and operational facilities.
	Financial Impediments	Limited access to bank loans, credit facilities, and microfinance institutions that disproportionately affect women entrepreneurs.
	Marketing Impediments	Limited access to advertising channels, restrictive branding policies, and lack of visibility in male-dominated markets.
	Caste-Based Discrimination (Resource Access)	Women from lower castes often struggle to obtain business funding, workspace, and formal business licenses due to entrenched biases.

The post-war context intensifies these challenges. The military's confiscation of ancestral lands for High-Security Zones (HSZs) has displaced communities, disrupted traditional livelihoods, and eroded the social identity crucial for business development. Compounding this are the psychological impacts of war—such as PTSD—which affect women's mental health and capacity to engage in entrepreneurship.

Support from NGOs and government agencies is often inconsistent and fails to address gender-specific needs. This perpetuates structural inequalities and sustains patriarchal systems. Gender bias within institutions limits women's access to critical resources, while the absence of female role models reveals systemic gaps in mentorship and support networks.

Caste-based discrimination acts as another institutional barrier. Women from lower castes face restricted access to financial resources and business networks and are often subject to economic exploitation due to weak legal protections. These intersecting oppressions—gender, caste, and class—undermine women's credibility and economic agency.

The findings of this study underscore how deeply power dynamics and cultural narratives shape women's entrepreneurial experiences. Entrenched biases in both formal and informal systems continue to question women's creditworthiness and economic participation. Reforming these frameworks—by removing discriminatory laws, simplifying financial processes, and promoting inclusive education and training—is essential to creating an enabling environment for women entrepreneurs in Northern Sri Lanka. Employing intersectionality and the matrix of domination as analytical frameworks provides a nuanced understanding of the complex challenges encountered by female entrepreneurs in Northern Sri Lanka. These frameworks illuminate how gender intersects with other social categories, such as caste and the post-war environment, and how various power structures perpetuate inequalities, thereby shaping the distinct experiences of these women in their entrepreneurial endeavours.

Chapter 8: Conclusion

This chapter will conclude the study by presenting a comprehensive overview of the key discoveries derived from the research and emphasizing their relevance to the study's aims and objectives. In addition, the significance of the research as well as its contribution have been evaluated comprehensively. In order to determine the limitations of the study and make suggestions for possible areas of research in the future, both the theoretical and practical implications of the findings of the research have been discussed. This study investigated the entrepreneurial climate and its influence on women-owned businesses in war-torn Northern Sri Lanka. The conceptual framework used in this study proposed that women's entrepreneurship practices can be better understood by taking a comprehensive approach that investigates ecosystem aspects and their effects on their business ventures.

The structure of this conclusion chapter comprises three distinct sections.

First, the study's research questions, aims, and objectives were reviewed in light of the findings. This presentation highlights key empirical evidence derived from the findings, as well as novel themes identified in this study.

Secondly, it highlights the thesis' unique contributions to understanding the ecosystem of female entrepreneurship, considering both academic and practical perspectives. This section critically examines how the thesis contributes to existing research in the following areas: Theoretical contribution: The thesis integrates multiple theories and frameworks to deepen the understanding of women's entrepreneurship. It explores how different theoretical perspectives were used to provide insights into the challenges faced by female entrepreneurs, particularly concerning gender dynamics and social roles.

Practical implications: The thesis considers the real-world applications of its findings, particularly in addressing the intersectionality of various forms of oppression that women entrepreneurs encounter.

Thirdly, the study's limitations are thoroughly discussed, and suggestions for future research that builds on these limitations have been offered. According to the findings of this study, sociocultural factors—including gender, caste, cultural identity, and institutional limitations—strongly affect women's entrepreneurial acceptance, with societal gender norms guiding their autonomy and entrepreneurial prospects in the Northern Sri Lankan region. Women face unique challenges due to the interplay of sociological, cultural, economic, and institutional variables.

These barriers include traditional gender norms, biases, and limited access to resources such as capital, education, and support networks. Both existing literature and firsthand accounts from research participants reveal that the decades-long ethnic conflicts in Sri Lanka have disproportionately affected Tamil women, impeding their business initiatives.

Participants reported that the loss of Tamil men due to war—through deaths, confinement in army camps, injuries, and a significant number of missing soldiers—has reshaped traditional gender roles. Tamil women, who previously occupied supportive roles, were compelled to become breadwinners to financially sustain their families. This drastic transformation in traditional gender relations forced Tamil women to navigate the structural breakdown of communities and the erosion of societal norms in the post-war era. As women assumed new social roles, they sought to establish their place in society. However, their efforts were often dismissed due to societal skepticism regarding women engaging in male-dominated entrepreneurial tasks.

The research indicates that women's social standing is largely determined by their gender, as they strive for legitimacy and acceptance in entrepreneurial spaces. Gender-based biases overshadow the resources available to women, undermining their ability to emerge as successful and respected business owners. In Northern Sri Lanka, the narratives reveal that women possess a nuanced understanding of existing social structures, and the symbolic meanings tied to their gender. This awareness enables female entrepreneurs to navigate the dominant social institutions that either support or hinder their progress.

To establish credibility, women employ strategic approaches influenced by their understanding of stakeholders' perceptions. Their methods of managing employees, conducting business, collaborating with partners, and other entrepreneurial activities are carefully planned and well-executed. Despite these challenges, female entrepreneurs seek to leverage opportunities arising from evolving market dynamics, technological advancements, and changing consumer preferences. However, institutional and structural factors continue to subordinate women, limiting their agency. To address these challenges and foster female entrepreneurship in Northern Sri Lanka, it is imperative to create an inclusive entrepreneurial ecosystem. Such an ecosystem should prioritize empowering women entrepreneurs by addressing systemic barriers and providing targeted support. This includes improving access to capital, education, and mentorship networks, as well as challenging traditional gender norms and biases. By building a supportive framework, the region can unlock the economic potential of women-led

enterprises, contributing to enhanced job creation, increased productivity, and accelerated GDP growth.

8.1 Revisiting the research questions, aims, and objectives in light of the research findings

By examining the dynamics of the entrepreneurial ecosystem in the Northern Sri Lankan context, this study sought to answer the following research questions: How does gender impact the experience of a Sri Lankan Tamil woman starting a business in the north of the country after the end of the civil war? And how does the entrepreneurial climate in Northern Sri Lanka influence Tamil women's post-war business initiatives in terms of opportunities, restrictions, and potential outcomes?

The research's main question, "How does gender impact the experience of a Sri Lankan Tamil woman starting a business in the north of the country after the end of the civil war?" is succinctly and clearly addressed by the study's findings, which also include a wealth of participant responses and an already completed literature review on the subject.

According to the findings of the study, female entrepreneurs in the northern Sri Lankan region face challenges not only because they are women but also because of societal expectations that place them in nurturing roles. This intersection of gender with traditional cultural norms results in additional barriers that their male counterparts do not face. The study participants from lower castes highlighted caste-based discrimination as a significant barrier. This shows how the intersection of gender and caste further marginalizes these women, making it difficult for them to access entrepreneurial networks and resources. In addition, these women face compounded barriers due to limited financial literacy, restrictive cultural norms, and legal frameworks like the Thesavalamai law, which restricts property rights. Bureaucratic policies and the reluctance of banks to extend credit further hinder their entrepreneurial efforts. Additionally, inadequate support from NGOs, coupled with the psychological impact of war and the loss of ancestral lands, exacerbates these challenges, deeply embedding them within societal and cultural contexts. This study reveals that the obstacles encountered by female entrepreneurs in Northern Sri Lanka are deeply rooted in intricate social, cultural, economic, and political structures, thereby addressing the first research question. These challenges are not only procedural but also reflect larger societal and cultural contexts that disproportionately disadvantage women, particularly those from marginalised communities. The study findings also reveal how the intersection of gender with the post-war environment of Northern Sri Lanka adds a layer of complexity, as they reveal how multiple systems of oppression—such as patriarchy, caste,

economic inequality, and post-war trauma-intersect to create significant challenges for the businesswomen in the region.

Q2: How does the entrepreneurial climate in Northern Sri Lanka influence Tamil women's post-war business initiatives in terms of opportunities, restrictions, and potential outcomes?

The entrepreneurial ecosystem is a dynamic network of a variety of elements that collectively impact the success and growth of businesses. This ecosystem includes individuals and organisations, conducive environments, financial resources, human resources, human capital development such as education, skills, and training available to entrepreneurs that enhance their ability to manage and grow their businesses, the availability and accessibility of markets where products and services can be sold, including consumer demand and market competition, and the legal, regulatory, and physical structures that affect business. These components are essential because they either generate growth opportunities or restrict business operations. By assessing these components, one can gain a better understanding of a business's potential success in a given context, as well as how different factors contribute to or hinder entrepreneurial outcomes. This is further corroborated by the participants of the study by their lived experience within the geographical context of war-torn Northern Sri Lanka. The participants identified numerous ecosystem variables that they perceive as having a predominantly detrimental impact on their economic initiatives. Their perspective and experience as they recognised social, institutional barriers, both formal and informal, that stand in the way of their progress in this specific setting, specific to the northern region of Sri Lanka. The entrepreneurial climate in Northern Sri Lanka has a significant impact on Tamil women's post-war business ventures through a complex interplay of opportunities, constraints, and potential outcomes. There are fewer opportunities for women because of the widespread impact of traditional gender roles and societal expectations that limit their involvement in business activities to nurturing roles. Restrictions include systemic barriers, such as caste-based discrimination, which exacerbate the marginalisation of lower-caste women, making it difficult for them to access entrepreneurial networks and resources. In addition, restrictive legal frameworks such as the Thesavalamai law impede the rights to property and access to financial resources. Furthermore, bureaucratic obstacles and the reluctance of banks to extend credit further limit the business opportunities available to them. Potential outcomes are adversely affected by a combination of barriers, including limited financial literacy, insufficient support from NGOs, and the psychological effects of war, such as trauma and loss of ancestral lands. These factors create a complex web of social, cultural, economic, and political issues that affect

Tamil women entrepreneurs, showing how multiple oppressions affect their business endeavours. This research was conducted with specific goals and objectives in order to examine the complexities of the entrepreneurial ecosystem in the Northern Sri Lankan region and its impact on the growth and success of women-owned and operated businesses. More detailed breakdowns of the objectives were as follows:

Objective 1: Identify the ecosystem pillars distinctive to this region and their importance in female entrepreneurship in the war-torn Northern Sri Lanka region.

Objective 2: Assess Gender-Specific Challenges; Look into the specific challenges that Tamil women entrepreneurs experience in the ecosystem, compared to their male counterparts.

Objective 3: Analyse Post-Civil War Dynamics; Investigate how post-civil war conditions affect entrepreneurial operations, such as economic recovery attempts, political stability, and social cohesion efforts.

Objective 4: Identify intersectionality of concerns in terms of gender and postwar situation and clearly define the multiple identities and overlapping disadvantages these women are forced to face in their entrepreneurial endeavours.

Objective 5: Analyse the policy implications of current policies and institutional regulations on the entrepreneurial activities of Tamil women; pinpoint areas where policy reform or intervention could foster gender-inclusive economic growth while taking intersectionality into account.

Objective 1: Identify the ecosystem pillars distinctive to this region and their importance in female entrepreneurship in the war-torn Northern Sri Lanka region.

Through the sharing of their personal experiences, these women shed light on how the entrepreneurial environment influences their businesses at all stages, from inception to launch and beyond. According to the findings of this study, the most significant components of the entrepreneurial ecosystem that influence their business initiatives have been identified and acknowledged. In addition to the components of the entrepreneurial ecosystem that were utilised for this study (Isenberg, 2010), the findings of this research conclude with institutional barriers that are specific to this region. These barriers include the Thesavalamai customary law, the inability to access one's ancestral land as a result of the government's enforcement of the HSZ, post-traumatic stress disorder as a result of prolonged exposure to the civil war, and caste discrimination.

Objective 2: Assess Gender-Specific Challenges; Look into the specific challenges that Tamil women entrepreneurs experience in the ecosystem, compared to their male counterparts.

Research findings reveal that female entrepreneurs in Sri Lanka's Northern region during the post-war era confront significant challenges unique to women in this context. Specifically, Tamil women entrepreneurs in Northern Sri Lanka face a distinct set of obstacles within the entrepreneurial ecosystem that are unique to female entrepreneurs. While men may benefit from fewer societal constraints, Tamil women grapple with deeply entrenched gender norms that restrict their roles to nurturing activities, thereby limiting their business opportunities. They face compounded difficulties due to caste-based discrimination, which further marginalizes women from lower castes, making it harder for them to access essential entrepreneurial networks and resources. Additionally, restrictive legal frameworks like the Thesavalamai law, which limits property rights, and bureaucratic hurdles, including banks' reluctance to extend credit, exacerbate these barriers. The prolonged conflict in northern Sri Lanka has led to extreme hardships, such as the loss of loved ones, widespread displacement, and the destruction of livelihoods. This has created a difficult environment for new business ventures, particularly for women, as the unstable economy and limited financial resources impede prospective entrepreneurs' ability to establish successful businesses. Women also contend with limited financial literacy, inadequate support from NGOs, and the lingering psychological effects of war, such as trauma and loss of ancestral lands, which are significant challenges for female entrepreneurs. These intersecting layers of oppression create a complex web of social, cultural, and economic challenges that uniquely disadvantage Tamil women entrepreneurs compared to men in the same region.

Objective 3: Analyse Post-Civil War Dynamics; Investigate how post-civil war conditions affect entrepreneurial operations, such as economic recovery attempts, political stability, and social cohesion efforts.

The loss of their male companions, physical safety threats, psychological insecurity, and the struggle to survive and provide for their families are all challenges that women in the northern regions of Sri Lanka have faced as a result of the war.

According to the literature, corroborated by multiple participants, Tamil women have been compelled to care for the most vulnerable members of society, including children, the elderly, and individuals with disabilities, while also meeting the fundamental needs of their households. During the years of armed conflict, many women were forced to assume various roles within their families and communities. Despite the challenges of taking on traditionally male

responsibilities, such as serving as the head of household or the primary breadwinner, Tamil women have undergone significant transformations over time. The emphasis on portraying women as mere 'victims' of war and patriarchal systems may have obscured how prolonged societal instability affected their subordinate gender roles, lives, and positions. Participants in the study highlighted the numerous challenges faced by women in the post-war region. These include limited market opportunities, societal stigma against women working outside the home, difficulty accessing childcare, vulnerability to sexual abuse, and discrimination based on caste, gender, or previous associations with the LTTE.

Additionally, many women are unable to access family property or benefit from the revenue it could generate. Two primary factors contribute to this issue: the military's seizure of land for High-Security Zones (HSZs) or the inability of women to prove land ownership due to the loss of critical documents during wartime displacement. Tamil women have been disproportionately affected by the military's appropriation of ancestral lands in Northern Sri Lanka to establish HSZs. These lands, vital for traditional livelihoods such as agriculture and fishing, were central to their economic stability. The loss of these lands led to severe economic hardship and displacement, particularly for women who became heads of households in the post-war era. This deprivation not only disrupted their traditional livelihoods but also significantly hindered their ability to engage in entrepreneurial activities or rebuild their lives, as they were denied access to crucial resources and support networks.

Even when women possess registered land titles, Thesavalamai customary law often restricts their ability to use the property for business ventures or secure capital from it. Women also faced additional challenges due to their central role in managing household economies. The compounded effects of the war's legacy further destabilized their socio-economic standing, making their struggle distinct from that of men in similar circumstances.

Objective 4: Identify intersectionality of concerns in terms of gender and postwar situation and clearly define the multiple identities and overlapping disadvantages these women are forced to face in their entrepreneurial endeavours.

Women struggle to establish their status as authentic, respectable business owners while breaking traditional gender roles. These women get so caught up in trying to prove themselves that they lose their energy in the process of proving themselves rather than finding a gap in the market and developing a competitive advantage to pave the way for their entrepreneurial success. Persistent patriarchal norms in Northern Sri Lanka continue to dictate unequal treatment between men and women. Women frequently face prejudice and cultural stigma

when they pursue nontraditional roles, discouraging them from exploring business opportunities. The intersectionality of gender and post-war conditions in Northern Sri Lanka creates a complex web of overlapping disadvantages for female entrepreneurs. These women confront unique challenges arising from the confluence of gender biases, socio-economic upheavals, and the lingering impacts of the civil conflict. Firstly, the enduring patriarchal norms and cultural stigma restrict their entrepreneurial opportunities, framing women primarily as caretakers rather than business leaders. This gendered perception undermines their efforts to establish credibility and access business resources. Additionally, the post-war environment exacerbates their plight through infrastructural devastation, such as damaged transportation and communication networks, which further limits their market access and operational capacity. The loss of property, compounded by land seizures and document loss, significantly impedes their ability to reclaim assets and start new ventures. Economic instability and a lack of financial resources further hinder their business prospects, while inadequate education and training perpetuate outdated business practices and limit their entrepreneurial growth. These intersecting disadvantages create a multifaceted barrier to their success, highlighting the urgent need for targeted support to address both gender and post-conflict specific challenges.

Objective 5: Evaluate the policy implications of current policies and propose areas for policy reform or intervention to achieve gender-inclusive economic growth.

To achieve gender-inclusive economic growth, reforms should address access to land and resources by changing or removing High Security Zones, improve infrastructure with targeted financial and educational support for women, implement anti-discrimination policies to combat gender and caste biases, and encourage collaboration between the government and non-governmental organisations (NGOs). The current policies in Northern Sri Lanka, which include security concerns and restrictive land use regulations, significantly impede entrepreneurial activities, particularly for women. These policies exacerbate the difficulties of re-establishing businesses in a post-conflict environment, where access to resources and land is still restricted due to High-Security Zones (HSZs) and other regulatory constraints. Furthermore, a lack of support from both the government and non-governmental organisations (NGOs), combined with gender and caste discrimination, undermines the possibility of gender-inclusive economic development. In order to resolve these concerns, policy reforms should concentrate on a number of critical areas, such as the removal or modification of HSZs that impede entrepreneurial activities, as well as the reform of policies to ensure equitable access to land and resources. More supportive infrastructure should be built to implement comprehensive

support systems for female entrepreneurs, such as financial aid, training programs, and mentorship initiatives. In addition, anti-discrimination measures should be implemented by enforcing and introducing anti-discrimination policies to address gender and caste biases, thereby fostering a more inclusive business environment.

Fostering constructive collaboration between the government and non-governmental organisations (NGOs) to sustain and expand support programs for women entrepreneurs is also critical to creating a more inclusive ecosystem for female entrepreneurs. Support initiatives that highlight successful female entrepreneurs in order to inspire and guide aspiring female business leaders. These reforms are critical to creating a more supportive and inclusive environment for female entrepreneurs, which will eventually contribute to Northern Sri Lanka's overall economic recovery and stability.

8.2 Research Contribution

8.2.1 Theoretical Contribution

A robust framework serves as a roadmap, guiding researchers in identifying variables to examine and forming a solid foundation for research design (Fiet, 2001; Maxwell, 2004). It facilitates the testing, evaluation, and refinement of theories while providing clarity to readers about the study's structure (Dahle et al., 2020). Selecting a theoretical framework requires a thorough understanding of the study's topic, purpose, and research questions (Schlaegel & Koenig, 2014). Despite its importance, entrepreneurship research often relies on outdated economic and managerial frameworks rather than developing innovative theoretical approaches seen in other disciplines (Landstrom et al., 2012; Spigel & Harrison, 2018; Fubah & Moos, 2021). Critics highlight a lack of coherent theories and distinctive perspectives in the field (Okpara & Halkias, 2011; Carlsson et al., 2012). Strengthening existing theories and integrating cultural, institutional, and gender considerations is essential for advancing entrepreneurship studies (Wilson & Tagg, 2010).

Entrepreneurship researchers often adapt theories from other fields to explain unique phenomena (Zahra, 2007). While the field lacks a unified framework, leveraging methods and concepts from diverse disciplines provides a dependable foundation for exploring entrepreneurial activities (Raeesi et al., 2013). Intersectionality examines how different aspects of identity (e.g., gender, caste, ethnicity) intersect to create unique experiences of oppression and opportunity. The matrix of domination framework, drawing from intersectionality theory, further elucidates how systemic power dynamics influence these experiences. This study

employs the matrix of domination as an analytical lens to provide clear insight into the intricate obstacles and constraints experienced by female entrepreneurs in the war-torn region of Northern Sri Lanka. Theorizing from a unique multi-dimensional perspective, this research findings reveal that while gender differences are products of socialisation, these discrepancies do not imply that women are inherently less successful in business in their business initiatives.

The Matrix of Domination, developed by sociologist Hill Collins (2009), is a framework used in this study to understand the multiple, intersecting ways in which various forms of social stratification—such as race, gender, class, and sexuality—interact to produce and perpetuate systems of oppression and privilege for women in Northern Sri Lankan post-war context. Despite its significance and applicability, this research identified certain limitations when applying the Matrix of Domination to the post-war context of the northern region of Sri Lanka. The Matrix of Domination, which was created in 2009 to address issues specifically related to Black women in the United States, has limitations when addressing the specific experiences of women entrepreneurs in contemporary post-war Northern Sri Lanka. Further, it does not necessarily address the entrepreneurial challenges faced in different contexts outside the USA, such as those in the northern region of Sri Lanka.

Another significant limitation is the framework's inability to address contemporary and business-related challenges such as the lack of knowledge in digital platforms, limited to no market proficiency, and lack of financial literacy. These issues are critical for female entrepreneurs in this region who are trying to navigate and succeed in modern business environments. Furthermore, challenges related to customary law, caste-based discrimination, and the legacy of the civil war have not been addressed in the Matrix of Domination model. The rigid structures of customary law and deeply entrenched caste systems, along with restricted access to their own territory or the use of their land for agricultural and other business-related purposes due to high-security zones, present unique barriers that require more nuanced approaches for the northern region of Sri Lanka. The evolving nature of societal, cultural, and economic landscapes necessitates a more dynamic and context-specific framework. This study, therefore, incorporates the legal framework of Northern Sri Lankan region and the concept of restricted access to resources for women in Northern Sri Lanka, in addition to the Matrix of Domination, in order to provide a holistic approach that clearly defines the challenges and obstacles that are faced by female entrepreneurs in in the northern region of Sri Lanka.

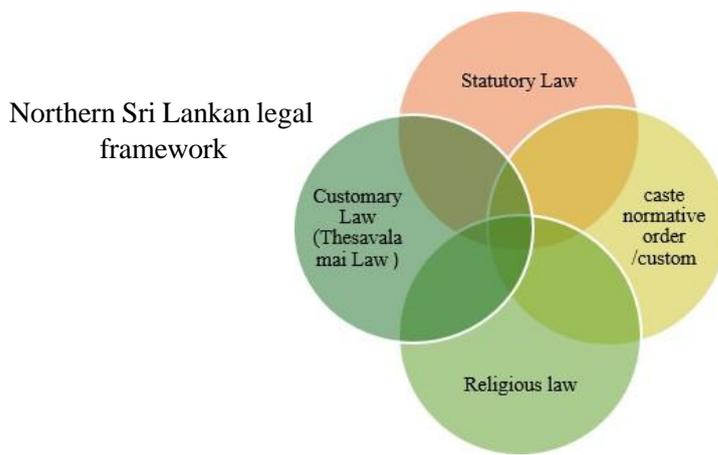


Figure 37: Northern Sri Lankan Legal Framework and its Combined Impact on Women, Source: Author

The combined effect of these overlapping legal systems is that women are often subject to a complex web of restrictions and controls that limit their autonomy and economic opportunities. They find themselves navigating conflicting laws and norms, where statutory rights are undermined by customary practices or religious edicts. For instance, a woman might have the legal right to own property under statutory law but face insurmountable obstacles under customary or religious laws that prevent her from exercising this right.

The lack of coherence and the often-contradictory nature of these legal frameworks create significant barriers that disproportionately affect women, making it difficult for them to fully participate in economic and social life. Each legal system reinforces and legitimize the discriminatory practices of the others, creating a comprehensive barrier to women's economic participation. Statutory laws, customary laws, caste-based normative orders, and religious laws intersect in ways that often control and restrict women on multiple levels, limiting their opportunities and reinforcing gender inequalities. As a result, Tamil women are left vulnerable to exploitation and abuse without effective legal protection, making it harder for them to sustain and grow their enterprises. Thus, integrating Northern Sri Lanka's legislative framework with the Matrix of Domination would provide a more comprehensive understanding of the systemic barriers and allow for the development of tailored initiatives to assist these women in their economic aspirations.

8.2.2 *The impact of Limited Property Rights on Female Entrepreneurship in Northern Sri Lanka*

Women entrepreneurs in Northern Sri Lanka encounter numerous obstacles in initiating and expanding their businesses, primarily due to restricted access to critical resources. Traditional societal norms place significant emphasis on women's roles within the household, limiting their

ability to engage in entrepreneurial activities and to secure financial resources, education, and professional networks essential for success. The economic instability of the region, further aggravated by the post-civil war environment, has reduced financial opportunities, compounding these challenges. Limited access to business training and education further restricts women’s ability to acquire the necessary knowledge and skills to effectively manage and grow their enterprises.

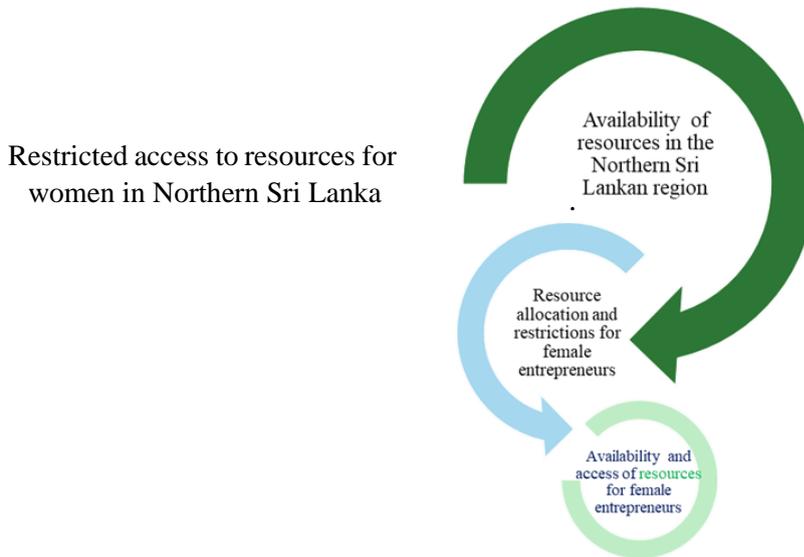


Figure 38: Restricted access to resources for women in Northern Sri Lanka, Source: Author

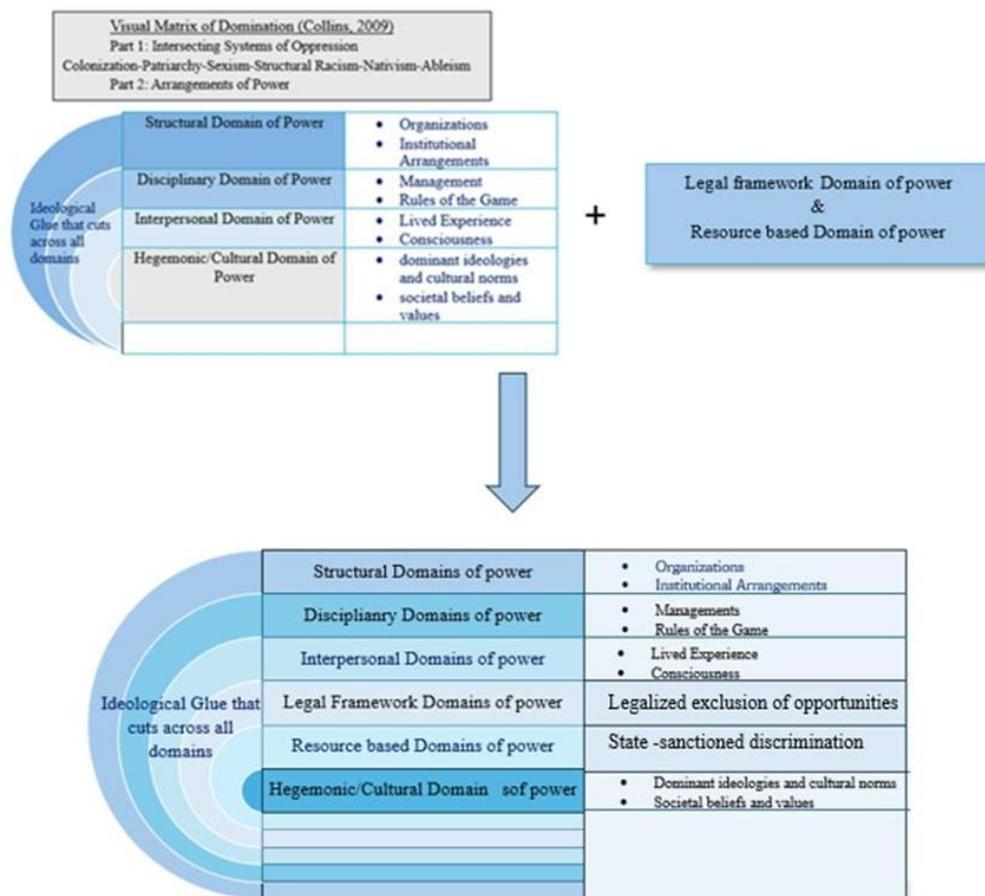
Additionally, the lack of access to professional networks deprives women of support, mentorship, and business opportunities, all of which are integral to entrepreneurial success. Collectively, these factors create substantial barriers for women entrepreneurs, significantly impeding their ability to establish, sustain, and expand their businesses in Northern Sri Lanka. In Northern Sri Lanka, possessing resources does not guarantee control over them, as patriarchal customs often enable men to dominate resource use within families and communities. This lack of autonomy limits women’s ability to make strategic business decisions, forcing reliance on male relatives for financial, legal, and operational matters.

Consequently, women struggle to exert full control over their entrepreneurial activities. Additionally, access to intangible resources such as knowledge, skills, and social capital is significantly limited for women. They are often excluded from influential social networks that provide mentorship, support, and market opportunities crucial for business growth. Societal norms that undervalue women’s contributions outside the household further hinder the development of confidence and social capital, marginalizing them from entrepreneurial success. As discussed earlier, it is crucial to integrate the unique features and challenges of

Northern Sri Lanka, including its legal framework and resource restrictions, into the matrix of dominance model to develop a more contextually relevant and applicable framework. Therefore, the Legal-Resource Dominance Model has been designed to provide a comprehensive theoretical framework for analysing the specific challenges and dynamics faced by female entrepreneurs in Northern Sri Lanka by incorporating Legal framework domain of power and Resource based domain of power to the existing model. This approach enhances the existing literature by offering a nuanced understanding of how multiple legal systems, access to and control over resources, and intersecting social hierarchies influence women's entrepreneurship in this region.

8.2.3 Contribution to knowledge - Legal Resource intersectional model

The Legal Resource Intersectional Model was developed by incorporating two new features: the legal framework domain of power and the resource-based domain of power. These features were integrated with Collins' Matrix of Domination to make the model specifically suited to the northern Sri Lankan regional entrepreneurial environment, addressing the overlapping legal systems and restricted access to resources.



Legal Resource intersectional model for Northern Sri Lanka
 Figure 39: Legal-Resource Intersectional Dominance Model, Source: Author

The legal framework domain of power includes formal laws and institutional practices that create barriers for women in entrepreneurship. These include property and inheritance laws, limited access to credit, and financial resources, which prevent women from accessing essential resources and opportunities to start or grow their businesses. Cultural and social norms, sometimes reinforced by government policies, prioritize women's domestic roles and discourage entrepreneurial pursuits. Furthermore, weak enforcement of gender equality laws and discriminatory employment practices restrict women from entering certain business sectors or leadership roles. These legal and societal barriers disproportionately affect women, particularly in the post-civil war context, where cultural and structural factors further limit their entrepreneurial potential.

Resource based domain of power refers to government policies and practices that disadvantage marginalized groups, particularly Tamil women, in their entrepreneurial efforts. This discrimination manifests through unequal access to resources, legal protections, and economic opportunities. Examples include the military's seizure of ancestral lands for High-Security Zones (HSZs), which deprives many women-headed households of livelihoods and property rights. Additionally, customary laws like Thesavalamai restrict women's ability to use property for economic ventures or as collateral, perpetuating economic inequality. State-led reconstruction efforts have often excluded Tamil women, focusing on infrastructure rather than addressing their socio-economic needs. Moreover, women, particularly those linked to former LTTE members, face targeted surveillance, movement restrictions, and societal stigma, further exacerbating their challenges. These forms of state-sanctioned discrimination reinforce socio-economic inequalities and hinder Tamil women's ability to rebuild their lives and engage in entrepreneurial or community development activities

8.3 Legal-Resource Intersectional Dominance Model - Contributions to Existing Literature

The Legal-Resource Intersectional Dominance Model integrates Legalized exclusion from opportunities and State-sanctioned discrimination faced by female entrepreneurs in Northern Sri Lankan region in order to provide a holistic lens for analysing female entrepreneurship. The model acknowledges that these factors do not operate in isolation but interact dynamically. The Legal-Resource Dominance Model provides a richer understanding of the multifaceted challenges faced by female entrepreneurs, moving beyond single-factor analyses. By highlighting the interplay between legal systems, resources, and social hierarchies, the model can inform more effective policy interventions and support mechanisms tailored to the needs

of Northern Sri Lankan women. This integration advances theoretical frameworks in entrepreneurship research, offering a new lens through which to study and understand the unique contexts of female entrepreneurship in regions with complex legal and social landscapes.

Women in Northern Sri Lanka face significant challenges in entrepreneurship due to a combination of gender bias, caste inequality, and the lack of female role models. The region's post-war trauma, destroyed infrastructure, and limited human resources further hinder their entrepreneurial potential. Women are often denied access to land and immovable assets, limiting their ability to secure loans or use resources for economic stability. Additionally, the lack of financial literacy, entrepreneurial education, and restrictions under Thesavalamai law prevent them from capitalizing on available opportunities. Societal expectations reinforce traditional roles, yet the aftermath of the conflict forces women to take on the responsibility of supporting their families.

Despite the recognition of knowledge management's role in business success (Ahn, 2004), gaps remain in research on the challenges faced by female entrepreneurs, particularly in post-conflict regions like Northern Sri Lanka (Peiris et al., 2023). The study addresses this gap by analysing the factors that hinder or support female entrepreneurs in this region, providing actionable insights to foster a more supportive entrepreneurial ecosystem. This research contributes to the existing literature by highlighting the importance of gender-specific challenges and the need for targeted policy interventions to support female entrepreneurship in challenging environments.

In the context of female entrepreneurship in Northern Sri Lanka, epistemic injustice manifested in the way women's experiences and contributions to entrepreneurship are often undervalued or ignored due to gender, cultural norms, or the aftermath of conflict according to the findings of this study. This prevents women from fully participating in knowledge-sharing, decision-making, or shaping policies that affect their entrepreneurial ventures. By combining the perspectives of *epistemic injustice and intersectionality*, this study offers a contextualised and theoretically informed view that helps to enhance the knowledge of intersectionality in entrepreneurship and the origins of injustice in the Northern Sri Lankan context. This study's findings set the stage for a compelling analysis of these interlocking concerns, with important academic and practical ramifications. It started with a summary of the dominant discourses on epistemic injustice and intersectionality, which is followed by a discussion of approaches and

the Northern Sri Lankan context. Subsequently, the results are presented and discussed, culminating in its implications for both research and policy. By acknowledging the intricacies of gendered structural injustices, the barriers that prevent women entrepreneurs from exercising their agency in this Northern Sri Lankan context have been discovered. This multi-faceted strategy sheds light on the inherent causes and effects of epistemic inequality in the entrepreneurial ecosystem that impact the lives of women business owners in this war-torn region. In conclusion, the Legal-Resource Dominance Model provides a comprehensive tool for analysing and addressing the unique challenges of female entrepreneurship in Northern Sri Lanka, offering deeper insights and practical implications for supporting women entrepreneurs in complex socio-legal environments.

This research makes a significant contribution to the existing literature on gender and entrepreneurship in post-war regions by addressing key gaps in this field. While most studies on female entrepreneurship focus on gender norms, financial exclusion, and economic barriers, they often overlook the role of conflict in shaping women's entrepreneurial decisions. This study explores how war-induced widowhood and displacement force women into entrepreneurship as a survival strategy rather than a career choice. It further examines how circumstantial necessity drives business creation in post-war contexts and how trauma, economic instability, and political marginalization collectively impact the lives of women in Northern Sri Lanka.

This study contributes to the literature by applying an intersectional framework to demonstrate that gender is only one of several intersecting barriers to entrepreneurship. Legal restrictions, caste dynamics, and war-related trauma collectively shape women's entrepreneurial experiences in Northern Sri Lanka. It shifts the focus from female entrepreneurship in stable settings to the realities of post-war economic recovery, revealing how conflict legacies complicate business development. By doing so, it challenges universal entrepreneurship models and calls for context-specific approaches tailored to post-conflict environments. The study also addresses the disconnect between policy and practice, exposing how institutional frameworks often fail to align with the lived experiences of female entrepreneurs.

Theoretically, it extends intersectionality into post-conflict economic discourse, bridging sociological and entrepreneurship theories. It offers a more nuanced understanding of how gender discrimination intersects with ethnic, legal, and political disadvantages to influence entrepreneurial opportunities and outcomes. A significant development in this study is the introduction of the Legal Resource Intersectional Dominance Model. While Collins' Matrix of Domination accounts for legal barriers within its structural domain, this study adds depth and

specificity by demonstrating how co-existing legal frameworks reinforce economic oppression in a post-war caste-based society. This adaptation ensures that the Matrix of Domination remains contextually relevant but acknowledges that it is insufficient to address the real-world business practices and challenges faced by female entrepreneurs in conflict-affected regions.

In addition to that, by incorporating sociopolitical marginalization into the analysis, this study presents a more accurate framework for understanding the structural constraints that limit Tamil women's economic participation. It ensures that their challenges are examined through a context-sensitive intersectional lens, recognizing the unique ways in which post-war economies shape female entrepreneurship beyond the traditional barriers explored in mainstream studies.

8.4 Implications for Practice and Policy

The current study offers valuable insights into the challenges and potential of female entrepreneurship in the war-torn Northern Sri Lankan region. It highlights the profound impact of female entrepreneurship on individuals and communities, particularly in a context shaped by years of conflict and economic instability. By examining the intersections of entrepreneurship, human capital, wealth creation, labour market dynamics, and gender-based discrimination, the study contributes to the broader understanding of entrepreneurship while focusing on the unique challenges faced by women in this region. It underscores the gender gap in entrepreneurship in Northern Sri Lanka and advocates for policies that foster a more inclusive and supportive entrepreneurial ecosystem for women. Such policies could significantly drive economic development and promote gender equality in this post-conflict region. To address discriminatory practices within the entrepreneurial ecosystem, an accountability framework is essential. This framework should enforce gender-inclusive policies, ensuring fair treatment of female entrepreneurs. Policymakers should introduce targeted funding initiatives, grants, and programs to improve women's social networks, financial independence, and business credibility, especially for those affected by the civil war. Strengthening support networks through mentorship, peer groups, and connections to investors should be a priority. A comprehensive strategy for advancing the entrepreneurial ecosystem should focus on resource availability, stakeholder connectivity, and a supportive environment throughout the business journey. Collaboration with mainstream business communities and support organizations is crucial to avoid exacerbating barriers women encounter.

Furthermore, providing gender-specific entrepreneurial education and training will help build women's business skills and address the unique challenges they face. Educating these groups on the needs and constraints of female entrepreneurs will help reduce gender bias and improve support effectiveness. Policymakers should also examine the institutional framework affecting female entrepreneurship, including resources and incentives, in addition to addressing individual challenges. Gender-neutral entrepreneurship education is essential for shifting social views and encouraging women to pursue high-potential fields like STEM. Banking laws, land title issues, and property rights should be reformed to improve women's access to finance, land, and collateral, promoting a more inclusive entrepreneurial ecosystem in Northern Sri Lanka.

To enhance the entrepreneurial ecosystem for women, future research should extend beyond education and training to address the institutional frameworks that influence it (Mendez-Picazo et al., 2012; McAdam, 2013). Educating key stakeholders about the unique needs and challenges faced by female entrepreneurs can help reduce gender bias and improve the effectiveness of support programs. Policymakers must also focus on institutional structures affecting women's entrepreneurship, such as resource availability, incentives, and gender-neutral education, in order to shift societal perceptions and encourage women's participation in entrepreneurship. Furthermore, reforms in banking regulations, land titles, and property rights are crucial to enhancing women's access to finance, land, and collateral, thereby fostering a more inclusive entrepreneurial environment in Northern Sri Lanka.

Masango and Lassalle (2020) assert that entrepreneurial action is driven by factors such as prior industry experience, entrepreneurial alertness, opportunity confidence, and two levels of entrepreneurial learning—experiential and double-loop learning. Learning by doing supports the continuous evaluation of new venture ideas by fostering a dynamic, adaptive, and practical approach to entrepreneurship. While single-loop learning focuses on improving performance within existing frameworks, double-loop learning goes further by questioning and altering the underlying assumptions, values, or policies that guide actions. Through continuous testing, evaluation, and refinement of ideas in real-world scenarios, entrepreneurs enhance their ability to identify new opportunities, innovate, and thrive in a competitive environment. This is particularly critical in a war-torn and volatile entrepreneurial environment, such as that of Northern Sri Lanka, where the dynamics are highly unpredictable, and the effectiveness of potential strategies remains uncertain. Thus, this study, after analysing the socio-cultural impediments and institutional and environmental challenges faced by women business owners in Northern Sri Lanka, highlights the need for innovative policies that promote inclusive

entrepreneurship and support frameworks to strengthen women's entrepreneurial endeavours and business credibility in this region.

8.5 Limitations of the research and Recommendations for future research

This research is not without its limitations and challenges. The following are the most prominent issues encountered during the study. The COVID-19 pandemic significantly impacted Sri Lanka's economy, causing challenges like reduced remittances, declining trade and tourism, elevated debt, and healthcare limitations. These issues led to economic uncertainty, unemployment, and social exclusion, negatively affecting mental health. Key sectors such as agriculture, construction, tourism, and fashion were particularly hard hit, especially in the northern region, where the economic crisis severely disrupted local businesses. Nevertheless, this variable is excluded from the study since its purpose is solely to identify the ecosystem components that hinder or support the entrepreneurial efforts of female business owners in this region, regardless of the influence of external factors on the country's overall economic downturn. The researcher initially intended to collect data through fieldwork in order to conduct in-person interviews. The data was, however, collected through electronic Zoom meetings due to the travel restrictions that were implemented in response to the COVID-19 epidemic. Due to inadequate internet broadband facilities and inefficient infrastructure, holding the Zoom meetings proved to be challenging, especially since the participants were drawn from a war-torn region that is still developing. The inclusion of participants from regions where internet connectivity was limited was not feasible concerning the practical aspects of the situation. Factors such as internal displacement can result in sampling bias. A sample size that is more extensive and dispersed has the potential to produce more precise results regarding the effects of the entrepreneurial ecosystem in the northern Sri Lankan region on the business ventures of women. Participants from various parts of the northern region could not be recruited because of data access restrictions at HSZ. Given that the study was conducted in a conflict-torn area, it's possible that participants avoided discussing their emotional traumas and how they affected their daily lives to avoid causing themselves additional distress. Furthermore, it is feasible that the participants refrained from discussing certain details regarding high-security zones and armed personnel due to safety concerns. In addition to the limitations, it is possible that some women may have refrained from discussing the barriers imposed by male counterparts or family members due to cultural and religious considerations, particularly if they belong to conservative families with entrenched gender norms and conventions.

Future research should aim to address the current study's limitations by adopting broader and more inclusive methodologies to gain a deeper understanding of the complex challenges faced by women entrepreneurs in post-conflict Northern Sri Lanka. One key direction involves exploring the institutional frameworks that shape the entrepreneurial ecosystem, with a focus on how resources are distributed and how policy interventions can be designed to meet the specific needs of female entrepreneurs in this war-affected region.

Comprehensive evaluations of existing policy measures—at local, national, and international levels—are necessary to assess their effectiveness in fostering an entrepreneurial mindset among women. Particular attention should be given to the impact of initiatives that provide access to capital, mentorship, training, and business infrastructure. To ensure meaningful assessment, these interventions should be evaluated over time through longitudinal studies, enabling researchers and policymakers to track progress, identify persistent barriers, and recommend targeted support mechanisms. Additionally, there is a critical need for data-driven systems to monitor the development of women-led enterprises. Gathering large-scale, disaggregated data on female entrepreneurs will help identify which areas require intensified support and highlight emerging trends in women's participation in the economy.

Comparative research across different post-conflict regions—both within and beyond Sri Lanka—should be undertaken to better understand how legal, cultural, and economic environments shape women's entrepreneurial experiences. Such cross-regional studies would offer valuable insights into context-specific barriers and enablers.

In addition to that, future research should examine the role of emerging technologies—such as artificial intelligence, blockchain, and e-commerce—in enabling or hindering women's engagement in business. This includes assessing the availability and accessibility of digital skills, platforms, and infrastructure, which are increasingly crucial in the digital economy. To explore the relationships between these factors and their influence on entrepreneurial success, future studies could also incorporate quantitative research designs, using statistical methods to measure impact and identify correlations between variables such as digital access, financial support, and business sustainability.

8.6 Conclusion

This chapter concludes by revisiting the research questions, aims, and objectives, and examining them against the study's findings. It highlights the key empirical evidence and novel themes that emerged. The findings reveal that sociocultural factors, including gender, caste, and cultural identity, profoundly impact the entrepreneurial efforts of women in northern Sri Lanka. The prolonged ethnic conflict has forced Tamil women into breadwinner roles, challenging traditional gender norms. Despite facing stereotypes and scepticism, these women strategically navigate social structures to gain acceptance as entrepreneurs. However, gender disparities and institutional constraints continue to limit their agency and success, underscoring the significant challenges they face in this war-affected region. The thesis makes unique contributions to understanding the ecosystem of female entrepreneurship in both academic and practical contexts. Theoretically, it integrates multiple frameworks to explore the challenges faced by female entrepreneurs, particularly regarding gender dynamics and social roles. Methodologically, the study employs diverse approaches to capture the complexity of women's entrepreneurial experiences, enhancing the depth and validity of the findings. Further, the research addresses the intersectionality of oppression that women entrepreneurs face, offering insights into potential policy reforms and support mechanisms. The study also acknowledges its limitations and suggests areas for future research. This study provides a variety of practical proposals and policy observations that may be adopted to foster a welcoming and supportive environment for female entrepreneurs in the Northern Sri Lankan region, thereby increasing gender equality and facilitating sustainable economic development.

8.7 Closing Statement

This study critically examined the gendered dimensions of the entrepreneurial ecosystem (EE) in post-conflict Northern Sri Lanka, shedding light on the systemic barriers, intersectional disadvantages, and multiple forms of oppression faced by female entrepreneurs. The findings indicate that while existing EE models, intersectionality frameworks, and the matrix of domination provide valuable structural insights, they often overlook context-specific constraints. These include multiple legal discriminations, caste norms, the legacy of war, restricted access to business territories, and financial barriers such as Thesavalamai impediments.

To address these gaps, this study contributes to entrepreneurial discourse by introducing a context-specific, gender-inclusive "Legal Dominance Intersectional Domain Model." This model explicitly identifies and addresses the unique challenges faced by female entrepreneurs in Northern Sri Lanka, offering a comprehensive framework for overcoming structural and legal constraints within the region's entrepreneurial ecosystem.

By integrating Intersectionality (Crenshaw, 1991) and the Matrix of Domination (Collins, 2000), this study adapts Isenberg's (2010) EE model to better account for gendered constraints within entrepreneurial ecosystems. This approach provides a nuanced understanding of how power structures, systemic discrimination, and overlapping inequalities shape women's entrepreneurial experiences in post-conflict settings.

Incorporating Nixon's (2019) Coin Model, this research bridges the gap between privilege and oppression, illustrating how Tamil women entrepreneurs experience both advantages (e.g., diaspora support, social capital) and constraints (e.g., legal barriers, caste discrimination, patriarchal norms) simultaneously. This duality underscores the complex entrepreneurial realities women navigate in Northern Sri Lanka.

This study contributes to the scarce literature on female entrepreneurship in post-war societies, highlighting the unique challenges and resilience of Tamil women entrepreneurs. It underscores the additional layers of difficulty they face in rebuilding businesses in a disrupted, war-torn context, where economic recovery is slow and gendered constraints remain deeply embedded.

By addressing these gaps, this research advances the discourse on gendered entrepreneurial ecosystems and provides policy-relevant insights to foster a more inclusive and supportive entrepreneurial landscape for women in post-conflict regions.

The study advocates for policy interventions and Thesavalamai legal reforms to grant women equal property rights and financial autonomy. Addressing legal discrimination is essential for ensuring that women entrepreneurs have the same economic opportunities as their male counterparts, especially in post-war recovery efforts.

This research highlights the urgent need for financial inclusion programs tailored to women entrepreneurs. Gender-sensitive microfinance initiatives are recommended to address collateral barriers and institutional biases that restrict women's access to funding and investment opportunities. Such initiatives should focus on low-interest loans, flexible repayment structures, and financial literacy programs to help women sustain and grow their businesses.

The study emphasizes the importance of mentorship programs, training workshops, and networking opportunities to help women navigate male-dominated markets. Establishing female-centered business networks can provide peer support, market access, and leadership development, fostering a more inclusive entrepreneurial ecosystem.

Diaspora engagement was comprehensively analysed in this study, highlighting both opportunities and challenges. While diaspora investments can provide critical financial support, policymakers must ensure that these initiatives do not reinforce patriarchal expectations that limit women's economic independence. Therefore, clear policy frameworks should be developed to leverage diaspora resources while promoting gender equity in entrepreneurship. By addressing these key policy areas, this study contributes to creating a more inclusive, gender-sensitive entrepreneurial ecosystem that empowers women in post-war Northern Sri Lanka.

While this research provides valuable insights into the gendered dimensions of the entrepreneurial ecosystem in post-conflict Northern Sri Lanka, several limitations were acknowledged. The use of snowball sampling has the potential for selection bias, limiting the generalizability of the findings. Additionally, despite rigorous back-translation processes, the translation of interviews from Tamil to English have resulted in minor linguistic and contextual losses. Furthermore, the study was conducted within a specific timeframe, restricting the ability to track longitudinal changes in female entrepreneurship and its evolving challenges over time.

To build on these findings, future research should focus on comparative studies in other post-conflict societies, such as Bosnia and Rwanda, to draw cross-cultural insights and identify best practices. Additionally, longitudinal studies are needed to assess how female entrepreneurs

navigate economic and social transformations over time. Further exploration into digital entrepreneurship is also essential, investigating how e-commerce and digital finance can help overcome gendered financial constraints and provide favourable economic opportunities for women. By addressing these gaps, future research can contribute to the development of inclusive policies and support mechanisms that empower women entrepreneurs, fostering a more equitable and sustainable entrepreneurial ecosystem in post-conflict regions like Northern Sri Lanka.

This study highlights the resilience and agency of female entrepreneurs in post-conflict Northern Sri Lanka, while critically examining gender-blind entrepreneurial policies and institutional impediments. By integrating intersectionality and privilege-oppression dynamics, this research not only advances theoretical frameworks but also provides actionable policy insights. Addressing these systemic barriers is essential for fostering a more inclusive and equitable entrepreneurial landscape, ensuring that women entrepreneurs are not merely participants but key drivers and leaders in economic recovery and transformation in post-conflict societies.

8.8 Personal Reflection

Reflecting on my journey as a female entrepreneur in Sri Lanka, my PhD research has been both illuminating and transformative. I started my business in an unconventional sector for women in Sri Lanka, the car rental industry, and encountered a multitude of inexplicable challenges as a woman and a single mother. Despite my best efforts and dedication, I faced persistent challenges that hindered my progress and growth. The barriers felt insurmountable, but their origins were unclear to me. It was only through conducting extensive research into female entrepreneurship that I began to understand the multifaceted nature of these difficulties. The research revealed a pervasive gender bias deeply embedded within the societal and institutional frameworks of Sri Lanka. This bias, often subtle and systemic, created an environment where women entrepreneurs like me faced unfair disadvantages. Institutional barriers such as limited access to funding and discriminatory practices were prevalent, though their impact was not immediately obvious. The intersectionality of gender with cultural and economic factors compounded these issues, leading to a clearer understanding of why these challenges seemed so entrenched and difficult to overcome.

This newfound clarity has been instrumental in addressing the specific hurdles faced by women in business and has provided a framework for advocating for more equitable practices and support systems in the future. From navigating gender biases embedded in business practices to confronting cultural expectations that often undermine women's leadership roles, the experience has been both arduous and enlightening. The research findings revealed that my struggle with establishing my business was not a personal one but a reflection of the pervasive gender bias that shapes every interaction, affecting nearly every female entrepreneur in Sri Lanka. Researching female entrepreneurship in Sri Lanka provided a deeper understanding of how these biases intersect with cultural norms and economic structures. It became clear that the intersectionality of gender bias is multifaceted, impacting women at various levels—from personal self-esteem to professional opportunities.

However, as a business owner operating in Colombo, Sri Lanka's capital, I had no prior experience with the specific challenges faced by entrepreneurs in the war-torn Northern region. My research aimed to uncover the obstacles women entrepreneurs face in this conflict-affected area. Given that my business activities were centered in the South, my understanding of the Northern context was limited prior to undertaking this study. The research revealed stark differences between the entrepreneurial environments of Colombo (Southern) and Northern Sri

Lanka. The study highlighted that while entrepreneurs in Colombo deal with challenges related to market competition and access to finance, those in the North face compounded issues due to the lingering effects of conflict, such as instability and disrupted economic infrastructure. These findings were based on firsthand accounts and empirical data from the North, ensuring that any potential for researcher bias was minimized. My unfamiliarity with the Northern context reinforced the objectivity of the research, as I approached the study with a fresh perspective, free from preconceived notions.

However, as my mother tongue is Tamil, it was easy for me to interact with the research participants in their native language, which provided them with a sense of familiarity and comfort and allowed them to open up to me their narratives more freely. The participants in this research showed great interest and involvement in sharing their life stories with me. Some were very emotional and felt honoured to contribute to the research, which aimed to explore the struggles they faced in their personal journeys. Others were willing to describe how they navigated constraints and succeeded economically despite the barriers they encountered. This facilitated the collection of rich data from the participants, which was evident in my data analysis process.

Furthermore, conducting this research was highly interesting as I had the opportunity to work with well-educated supervisors from various cultural backgrounds and contexts. They showed a keen interest in my country, culture, and the economic environment of Northern Sri Lanka. Through this experience, I came to appreciate the importance of teamwork and learned how to manage pressure and meet deadlines effectively. Some supervisors provided valuable constructive feedback, helping me improve my work, while others taught me the importance of resilience, perseverance, and maintaining integrity even through challenging situations. I am grateful for the diverse experiences and lessons I gained from my supervisory teams; I have found them to be truly invaluable.

I had the opportunity to read numerous research papers and articles, not only related to Sri Lanka, but also concerning the global business context and the agency of women worldwide. This extensive reading broadened my perspective and provided insight into the multidimensional nature of entrepreneurship. Additionally, I attended conferences, workshops, writing retreats and various sessions, which allowed me to meet people from around the world. Through these experiences, I learned to share my views on gender and female entrepreneurship confidently, which is something I might not have done otherwise.

This research has not only clarified systemic issues but has also empowered me by providing insights with which to advocate for more inclusive policies and support systems needed for women in this region to achieve their financial goals. It has reaffirmed my commitment to fostering a more equitable entrepreneurial ecosystem where women can thrive despite entrenched barriers. This entire process has been a profound journey of personal growth and professional clarity, providing me with a nuanced perspective on the ongoing struggle for gender equality in Sri Lankan business environments.

Working as an associate lecturer during my PhD journey allowed me to deepen my understanding of the international business context and refine my grasp of research methods in business management. I enjoyed my PhD experience in many ways and am determined to continue in academia to help others learn, based on what I have discovered. I am also interested in exploring female entrepreneurship in other countries and cultures, understanding the obstacles they face, and seeking policy implications to advance a more inclusive working environment for all.

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Appendix 1: The context of Sri Lanka

Appx. I. 1 : Timeline of civil unrest in Sri Lanka

Table 21 Timeline of civil unrest in Sri Lanka – (Sheriffdeen, 2017; Sunday Observer, 2017; SBS News, 2014; Hosken, 2009; Lakbima, 2009; Dissanayaka, 2004; Shastri, 1999; Kamalendra, 1999; Parameswaran, 2010; Chattopadhyaya, 1994)

Year	Description
1948	<ul style="list-style-type: none"> Sri Lanka gains full independence from the British.
1949	<ul style="list-style-type: none"> The Ceylon Citizenship Act of 1948 is introduced. Indian Tamil plantation workers are deprived of citizenship.
1956-1958	<ul style="list-style-type: none"> Sinhala language is made the sole official language of the island. Regulations are enforced so that civil servants have to undergo a three graded proficiency test in Sinhalese; those who fail are deprived of salary increments and promotions. Ethnic riots take place between the Sinhalese and Tamil communities.
1971	<ul style="list-style-type: none"> The communist party, Janatha Vimukthi Peramuna (JVP), or Peoples Freedom Front communist party, carries out riots. Civilians are killed and property is damaged.
1974	<ul style="list-style-type: none"> Tamil rebel groups create tension in Jaffna.
1976	<ul style="list-style-type: none"> The LTTE is formed, proposing a separate Tamil state to be formed in the north (Eelam). Riots erupt in Jaffna.
1977	<ul style="list-style-type: none"> The Separatist Tamil United Liberation Front (TULF) wins all seats in Tamil areas. Anti-Tamil riots erupt. Plantation labourer houses are burnt down.
1978	<ul style="list-style-type: none"> New constitution recognizes Sinhala and Tamil as national languages for legal, administrative, parliamentary and educational purposes. The Constitution grants Buddhism the foremost place, while assuring the rights of all religions.
1979	<ul style="list-style-type: none"> LTTE carries out attacks against police officers. An emergency period is declared.
1981	<ul style="list-style-type: none"> The communist party, Janatha Vimukthi Peramuna (JVP), or Peoples Freedom Front communist party, carries out riots. Civilians are killed and property damaged. The Jaffna library is burnt down.
1983	<ul style="list-style-type: none"> LTTE carries out attacks in the Northern Province. Anti-Tamil riots erupt in Colombo.
1984	<ul style="list-style-type: none"> LTTE attacks Kent and Dollar Farm in Mullaitivu district.
1985	<ul style="list-style-type: none"> First attempts at peace talks between the government and LTTE fail. Sri Lanka's holiest Buddhist site is attacked by LTTE, killing civilians and monks.
1987	<ul style="list-style-type: none"> Government signs an agreement with India to deploy Indian peace keeping troops. LTTE massacres Buddhist monks in Aranthalawa (mostly young novice monks) and the central bus station in Colombo is attacked. Riots between Sinhalese and Tamil communities in Trincomalee.

1990	<ul style="list-style-type: none"> ▪ LTTE massacres Sri Lankan Police Officers. ▪ LTTE massacres civilians in Kattankudy mosque.
1991	<ul style="list-style-type: none"> ▪ Assassination of Indian PM Rajiv Gandhi by LTTE. ▪ LTTE carry out attack against the Muslim population in Palliyagodella (Polonnaruwa).
1993	<ul style="list-style-type: none"> ▪ Sri Lankan President Premadasa Killed by LTTE.
1995	<ul style="list-style-type: none"> ▪ President Kumaratunga is wounded in a bomb attack.
1996	<ul style="list-style-type: none"> ▪ LTTE massacres prisoners in Mullaitivu. ▪ LTTE carries out suicide bombings the Central Bank.
1998	<ul style="list-style-type: none"> ▪ LTTE attacks Buddhist holy site in Kandy.
1999	<ul style="list-style-type: none"> ▪ LTTE attacks a village in Ampara (a predominantly Muslim-occupied region).
2002	<ul style="list-style-type: none"> ▪ A ceasefire is signed between the Sri Lankan government and LTTE. ▪ Clashes between Muslim communities (Wahhabi and Sunni).
2005	<ul style="list-style-type: none"> ▪ Foreign minister killed by LTTE.
2006	<ul style="list-style-type: none"> ▪ LTTE attacks a military compound.
2009	<ul style="list-style-type: none"> ▪ War ends, defeating LTTE.
2014	<ul style="list-style-type: none"> ▪ Religious clashes between Buddhists and Muslims in the southern province.
2018	<ul style="list-style-type: none"> ▪ Anti-Muslim riots.
2019	<ul style="list-style-type: none"> ▪ Jihadist attacks on Easter Sunday. ▪ Anti-Muslim riots erupt. ▪ Government bans Burka.

Appx. I. 2. Section 365 of the penal code

Whoever voluntarily has carnal intercourse against the order of nature with any man, woman, or animal, shall be punished with imprisonment of either description for a term which may extend to ten years and shall also be punished with a fine and where the offence is committed by a person over eighteen years of age in respect of any person under sixteen years of age shall be punished with rigorous imprisonment for a term not less than ten years and not exceeding twenty years and with a fine and shall also be ordered to pay compensation of an amount - determined by court - to the person in respect of whom the offence was committed for injuries caused to such person.
(National Legislative Bodies/ National Authorities, 1885, p. 60)

The above clause reads the new amendment made in 1995 to include both women and men to the traditional clause that primarily focused on men. Further, sub-section 365 A of the Sri Lankan penal code reads as:

Any person who, in public or private, commits, or is a party to the commission of, or procures or attempts procure the commission by any person of, any act of gross indecency with another person, shall be guilty of an offence and shall be punished with imprisonment of either description, for a

term which may extend to two years or with a fine or with both and where the offence is committed by a person over eighteen years of age in respect of any person under sixteen years of age shall be punished with rigorous imprisonment for a term not less than ten years and not exceeding twenty years and with a fine and shall also be ordered to pay compensation of an amount determined by court to the person in respect of whom the offence was committed for the injuries caused to such person. (National Legislative Bodies/ National Authorities, 1885, p. 60)

In the above clause reference is made to *gross indecency*. Neither the penal code nor the Sri Lankan court explicitly defines what constitutes ‘gross indecency’. However, the current law inherits the traditional Victorian view of unnatural sexual acts as those related to male and female homosexuals on the island (Equal Ground, 2014).

Appx. I. 3. Section 7 of the Vagrants Ordinance of Sri Lanka:

The following persons, that is to say:

- (a) Any person in or about any public place soliciting any person for the purpose of the commissions of any act of illicit sexual intercourse or indecency, whether with the person soliciting or with any other person, whether specified or not.*
- (b) Any person found committing any act of gross indecency, or found behaving with gross indecency, or found behaving with gross indecency, in or about any public place;*
- (c) Any person found:*
 - (i) In any public enclosure contrary to any local by-laws or regulations prescribing the use of such enclosures; or*
 - (ii) In any enclosure belonging to the state, without the permission of the person in charge thereof; or*
 - (iii) Within any private enclosure attached to any dwelling house, except upon the invitation of any inmate of the premises,*

Under such circumstances that it is reasonable to infer that he is there present for immoral purposes, unless he is able to explain his presence to the satisfaction of the court by which he is tried shall be guilty of an offence and shall be liable on summary conviction to imprisonment or either description for a period not exceeding six months, or to a fine not exceeding one hundred rupees, or to both. (Blackhall Publishing, 2013)

Furthermore, section 399 of the penal code reads:

A person is said to "cheat by personation" if he cheats by pretending to be some other person, or by knowingly substituting one person for another, or representing that he or any other person is a person other than he or such other person really is. (National Legislative Bodies/ National Authorities, 1885, p. 68)

The ambiguity of the above clause has posed challenges to those who do not conform to socially and culturally defined gender norms, or hetero-normative appearances. The findings by Human

Rights Watch (2016) and Equal Ground (2014) further argue that the above clause has often been used to target transgender persons.

Appx. I. 4. Kandyan law

Kandyan Law recognises two types of marriage (Marasinghe, 1979):

Binna (a marriage where a husband joins the wife's family, the wife inherits the family property and the husband does not inherit the wife's estate, which is transferred to their children on her death).

Diga (the wife joins the husband's family; the wife may only inherit a lesser or no share of her family property. Her dowry is incorporated into the husband's family).

Appx. I. 5. Thesawalamai law

Introduced by the Dutch colonists and applies to the Tamil community in the northern province. This law focuses on property, inheritance and marriage. The property may be classified as one of three categories (Jayatilaka and Amirthalingam, 2015): *Mutisam* (inherited property of the man from his parents), *Chitanam* (Property inherited by a woman from her parents) and *Tetiyatetam* (property acquired by husband and wife during their life together). Within this law, the man's and woman's inheritance remain separate, as sons will inherit *Mutisam* from their father while daughters will inherit *Chitanam* from their mother. On divorce, the woman will receive her dowry and half of the acquired property. Women are limited in the free control they have over their own property (Tambiah, 2001).

Appx. I. 6. Muslim law

Muslim law leaves the minimum age of marriage unspecified and a woman of Hanafi sect aged 16 or over is able to enter into marriage of her own accord, having attained puberty. Polygamy is permitted within this law. Women are capable of independently acquiring, holding and dealing with property (McGilvray, 2011).

Appx. I. 7 Breakdown of undergraduate and post graduate pass rates by gender

Table 22 Undergraduate pass out rates - University Grants Commission (2018b)

Subject Area	Percentage of women
Arts	82%
Education	92%
Management and Commerce	66%
Law	66%
Medicine	57%
Dental Science	53%
Veterinary Science	69%
Agriculture	64%
Engineering	29%
Architecture	48%
Computer Science	52%
Allied Health Science	79%
Science	59%
Indigenous Medicine	76%

Table 23 Postgraduate pass out rates - University Grants Commission (2018b)

Subject Area	Percentage of women
Arts	59%
Education	71%
Management and Commerce	43%
Law	52%
Medicine, Dental and Allied Health Science	56%
Veterinary Science	44%
Agriculture	62%
Engineering	38%
Architecture	43%
Science	49%
Indigenous Medicine	66%

Appendix 2 : Cover letter

Dear Participant,

Thank you for your willingness to participate in this study. Please read below for further information on the research I am conducting, and sign the participation consent form attached, if you are happy to proceed.

I, Birintha Ketheswaran, am a PhD candidate at Sheffield Hallam University, and I am conducting a study on female entrepreneurs in the Northern region of Sri Lanka. My research aims to identify the challenges faced by Tamil female entrepreneurs, especially in the aftermath of the civil war, and how the Sri Lankan system helps or hinders their success in entrepreneurship.

By conducting this research, I hope to provide more insight on the world of female entrepreneurship and allow more attention to be paid to the issues surrounding it.

I believe that you would be great participant in this research. As part of this study, I will require you to be available for an approximately hour-long interview in the Tamil language, for your convenience. We would discuss your business, your background, and the journey that the business has been on since its launch. If you would be happy to participate, I would also like it if I could contact you for further follow-up questions after the interview. Please note that this interview will be informal and structured more like a conversation, so it would be helpful for the research for you to share your stories with me, as openly as possible.

The interviews will be recorded so that I may play them back later for analysis. By signing the consent form, you will be giving your permission to have your audio recorded.

Please note that all data collected from you through the interview will only be accessible by myself and my supervisory team at Sheffield Hallam University. All information will be stored safely, and none of your personal details will be collected or shared at all. Once the analysis period of the research is complete, all the data collected from you will be destroyed.

You are also free to withdraw from the study at any point and do not need to provide any prior notice or reason for doing so.

If you have any further questions, please contact me on the email address ~~.....@shu.ac.uk~~.

If everything is acceptable and you would like to go ahead with the study, please sign the consent form attached.

Thank you kindly for your time.

Kind regards,

Birintha Ketheswaran

Appendix 3: Interview Questions

Interview questions

Number

- Participant P
- Field of Business
- Years of experience years
- Age years
- Number of Employees

1. Which field do you work in?
2. Can we talk about your business and business model?
3. What challenges do you face in your business sector?
4. From your perspective, do you think the Northern Sri Lankan environment is supportive towards female business owners?
5. What kind of support and encouragement do you get from your family?
6. What recommendations do you have from a gendered perspective?
7. What business initiatives do you think are most suitable for women from Jaffna and other Northern province regions, in your opinion?
8. Do you think that the Northern Sri Lankan society value female entrepreneurship less than traditionally feminine professions like nursing and teaching, and jobs that fall under the government sector?
9. Do you think they receive the same respect and are treated the same or differently?
10. Do you have legal or institutional obstacles to starting your business?
11. Do you have any thoughts, recommendations, or proposals that you could share that could be of use to female business owners in the Northern region of Sri Lanka?
12. What is your view of the Northern region in terms of development and business, both before and after the war? Particularly with regard to female entrepreneurs.
13. What are your thoughts on starting a business as a woman in Northern Sri Lanka?
14. What are those unique challenges for women, in your opinion?
15. Why do you think that is what they expect?
16. Besides these challenges, what are the other obstacles you believe women face in Northern Sri Lanka during their early stages of business?
17. What kinds of businesses, in your opinion, are closing in that way?
18. Why do you think people act in such a similar manner? What would you propose as a solution? Why is that?
19. In what ways can the culture of Northern Sri Lanka be described? To what extent, in your opinion, does it support or hinder the launch of new businesses of Tamil women?

20. Do you think this is only for the garment sector, or is it the same for all the business fields?

21. Can't you break these rules if you want to?
22. Where are you currently residing? Is your area still subject to these norms?
23. What do you think about govt and non-govt agencies? Are they supportive? Are they helping you in your business venture?
24. Do start-ups receive any support from the diaspora?
25. How did they end up? Are they having any success?
26. Given these conditions, what do you believe should be done to encourage more Tamil women to become business owners in Sri Lanka's Northern region?
27. What financial assistance is available in Northern Sri Lanka for female business owners? Is there any prejudice based on gender or post-war status in seeking financial assistance?
28. In your opinion, does the culture of Northern Sri Lanka encourage and support women who wish to start their own businesses in that region? Why?
29. Is there any support available from governmental or non-governmental agencies? In what form? based on finances or training?
30. Are there any business initiation-related university programmes/workshops or seminars in your region?
31. Can you tell me about the community-based networking opportunities available in your region? In what ways does it help or impede your business's progress?

Appendix 4: Participant's profile

Number	Place	Age	Education Level	Marital status	Industrial sector
P 1	Jaffna	33	Graduate	Married	Handicrafts
P 2	Vavuniya	35	Diploma	Divorced	Services
P 3	Mannar	32	Graduate	Missing husband	Agriculture
P 4	Mullaitivu	33	A Level	Married	Fishery
P 5	Kilinochchi	32	Diploma	Missing husband	Agriculture
P 6	Killinochchi	28	Graduate	Married	Services
P 7	Mannar	34	A Level	Divorced	Cleaning products
P 8	Jaffna	29	Graduate	Married	Cattle
P 9	Vavuniya	33	O Level	Separated	Agriculture
P 10	Mullaitivu	41	Diploma	Missing husband	Leather products
P 11	Jaffna	28	O Level	Married	Palmyrah products
P12	Killinochchi	32	Graduate	Separated	Coconut products
P 13	Jaffna	35	A Level	Married	Services
P 14	Jaffna	33	Graduate	Divorced	Leather products
P15	Mullaitivu	40	Diploma	Married	Fishery
P 16	Mullaitivu	30	Graduate	Missing husband	Agriculture
P 17	Vavuniya	34	Diploma	Married	Cattle
P 18	Killinochchi	32	Graduate	Missing husband	Leather products
P 19	Jaffna	33	A Level	Married	Cleaning products
P20	Vavuniya	36	Diploma	Divorced	Palmyrah products
P21	Vavuniya	31	Graduate	Married	Agriculture
P 22	Mullaitivu	32	O Level	Married	Garments
P23	Mannar	33	Diploma	Divorced	Agriculture
P 24	Killinochchi	35	Diploma	Married	Interior decoration
P25	Mullaitivu	36	Graduate	Divorced	Palmyrah products
P 26	Jaffna	39	A Level	Separated	manufacturing
P 27	Vavuniya	37	Diploma	Married	Agriculture
P 28	Killinochchi	33	O Level	Divorced	Palmyrah products
P29	Killinochchi	43	Graduate	Married	Interior decoration
P 30	Vavuniya	40	Diploma	Missing husband	Handicrafts
P 31	Mullaitivu	33	Graduate	Missing husband	Agriculture
P 32	Jaffna	32	Diploma	Married	Fishery
P33	Mannar	31	Diploma	Married	manufacturing
P34	Killinochchi	32	O Level	Married	Garments
P35	Jaffna	37	Graduate	Married	Leather products
P 36	Mullaitivu	30	Diploma	Missing husband	Coconut products
P37	Killinochchi	35	A Level	Married	Fishery
P38	Mannar	36	Diploma	Missing husband	Handicrafts
P 39	Jaffna	32	A Level	Divorced	Garments
P40	Mannar	34	Diploma	Married	Agriculture

Appendix 5: Thematic table of the Influence of socio economic and cultural factors on Female Entrepreneurship in Northern Sri Lanka (Chapter 6)

Vignettes	1st order Themes	Aggregated dimensions
<p><i>I didn't get much formal education, so I often feel like I'm figuring things out as I go, which makes it harder to grow professionally-</i> Entrepreneurs in this region lack formal education, limiting their professional growth.</p>	<p>Lack of Formal and Informal Education in the entrepreneurial sector</p>	<p>Entrepreneurship education and University Programs</p>
<p><i>I tend to focus on what brings quick returns, because long-term planning feels risky when I don't have the right support or knowledge</i> - Risk-averse entrepreneurs focus on short-term gains, neglect future planning</p>		
<p><i>If we had proper business education in schools, I think more of us would see entrepreneurship as something real and achievable-</i>It is crucial to incorporate entrepreneurial education into school curriculum for Promoting Entrepreneurship.</p>		
<p><i>There aren't many training programs here to help people like me learn how to run a business properly-</i> Northern province lacks training programs for the entrepreneurial sector.</p>		
<p><i>Most educated people I know don't want to start businesses here—they feel it's too uncertain or not worth the effort</i> -Educated people resist the allure of entrepreneurial ventures in this region.</p>		
<p><i>Through the programme, I learned how to spot areas that haven't been tapped into yet—it really helped me think about where my business could earn more</i> -Identifying untapped regions to maximize revenue potential</p>	<p>University-initiated programmes/R&D transfer</p>	
<p><i>We were taught to look at local markets differently, to find places that aren't already full of the same kind of businesses.</i> - Researching local markets to find less saturated business locations</p>		
<p><i>I started analysing where competitors are concentrated, and it helped me realise there are better opportunities outside this region</i> - Analysing competitor density to uncover high-Revenue areas outside this region</p>		

<p><i>I've always had strong support from my family and close friends—they've been my safety net through everything -Strong ties- Strong safety net of family and friends</i></p>	<p>Social capital/Diaspora network</p>	<p>Social capital and entrepreneurial Network</p>
<p><i>The problem is, outside of my community, I don't have many connections. That's made it harder to bring in new ideas or grow the business -Limited external connections hindered innovation in war-affected Northern Sri Lanka</i></p>		
<p><i>Some people from the diaspora have supported start-ups here, and that's been a real lifeline for many. But the support often goes to businesses in sectors seen as more 'suitable' for women—not for someone like me who wanted to start something in a male-dominated field Diaspora efforts assist start-ups, boosting livelihoods in war-affected areas, but reinforce gendered stereotypes.</i></p>		
<p><i>As a woman, it hasn't been easy to build the same kind of business networks men seem to have—it feels like we're left out of important circles- Impact of gender in social capital</i></p>		
<p><i>I've been trying to build a strong support network by joining events and online groups—it really helps to connect with others in the ecosystem. But to be honest, there aren't many chances for that kind of networking in this region -Build a reliable support network through platforms, events, and hubs that connect ecosystem members and stakeholders.</i></p>	<p>Key Partnership and Stakeholder Collaboration</p> <p>Entrepreneurial Networking</p>	
<p><i>Networking opportunities are pretty limited here, especially because of how traditional the community is and how isolated we've been from outside connections-Networking opportunities are scarce due to conservative values and isolation</i></p>		
<p><i>In our community, people don't always see the value in forming business networks, so it's been hard to build strong connections - Tamils often avoid forming robust business networks and relationships</i></p>		
<p><i>We have rich natural resources here—like good land, fishing areas, and even minerals—but they're not being used properly to support local businesses Natural tangible resources such as fertile terrain, mineral deposits, and fisheries can be used for economic development</i></p>		

<p><i>I've joined a few training workshops, and they've really helped me learn practical business skills I didn't have before - Vocational business skills training and workshops promote entrepreneurship</i></p>	<p>Economic resources and capabilities</p>	<p>Resources & capabilities</p>
<p><i>Our culture and history are so unique—if developed properly, they could bring in tourists and create new business opportunities for people like me -Rich cultural heritage and historical sites can be developed for tourism, providing opportunities for new business venture</i></p>		
<p><i>After the war, many women like me were left with no resources or skills to start a business—we're still catching up - Post-war adjustment needed: women lack resources and capabilities to initiate business ventures</i></p>		
<p><i>This region is in a good spot for trade, but we haven't been able to take full advantage of it yet for local business growth - Northern Sri Lanka's strategic location along international trade routes offer business opportunities.</i></p>		
<p><i>It's tough to find skilled workers around here—most people haven't had the kind of education or training that matches what small businesses actually need- Shortage of skilled labour stems from diversity issues in education.</i></p>	<p>Labour shortage</p>	
<p><i>A lot of young people just want quick money. They're not really interested in putting in the time and effort to build something long-term-The preference for instant rewards over hard-earned success</i></p>		
<p><i>Some people still don't feel comfortable working under a woman, and that makes it even harder for someone like me to hire and run a team-Unwilling to work under female business owners</i></p>		
<p><i>After 25 years of war, the infrastructure here is still far behind compared to other parts of the country—it feels like we're constantly trying to catch up - 25 years of civil war: severe infrastructure deficits compared to other parts of the nation</i></p>		<p>Physical infrastructure and support services</p>
<p><i>Even now, we struggle with basic things like electricity, clean water, and internet. Without those, running a business is a real challenge -limited access to essential</i></p>		

resources such as electricity, water, and internet connectivity	Intangible resources and physical Infrastructure	
<i>It's hard to grow a business when you don't have proper access to markets, energy zones, or places that support women-led start-ups - Limited Access to Markets</i> Mobility, Energy zones, Incubation issues hinder women's business endeavours		
<i>We're really behind when it comes to technology and telecom. Without good internet or digital tools, it's tough to network or stay competitive -Lack of technology advancements, Telecommunications issues. Tech infrastructure deficiencies limit women's business networking</i>		
<i>The old and outdated infrastructure makes everything more expensive and slower—it really adds to the daily struggle of running a business -Outdated or inadequate infrastructure increases operating costs and inefficiencies for businesses</i>	Lack of support services and technical assistance	
<i>I haven't been able to invest in better tools or systems, and that's made it harder to run things efficiently or grow the way I want to - Inability to invest in these modern solutions led to operational inefficiencies</i>		
<i>Our cultural beliefs, as well as our literature and tradition, portray women in a manner that is meek, docile, and nurturing... not portrayed as someone who strives for success - Cultural Stereotyping of Women</i>	Patriarchy , gender-based social exclusion and disparity	
<i>The emphasis on traditionally feminine careers like teaching or government jobs stems from the cultural expectation for women to have stable and nurturing roles - Cultural Bias Toward Traditional Gender Roles</i>		
<i>Women often have to balance family and business responsibilities... especially when the business requires a lot of time and physical labour- Gendered Expectations of Domestic Responsibility</i>		
<i>I believe that women who do not have adequate assistance from their male family members must face some difficulties - Lack of Male Family Support</i>		
<i>Men dominate future planning and decision-making. Without family backing, women can't do anything. Patriarchal Decision-making structures</i>		

<p><i>Men dominate future planning and decision-making. Without family backing, women can't do anything. Patriarchal Decision-making structures</i></p>	<p>Culture/social norms</p>	<p>Social and Cultural Impediments & Caste System</p>
<p><i>We are taught from a young age that women shouldn't be leaders... they unite against her as if she were a common enemy - Internalized Gender bias and social backlash</i></p>		
<p><i>We live in a very conservative culture... without a male family member, I am overlooked- Gender-based social exclusion</i></p>		
<p><i>In this region, the culture is not particularly conducive to women in business... support is minimal - Community-Level Cultural Resistance</i></p>		
<p><i>The caste system determines social status... our community is still not treated well. Caste based discrimination</i></p>	<p>Caste-Based Social Hierarchies</p>	
<p><i>Due to caste hierarchies, I rarely participate in business group decisions or leadership - Exclusion from leadership and decision-making</i></p>		
<p><i>Women from lower castes face stigma, affecting their confidence, motivation, and credibility- Caste-driven psychological barriers</i></p>		
<p><i>People may not want to do business with me if they think I'm from a lower caste- Social Rejection Based on Caste</i></p>		
<p><i>"There are no limitations, but as a minority group, we do not receive adequate support - Marginalization of Minority Caste Women</i></p>		
<p><i>Caste-based exploitation in informal industries affects our ability to save and invest. (Multiple respondents) - Economic Exploitation Based on Caste</i></p>		
<p><i>Lower-caste women are excluded from powerful networks, which affects their growth - Network exclusion and limited Mentorship</i></p>		

Appendix 6: Thematic table of the Influence of Institutional and environmental factors on female Entrepreneurship in Northern Sri Lanka (Chapter 7)

Vignettes	1st grade themes	Aggregated dimensions/codes
<i>It feels like businesses from this region don't attract much interest from investors, which makes access to funding particularly challenging - Northern enterprises remain unattractive to investors, making funding difficult</i>	Access to financial capital	
<i>When I was starting out, I had to rely on personal savings and small loans from family—formal support just wasn't an option at the time</i> Banks and financial institutions refuse to provide aid for women		
<i>When I was starting out, I had to rely on personal savings and small loans from family—formal support just wasn't an option at the time-</i> Using Personal Savings and Family Loans for Initial Investment.		
<i>Securing a commercial loan turned out to be more difficult than I anticipated; the process felt distant and discouraging-</i> Difficulty in Securing Commercial Loans		
<i>I was told that a government guarantor was required but arranging something like that felt far beyond my reach -</i> Requirement for Government Guarantors		
<i>People around here tend to avoid microloans because they've had some bad experiences in the past -</i> Negative Community Experiences with Micro Loans	Microfinance concerns and Lack of Financial literacy	Financial Impediments
<i>The pressure to repay, especially with high interest, became overwhelming—it left little room to actually grow the business-</i> Relentless pressure to repay with exorbitant interest		
<i>Financial literacy wasn't something I had much exposure to growing up, and I now see how that has influenced my confidence in making business decisions-</i> Women in northern Sri Lanka struggle with financial literacy, hindering their success in business		
<i>It's hard to keep customers happy when I can't offer easy ways for them to buy or promise when their order will arrive-</i> The failure to offer consumers convenient purchasing options and guarantee the timely delivery of their orders.	Inefficient product distribution channels	
<i>I try to sell through different places—like shops, wholesalers, and online—but it's not always easy to manage them all-</i> Utilising various channels		

<p>such as wholesalers, retailers, and internet platforms</p>		
<p><i>I want to grow my business, but I haven't been able to reach people in other areas or different types of customers- Unable to expand their market share by reaching different. geographical areas and consumer demographics.</i></p>		
<p><i>Sometimes I just don't have enough stock to meet demand, and that makes it tough to keep the business running smoothly- Limited Stock Availability</i></p>		
<p><i>Because of the war and years of being cut off, our local economy is still really weak—it's been hard to build anything solid-Fragile Economic Base due to the cumulative effects of years of conflict and embargo-induced economic isolation</i></p>	<p>Local business Networks</p>	<p>Marketing Impediments</p>
<p><i>I don't always get updates about what's happening in the market, so I often feel behind when it comes to what customers want or what other businesses are doing. - Female business owners are not receiving updates on the industry, which hinders their ability to understand consumer preferences, trends, and rival activity</i></p>		
<p><i>Using more channels has helped me get noticed by more people, and I can see it really makes a difference for my business-A greater number of channels leads to heightened visibility and enhanced exposure for the brand</i></p>		
<p><i>Prices keep going up and down depending on what's available and what people want—it's hard to plan ahead when things keep changing- Supply and demand variations affect businesses.</i></p>	<p>Internet market dynamics</p>	
<p><i>I don't have access to new technology, so things take longer and it's tough to keep up with bigger businesses- Lack of Technological innovation affects efficiency, product development, and market competitiveness</i></p>		
<p><i>When the government changes its policies, it really affects small businesses like mine—we feel it in trade, investments, and even day-to-day stability-Economic Policies: Government actions affect trade, investment, and market stability.</i></p>		
<p><i>The paperwork at the district office is just too much—honestly, a lot of people I know don't even bother registering their business because it's such a hassle - Extensive bureaucracy in district offices causes people to forgo business registration</i></p>	<p>Legal framework governing</p>	

<p><i>Getting certified is really tough here because the emission standards are strict, and it's not easy for small businesses like mine to meet all the requirements -Emission standards in Northern Province pose significant hurdles for business certifications.</i></p>	<p>entrepreneurial activities</p>	<p>Govt-Policies and support</p>
<p><i>Most of the training happens in Colombo, but getting there is a big problem for garment workers like us—the transport is expensive and not reliable - Garment workers face significant transportation barriers to training available only in Colombo</i></p>		
<p><i>It's hard to find skilled workers because the education system doesn't really give them the right kind of training for what we need- Shortage of skilled labour stems from diversity issues in education.</i></p>	<p>Labour shortage</p>	
<p><i>A lot of young people just want quick money—they're not really interested in putting in the time and effort to learn or grow-The preference for instant rewards over hard-earned success</i></p>		
<p><i>Some people still don't like the idea of working for a woman, and that makes it even harder to hire the right staff.-Unwilling to work under female business owners</i></p>		
<p><i>Because of the way land laws work here, I don't have full rights to the property—even though it's been in my family for generations-Thesavalamal customary law enforces land inequality against women in Northern Sri Lanka</i></p>	<p>Thesavalamai customary Law</p>	
<p><i>At home, I don't always get to decide how money is spent or whether I can use the internet or buy digital tools for my business-Thesavalamai reduces women's bargaining power in households, where men may control access to technology, internet, and finances for digital tools.</i></p>		
<p><i>Not having land or legal documents in my name makes it hard to join formal business programs or access certain markets-This legal exclusion leads to physical and institutional immobility, reducing their ability to participate in formal markets and business ecosystems.</i></p>		
<p><i>In our culture, women aren't really encouraged to be out in public or online promoting themselves, and without legal backing, it's even harder to be taken seriously in business-Social-legal norms also discourage women's public visibility, which includes digital engagement—this is reinforced</i></p>		

<p>when women don't have equal property rights or business legitimacy.</p>		
<p>The UN is supporting political reforms and encouraging accountability in Sri Lanka, which many of us see as a step in the right direction- The UN emphasized political reforms and accountability in Sri Lanka.</p>	<p>UN initiative in conflict- affected areas</p>	<p>Non-governmental agencies in post-war Northern Sri Lanka</p>
<p>The UN played a role in improving roads and public facilities in our area, and that support made a real difference for our daily lives - The UN prioritized infrastructure and facility rehabilitation in conflict zones</p>		
<p>The support from UNDP helped improve economic opportunities in our area, especially for people trying to rebuild their lives after the war- UNDP aided reconciliation by enhancing economic capacity in northern region</p>	<p>UNDP's Role in Economic Capacity Development</p>	
<p>I heard about SCRM being set up to help coordinate reconciliation efforts—it feels like a more organised approach to bringing communities together- SCRM was created to coordinate and facilitate reconciliation mechanisms effectively</p>		
<p>UNDP's 'Ahanna' programme, with its message that development starts with listening, really stood out to me—it gave us a space to share our stories and feel heard- UNDP launched "Ahanna" (Listen) for reconciliation with the theme Development begins with reconciliation.</p>		
<p>Losing family members and not knowing what happened to them still affects me—it's something that never really leaves you-Loss of lives and disappearances create ongoing trauma and uncertainty</p>	<p>Displacement and Denied Land Access Due to High Security Zones</p>	<p>War legacy impediments</p>
<p>Being forced to leave our home turned everything upside down. We've struggled with housing and stability ever since-Forced displacement disrupts lives and leads to homelessness and instability</p>		
<p>Because our land is inside a High-Security Zone, I can't use it for my business or even access it properly, and that's made it really hard to get funding or move forward - High-Security Zones' complex regulations restrict property use impede business operations and access to funding</p>		
<p>Everything I went through during the war still affects me. I find it hard to take risks or believe in myself the way others do - The emotional trauma</p>		

<p>reduces confidence, risk-taking capacity, and mental resilience</p>	<p>Psychological Damage and PTSD</p>	
<p><i>I've never really talked about what I've been through—around here, mental health isn't something we openly discuss, especially as women.</i></p>		
<p>Mental health challenges remain untreated or unspoken due to gendered stigma</p>		
<p><i>Being the only one left to care for my family has been emotionally exhausting. Some days, it feels like too much to carry on my own - Psychological pressure from being sole caregivers and survivors</i></p>		

Appendix 7: Influence of Hindu Law and Marumakattayam Law on the Laws and Customs of the Tamils of Jaffna

The Law applicable to “The Malabar inhabitants of the Province of Jaffna” is the law of Thesawalamai. Prior to the codification of the customary law applicable to the Tamils of Jaffna by the Dutch the law of Thesawalamai was the customary law applicable to the inhabitants of the Jaffna District. It is the view of Dr. H. W. Tambiah Q.C., that the law of Thesawalamai, prevailed in the North of Ceylon, as Sri Lanka was known earlier, for several centuries ever since Jaffna District was colonized by the Tamils who migrated from different districts of South India¹.

Traditional historical accounts speak of two waves of immigration from India to Jaffna. The first wave of the Tamil immigrants came from the Malabar District. The customs and usage of Malabars were derived from the law of Marumakattayam, which constitutes the main basis of the Thesawalamai. Marumakattayam Law was administered to the members of a matrilineal system of society. The second wave of colonist came from the Coromandel Coast where a patrilineal system of law prevailed. They brought with them their own customs and usages, which modified and altered to some extent the existing legal system, set up by the Malabar inhabitants. Therefore we find in Thesawalamai a blend of both principles governing patriarchal as well as matriarchal systems of society². In *Murugesu vs Subramaniam*³ it was pointed out that “in the Tesawalamai we have a curious blend of the rules peculiar to the matriarchal and the patriarchal systems of the customary law of South India i.e. the Marumakkattayam system of inheritance (*tayam*, in Malayalam and Tamil), under which the sister’s sons (*marumakkal*, Malayalam and Tamil) inherited the sister’s property, the system that prevailed amongst those who came to Ceylon from Malabar or the western coast of South India, and the different system of inheritance that prevailed amongst the settlers who came from the Coromandel or Eastern coast⁴.

Among the bodies of law which “subsisted under the ancient Government of the United Provinces” and continued to have legal force under the British by virtue of Governor North Proclamation of 23rd September 1799 was the law of Thesawalamai or the Customs of the Malabar Inhabitants of the Province of Jaffna which was specifically given legal recognition by regulation No. 18 of 1806. In the course of time Courts held that Thesawalamai did not apply to Trincomalee and Batticaloa⁵. It has been further held that Thesawalamai applied to the Tamils (whether there ancestors had come from the District of Malabar

¹Tambiah Law and Customs of the Tamils of Jaffna 2nd ed p. 2

² L. J.M.Cooray an Introduction to the legal system of Sri Lanka 2nd ed p.140; Tambiah opcit 11 & 12

³ (1967) 69 N.L.R. at p.540

⁴Nadaraja opcit p.120 n.119

⁵ Wellapulla vs Sitambelm (1875) Ramanathan Rep. 1872 – 6 114

stricto or elsewhere) who had acquired a Ceylon Domicile and a permanent home in the Northern Province⁶.

The Code of Thesawalamai has been described as “an ill-arranged and ill-expressed mass of law and custom”⁷. Parts of the Code have become obsolete and others have been repealed and superseded by legislation⁸ and the Thesawalamai Preemptions Ordinance No. 59 of 1947. In the early days of the British rule the provision of the Thesawalamai Code was elucidated and supplemented by reference to Hindu Law but subsequently the Courts discouraged this practice and in the absence of Thesawalamai of any express provision or any provision from which a principle could be deducted the residual law of Ceylon which is the Roman Dutch Law was applicable. The Hindu Law is applicable in its contemporary form as a personal law in several Asian and African Countries but is not applied to the Hindus of Ceylon⁹. However it may be referred to in order to determine the rights and capacities of non Ceylonese Hindus when these or their successor in title litigate in an appropriate matter before a Court in Ceylon¹⁰. The liability to pay estate duty in respect of the estate in Ceylon of a member of a Hindu joint family domiciled in India was determined in accordance with principles of Hindu Law. Thus Hindu Law is still relevant where questions relating to non-Ceylonese Hindus come before the Courts in Sri Lanka but has ceased to supplement the law of Thesawalamai. In practice this means Hindu Law is restricted to the sphere of religious and charitable endowments and trusts¹¹. Before the enactment of the Trust Ordinance No. 9 of 1917 Hindu Law and Customs was referred to in connection with various questions relating to rights and duties of managers of Hindu Temples and the administration of temporalities of such institutions.¹² It may be relevant to mention one difference between the Hindu Law of India and that of Ceylon. In India the deity whose image in a temple is a visible manifestation of God is treated as a “juristic person”, an entity capable of receiving gifts and owning property¹³. In Ceylon on the other hand a deity or “a Temple is not a juristic person and is therefore incapable of holding property”¹⁴.

⁶T Nadaraja The Legal System of Ceylon in its Historical setting p.187

⁷ Chellappa vs Kanapathy (1914) 17 N.L.R. at p.295

⁸ Nadaraja opcit p.209; Jaffna Matrimonial Rights and Inheritance Amendment Ordinance No. 1 of 1911 as amended by Act No. 58 of 1947

⁹J D M Derrett an introduction to legal systems p. 80

¹⁰ In Attorney General vs Arunachalam Chettiar (1957) 59 N.L.R. 49 (P.C.) and Attorney-at-Law vs Valiyammai Artchi (1952) 53 N.L.R. 505 (P.C.)

¹¹ Nadaraja OpCit p.188

¹² Ramanathan vs Kurukkal (1911) 15 N.L.R. 216 and Nanitamby vs Vaytilingam (1917) 20 N.L.R. 33

¹³ Kumarasamy Kurrukal vs Karthigesu Kurrukal (1923) 26 N.L.R. 36 J.D.M Derrett, Religion Law and the State of India (1968) pp. 484 etseq

¹⁴Nadaraj opcit p.216 N. 153 Murugesoe vs Chelliah (1954) 57 N.L.R. at p. 468

Appendix 8: Influence of Hindu Law ¹⁵

Mayne¹⁶ states “the customs recorded in the Thesawalamai can therefore be taken as very strong evidence of the usages of the Tamil inhabitants of the South of India two or three centuries ago or when it is certain that those usages could not be traced to Sanskrit writers.” Tambiah does not agree with the views of Mayne and states “while agreeing with Mayne that the Thesawalamai is a collection of the usages of the Tamils before Brahminism could make itself felt, we do not agree with him that it was a collection of the usages of the Tamils of South India two or three centuries ago.¹⁷ Mayne states,¹⁸ “we know that the influence of Brahmans or even Aryans of the Dravidian races of the South has been the very slightest, at all events, until the English officials introduced their Brahmin advisers”. Sir Alexander Johnston after his first visit to Jaffna states that there is evidence that the Hindu Law supplemented the Law of Thesawalamai. He says “the Tamils some of whom are Christians but most of whom are worshippers either of Vishnu or Shiva (independently of the Dharma Sastra, the source of all Hindu Law, the Viguyan Ishuar a tract of great authority in the South of India and Videya Vanga a commentary of the text of Parasara, a work of equal authority in the Mysore country have a customary code of their own called Thesawalamai which although provides for many cases, leaves others to be decided according to the general principles of Hindu Law as evidenced by the three works to which I have just eluded. If these works were used during the Dutch period, Tambiah states that there should be some reference made by Class Izaacs or in the memoirs of Dutch Governors. However the Dutch Governors memoirs states when the customary law was silent Roman Dutch Law applied¹⁹. Although Hindu Law had very little influence in Thesawalamai it cannot be said it had no influence at all. There are traces of Hindu Law in the principles of the Law of Theswalamai

With the immigration of Tamils from the Coromandel Coast the advent of Aryachkravaty a number usages of the Tamils of the Coromandel Coast were introduced. Under the earlier law females succeeded females. When marriage unions became permanent and when the structure of society came to be based on the patriarchal system the corresponding rule was recognized that males succeeded males. Thus the devolution of *muthusam* (paternal inheritance) was on the sons, and the devolution of the *chidenam* (dowry) was on the females. Similarly when one’s brother dies interstate, his property devolved on his brothers to the exclusion of his sisters on the basis that in a patriarchal family each brother formed a family unit but all brothers are agnates, when one of them dies his property devolved upon his agnates, his only relations²⁰. With the

¹⁵Thambiah Opcit p.19

¹⁶ Hindu Law 10th ed p. 48 cited by H W Tamabiah Laws and Customs of the Tamils of Ceylon (1954) p.125

¹⁷ Tambiah Laws and Customs of Tamils of Ceylon p. 126

¹⁸ Hindu Law 7th ed p. 50 states

¹⁹ Tambiah opcit p.127

²⁰ Tambiah Opcit p. 19

establishment of the patriarchal system of society some principles of the Hindu joint family system was also recognized. Thus the provision of Thesawalamai rule "so long as the parents live, the sons may not claim anything whatsoever, on the contrary, they are bound to bring into the common estate (and there to let remain) all that they have gained or earned, during the whole time of their bachelorship excepting wrought gold and silver ornaments of their ladies, which have been worn by them and which have been either acquired by themselves or given to them by their parents, and that until the parents die, even if the sons have married and quitted the paternal roof, is taken from the Hindu law and expresses one of the fundamental rules of the Hindu joint family system²¹. Further the rule that if due to age if parents are incapable of administering their acquired property the sons could divide the same and in such a case it is the duty of the sons to support their parents and the sons were also bound to pay the debts of the father. These principles were taken from Hindu Law²². Under the Law of Thesawalami if the husband and wife have no children and therefore desirous to give away some of their goods to their nephews and nieces or others it cannot be done without the consent of the mutual relations and if they will not consent, they may not give away any more of their hereditary property and dowry. Similar provision is also found in the Hindu Law.²³

The rule that after the father's death the mother is recognized as the head of the family until she marries again, when she passes into the agnatic family of the second husband is also traceable to the principles Hindu Law. Further more the provision that if a pawnee uses the goods pawned then he forfeits his interest from Hindu Law. The provision is that "if two persons jointly borrow a sum of money from another and bind themselves generally, then the lender can demand the money from the person he meets first", is a provision of Hindu law applicable to joint and several bonds.

Appendix 9: Marumakattayam Law and Law of Thesawalamai

Marumakattayam Law is a body of customs and usages which has received judicial recognition in India and prevails among casts which form a considerable section of the people inhabiting the West Coast of South India viz States of Travencore and Cochin and the Districts of Malabar and South Canara which formed the ancient Kingdom of Kreala²⁴. Moore states that the Malabar and the customs of the Mukkuwas or Fisherman of the Coast were that of the indigenous people of Malabar²⁵.

²¹ Tambiah Opcit p. 20 Colebrooke Hindu Law Vol. III p.27

²² Tambiah idid

²³ Tambiah Laws and Customs of the Tamils of Ceylon p. 123

²⁴ Mayne 10th Ed p. 307 cited by Tambiah laws and Customs of the Tamils of Jaffna p.129

²⁵ Lewis Moore Malabar Law and Customs p.7

Under the Marumakattayam Law the unit of the family is *tarwad*. The *tarwad* consisted of all the descendents of the female line by one common female ancestor. Among the members there was community of property. The *Karnavar* who is the senior male in the *tarwad* functioned as the manager. He was vested with the property of the *tarwad* but not as absolute owner but as agent and representative of *tarwad*. The *Karnavar* in Marumakattayam law although he was powerful did not have all the powers of the *paterfamilias* in Roman law.

In both Marumakattayam Law and Thesawalamai Law there is a fundamental difference between ancestral property and acquired property. Under the Thesawalamai the husband is placed in the same position as *Karnavar* of the Marumakattayam Law in relation to the members of his *tarwad*. In Thesawalamai the husband had powers not only to manage the acquired property and his own *mudusam* but also the dowry. Under Thesawalamai rules on the death of ones wife the property of his former wife and $\frac{1}{2}$ of *thediathettiam* and the custody of children had to be handed over to the grandmother. The rule in Thesawalamai that if a person wishes to gift property he could only do so to his nephews and nieces is based on the fact that in a *matriarchal* system the true heirs were the children of the sister and not his own children. The rule in Thesawalamai that on the death of a dowered sister, without issue her property went to the other dowered sisters is an adaptation the rule of the Marumakattayam Law that if one *tarwad* becomes extinct the property belonging to such a *tarwad* was inherited by the other *tarwad* that branched off from the parent *tarwad*. The dowry system that prevailed in Jaffna society and the incident of chedannam peculiar to Thesawalamai are traceable to a system of usages o prevalent among the first colonist who organized on *matriarchal* lines.

The form of the usufructuary mortgage known has *otti* as its counter part by the same name in Marumakattayam Law. The law of pre-emption known to Thesawalamai as stated by Tambiah is a survival of the original Marumakattayam Law brought by early colonist.

Furthermore the leasehold known to the Thesawalamai appears to have its counterpart in Marumakattayam Law. The Thesawalamai Code states that in the absence of agreement, where plants are supplied by the planter, the landlord gets $\frac{2}{3}$ and the tenant $\frac{1}{3}$ of the net produce. This form of lease is known as *virumpattam* Marumakattayam Law.

In the law relating to marriage, several ceremonies practiced by those governed by Thesawalamai and that of Marumakattayam Law has considerable similarities. The *talikattu kalayanam* and the loose form of marriage known as *sambantham* are similar to Marumakattayam Law. The law of adoption in respect of the two systems of law is almost identical. The law of guardianship in Thesawalamai is

also derived from the practices, which obtained among people who had a matriarchal system of society²⁶.

Tambiah therefore concludes that there is a close resemblance between the Marumakattayam Law and the Mukkuwa Law and the Law of Thesawalamai of Sri Lanka. The basis principles of these systems of law are so similar that one is forced to come to the conclusion that these laws are derived from the customary law prevalent among the ancient Dravidians. Thesawalamai therefore appears to have as its origin in the law brought by early Malbar immigrants to Jaffna and an offshoot of the old Marumakattayam Law.

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²⁶ Tambiah Laws and Customs of Tamils in Ceylon p. 132 -135 and Tambiah Laws and Customs of Tamils in Jaffna 2nd ed p. 11 – 19.

Appendix 10: Interview Transcript 1

Since this study is grounded theory-based, inductive, open-coded analysis is used to be more thorough and exploratory in data analysis. This is known as "open coding" as it enables the data to reveal themes. This is an iterative process that needs to be fine-tuned and analysed many times.

Ecosystem Elements and corresponding colours

Ecosystem Element	Colours
Finance	
Culture	
Human resource	
Government Policies /Non Govt Agents	
Marketing	
Universities	
Networking	
Other	

Introduction to the participant

Participant 1 is from Urumpirai, which is in the northern region of Sri Lanka. She worked in a garment factory in the south of Sri Lanka for five years. In 2016, she opened her own garment factory and has been running it ever since. She has thirteen women and two men working for her. She is 38 years old and married.

Date of Interview : 30th August 2022

Duration of Interview : 80 minutes

Interview Mode : Zoom meeting

Interview was conducted in Tamil Language and then was translated into English for the analysis.

Translation was done by a professional Translator.

Q: Hi, how are you doing?

P1: Good.

Q: Are you ready for the interview today?

P1: Of course. I'm ready.

Q: Shall we start?

P1: Sure.

Q: Okay.

Q: What are your thoughts on starting a business as a woman in Northern Sri Lanka?

Err.... To be honest, starting a business in the Northern region is extremely difficult. Everyone who first starts a business here encounters the same challenges. But it's considerably more difficult for women. There are unique challenges to starting a business for women.

Q: What are those unique challenges for women, in your opinion?

The first factor, in my opinion, is societal criticism. One example is hostility toward the very concept of a new business. The most challenging task, however, is to convince those in your immediate environment that it is worthwhile to take a risk and invest in a new business. They look for any reason why a woman should start a business. Why alone? Why now? Why at this age — they'll ask this at any age.

Society expects a woman to work in the public sector after completing her education.

Q: Why do you think that is what they expect?

It seems risk-free. The most important factor is that they have a stable monthly income. Not prepared to engage in risk-taking in my opinion.

To be honest, we are battling with our own start-ups. The first step is to get support from those close to us, who must believe in the potential of our new ventures before they will invest in them. Being successful in our business operations is dependent on a variety of elements, including our business idea and the effort we put into our business plan. The hardest thing to accomplish is persuade those close to you that investing in a start-up is worthwhile.

Within the context of this culture, women are not encouraged to launch their own businesses. When a woman makes the choice to enter the business world at this time, she carries on a significant amount of responsibility, both to ensure that she maintains her position of authority and to prove that she has made the right choice. However, focusing more on proving herself, she fails to focus on finding market gaps or building business strategies.

Females gave the internal reason of "**I always want to be my own boss**" and males gave external reasons such as "**I had identified a market need**" (Carter *et al.*, 2003, p.23).

Faced with these perceptions, women are more likely than men to report that the environment for starting a business is hostile and difficult (Gupta *et al.*, 2009).

Q: What do you think is the most important reason for a business owner to consider the local community? Do you think business start-ups need approval?

In the Northern region, we are in a collective group based cultural setting. If we are to run a business among these people, we must first obtain approval from others. If we want to run a business here among these people, we must get approval from them. Alternatively, as we have no other means to launch a business, we must obtain initial funding from our family and friends.

We don't have any support systems here in Northern Sri Lanka. There is a lack of interest among investors in the northern regions. not only in the clothing industry, which is where I work, but also in every other sector in the northern region. If you ask anyone, they will all tell you that they do not receive any assistance, whether it be financial or in some other form.

In my case, my uncle helped me launch my garment factory. His financial support was immensely helpful for me to rent a space for stitching and cutting work, as well as purchasing heavy equipment necessary for the job. Even though I was handling most of the initiatives on my own, my family and husband helped me in acquiring other resources that I required in the early stages.

Q: Besides these challenges, what are the other obstacles you believe women face in Northern Sri Lanka during their early stages of business?

The second challenge is finding workers, as not everyone is willing to work as a factory worker. Finding people willing to work here is extremely challenging. This is, in my opinion, due to our cultural history. They are all focused on the financial benefits that an established business could provide. However, they are unwilling to go through the hardships required to reach that point in life.

They are more interested in getting something right away than in working hard and getting something good out of it in the long run. But this is true for both men and women. Not limited to women in any way.

For example, if someone wants to start a successful business in the garment industry, they will need at least an year of experience in the field. Say that a person needs to study for at least four years if they want to benefit from their degree. Similarly, if you want to succeed in business, you must dedicate a significant amount of time to it. Nobody wants to invest time in that.

I spent five years working in a garment factory in the southern Sri Lankan region of Katunayake before establishing my own business here. Because my sister's family is settled there, I was given the opportunity to stay and work there. That, I believe, is the main reason I have the experience and confidence to start a business. People trusted my business idea because I am knowledgeable, experienced, and up to date on all the workings of the machinery involved.

The community-based collective culture of Tamil women requires that they seek the approval of their family and friends before making any major decisions.

Initial start-up funding comes from family and friends.

Funding options are limited, and community-based Angel investors are unwilling to invest in this region.

A male family member provided the participant with the initial funding to start her garment factory.

Her entire family was there to support her in a number of different ways as she got her business off the ground.

There is a scarcity of human resources. It is difficult to find labour in this region.

This northern region does not have many start-ups because young people are not willing to wait for long-term benefits. Instead, they are interested in quick and easy ways to make money.

They are looking for instant gratification.

People around them are ready to believe in their business idea and are even willing to support them if they have expertise and experience in the relevant field.

Another issue I've noticed is that they all try to replicate the same business model. If it works for one person, others will attempt to imitate it. For instance, studios, wedding halls, transport services that focus on foreign returns and diaspora and gas stations. Everyone is concentrating on only these few options. Not able to think outside the box, you know. Comparing the number of gas stations to the population in Northern Sri Lanka, it is not proportional.

They copy successful business models instead of coming up with any new ideas of their own.

Q: Do you believe that service providers outgrow the need in the Northern Province?

Yes. I believe so.

Jaffna has an approximate population of 500,000 people and when contemplating a new business venture, those individuals should have Jaffna's population in mind as their primary market. If there are more service providers than there is demand in the market, then none of them will be successful in capturing customers. The fact that more people are engaging in the same business is the root of many of the region's problems. They have no choice but to lower their prices to compete for new business. The consumer base will break. Neither the business owner nor the customer benefits.

No business insights or knowledge of customer base and market demand. Opportunity-driven business start-up without a long-term vision or mission

People in our northern region keep doing the same things and aren't ready to try something new. This increases the likelihood that a business will fail within six months, or at most, one year.

Most business start-ups fail due to competition. They don't do anything better than their competitors to add value for their customers. Instead, they fight over a limited number of clients while offering the same product or service.

Q: What kinds of businesses, in your opinion, are closing in that way?

Most commonly, a row of restaurants.

In the past, there were only two or three small restaurants located in the area in front of the Jaffna university. Today, there are a total of seven restaurants in that location. However, the number of university students is limited. Having too many competitors in a small area has endangered their survival.

If one person succeeds, everyone else will attempt to replicate that success. Things don't work that way, in my opinion.

Q: Why do you think people act in such a similar manner? What would you propose as a solution?

It's because they don't get enough exposure to the outside world.

Northern youth have little to no experience with the business world outside their region.

If I had grown up in Jaffna, I never would have dared to become a business owner. When I was staying with my sister in the south, that's when I really got the idea to start my own business. I believe Northern Tamils who are living in Colombo are more open to opportunities. I would have developed the same attitudes and perspectives as the rest of the population of Jaffna if I had spent my entire life here. I probably would have copied a business plan that was successful for someone else.

It matters where we live and are exposed to the business world. People from the Northern region generally perform better in other parts of the country, but in their native land they struggle more.

My impression is that the people here are not lazy or unwilling to put in hard work. Only because they do not want to work as labourers under someone. They

would like to own a company or business, ~~but they lack the necessary skills or training to begin an innovative start-up, so they are unable to do so. They do not even have the necessary equipment for it.~~

They either imitate the business models or rely on outsiders. In Northern regions, ~~more wealthy businesspeople are involved with dealerships. They work primarily as agents or distributors for well-known brands, such as Pepsi and Coca-Cola. They find it simple to make money.~~

Tamils are ~~not as diplomatic in their business dealings as eastern Muslims. I have observed that the business practises of Tamil entrepreneurs are extremely rigid.~~

Q: Why is that?

~~Their communication style is not very diplomatic. They don't offer very flexible customer service. Muslim businessmen will persuade us by being courteous and kind. Tamil businesspeople lack this trait or trick of the trade.~~

If we want to buy a shirt, for instance, they will only open and display the packaging if we purchase one. However, Muslims, they are willing to open and show their products ten times before we choose one, which I personally value and practice in my business activities.

~~Another issue is that Tamil businesspeople, unlike their Muslim counterparts, lack the social and professional networks necessary to form partnerships and alliances.~~

For example:

During the time of the Corona Pandemic, a sudden lockdown was announced. The lockdown was officially announced by the Sri Lankan government on March 17, 2020. However, within a day or so, we were provided with masks that were manufactured in the Batticaloa -Eastern region of Sri Lanka. Since I work in a garment factory, I am certain that no one in Northern Sri Lanka was able to stitch masks, nor was the necessary material available in Jaffna. ~~Knowing what kind of network could be sending masks during such a strict lockdown surprised me. In contrast to Tamils, who, in my opinion, are not particularly interested in forming business networks or relationships, Muslims' networks are extremely strong and unbreakable, which is one of the primary reasons for their phenomenal success in business ventures.~~

Another example: Three churches in Sri Lanka and three upscale hotels in Colombo were the targets of a coordinated series of suicide bombings on Easter Sunday. There was gridlock across the country, and businesses as well as educational institutions were forced to close.

After a week, schools were open but all the students in the schools were given the strict instruction to use clear, transparent schoolbags. Within two days, transparent bags made in Kaththandudy, a village in Eastern province of Sri Lanka, were available in all shops across the country. I was taken aback, and

After a week, schools were open but all the students in the schools were given

Numerous governments across the world have established and funded entrepreneurship education and training (PEEF) to improve the economic development of the regions (Cheung, 2008; Gangi, 2017; Gedeon, 2017).

Northern region's wealthy business owners are keen to secure dealership for proven products.

The business communication skills of Tamil people in the North are not up to par.

Northern region business owners lack knowledge of how to conduct trades and impress their customers to retain them.

An entrepreneur's network is an invaluable asset that can be used to gain access to previously inaccessible resources and knowledge (Nichter and Goldmark, 2009).

Networking typically assists business owners in making connections that open doors to new markets and opportunities for partnerships and collaboration. However, participant 1 stated that Tamils in the Northern regions are uninterested in fostering relationships.

Only well-established businesses can afford the extra resources and capabilities required for massive production within a limited time frame.

there was no way I could compete with that. They produce huge volumes of garment products, a level of production with which I cannot keep up.

There are insufficient funds available for business ventures to make the massive investments necessary for nationwide product distribution.

In my opinion, the eastern province is more successful due to the massive investments they have made and the rapid production they have implemented in response to market demand. And their business network is their strength, which is something I don't have.

Rapid production in response to market trends is not possible since they lack adequate equipment, human resources, and financial capacity.

Q: Is it common for Tamil women to have little or no business networks, have poor business communication skills, and react slowly to market demands?

It's common for all Tamils, but things are even worse for women. They are not part of any professional or social networks and are actively discouraged from forming any. The northern region has a rigid culture in some ways.

According to Sharon Grant and Kim Klyver (2010), women entrepreneurs have significantly lower levels of networking than men. Thus, a lack of entrepreneurial resource providers or role models in women's social networks reduces their chances of success.

Q: In what ways can the culture of Northern Sri Lanka be described? To what extent, in your opinion, does it support or hinder the launch of new businesses of Tamil women?

I'd like to share my personal experience. I opened a garment factory in 2016, and the initial working hours were from eight in the morning to four in the afternoon. Since I was new to the market, I only received a small number of orders. After three months, however, I had some big orders come in, and I wanted to increase the number of hours that my employees worked.

Families in Sri Lanka's northern region do not allow their female members to work late hours, even if there is an urgent requirement for them to do so.

I was, however, unable to extend the working hours. Even when the girls who worked for me were willing to work longer hours, their families wouldn't let them. But in the south, I've witnessed women working in garment factories even after 9 p.m. when there's a necessity. They have the potential to earn more, and the owners' chances of expanding their businesses and achieving long-term success are enhanced.

Q: Do you think this is only for garment sector or is it same for all the business fields?

I believe it applies to all fields in Jaffna. I would say that in this society, women are controlled, and their freedom is stripped away by the practise of covering up in the name of safety. The norm "no woman can stay out after six o'clock" is still followed today. These are passed down from generation to generation.

Most controls over women in northern regions are justified as being for their safety.

Q: Can't you break these rules if you want to?

These have been defined and practised in this region for decades. If I break it as an individual choice, all the others will congregate, and I will be forced out of this community. Otherwise, my life will be filled with constant rejection and humiliation until I prove myself worthy of inclusion among the in-crowds.

When cultural norms are ignored, it only makes life more difficult for women in the North. Unwritten social norms are rigorous and widely followed.

Currently, things are altering somewhat. But not yet entirely. Since office workers leave around 7 o'clock in the evening, city areas are a little bit more advanced now. Villages still stay the same, though.

Unfortunately, culture is largely ingrained and shaped by generations, making it difficult to change regardless of government or legislative changes (Roomi, 2013). Culture, however, isn't entirely static; it evolves over time (Sautet and Kirzner, 2006; Huggins and Williams, 2009).

Q: Where are you currently residing? Is your area still subject to these norms?

Urumpirai. It's a village, and things haven't changed much in my area.

Q: What do you think about govt and non-govt agencies? Are they supportive? Are they helping you in your business venture?

Immediately after the end of the civil war in 2009, they initiated a few projects designed to assist with the reconstruction of livelihoods. That eventually came to an end. As far as I know, they have never helped anyone start a business.

The government and non-government organisations in the Northern region of Sri Lanka are not paying due consideration to enhancing the standard of living for the people whose lives have been disrupted by the war in that region.

Q: Do start-ups receive any support from anyone?

I was aware that some diaspora Tamils are attempting to assist start-ups. A few women were provided with sewing machines and few others were given cows to improve their standard of living. In the immediate aftermath of the war, those were distributed to extremely low-income families.

Diaspora is willing to help women in Northern Sri Lanka start businesses.

Q: How did they end up? Are they having any success?

As far as I know, four of them have already sold their sewing machines due to a lack of demand for their products. In the village, there is no demand.

If several women in a village were given the same resources, it might not help any of them get ahead economically. They are not trained to produce fashionable or trendy garments, nor do they have the market demand for their products outside of their villages.

The same thing happened with the people who were given cows; they eventually sold them because it was too difficult to care for them and provide food for them. It adds to their burdens.

There is no guarantee that a start-up will succeed just because it received some initial funding or resources. Continuous support and guidance are required, at least until they reach a point where they can capitalise on the investment.

Q: Is there any university or professional organisation that supports Northern start-ups?

No, not that I'm aware of.

University-Business Collaboration (UBC), according to Mihaela Cornelia Dan (2013), is the process of transferring research findings into practical business insights. Brem and Radzivon (2017) claim that by heavily supporting UBC, it will show politicians worldwide the value of a close partnership between business and higher education to boost economic activity. Karvowski (2017) pointed out that innovation, along with flexibility, transparency, and creating value for stakeholders, should be seen as a key part of business models, especially e-business models.

The university-business cooperation includes human resources (academic staff, students, company employees), intellectual property rights, legal aspects in contracts, funding start-ups and spin-offs, communication and promotion of the relationship and common projects. (Mihaela Cornelia Dan, 2013).

Q: Given these conditions, what do you believe should be done to encourage more Tamil women to become business owners in Sri Lanka's Northern region?

I believe it should begin at ground level. People in Northern Sri Lanka had limited contacts with the outside world due to the 25-year war. The war and its aftermath have set us back 25 years in terms of innovation and productivity. In my opinion, the main reason for this situation is a lack of exposure to the outside world.

People from Jaffna who moved away and started businesses are known all over the world for their financial success. Even they aren't helping start-up businesses in the north. We require assistance and support for new start-ups. To expand our business ventures, we also need market opportunities outside the northern region.

As nothing has updated or developed since the end of the civil war, this indicates that the conditions left behind by the conflict have had an impact, not only on the mentalities of people but also on their attempts to start new businesses. since the war ended.

In terms of finances, new business concepts, and market opportunities, women in Northern Sri Lanka need support and guidance.

The provision of market opportunities will encourage new business owners to reconsider their strategies and expand their customer base by offering products or services in line with market trends.

Appendix 11: Ethical Approval

Entrepreneurial Ecosystem in Northern Sri Lanka's War-Torn Region: A Gendered Perspective

Ethics Review ID: ER41769981

Workflow Status: Approved with Advisory Comments

Type of Ethics Review Template: Very low risk human participants studies

Primary Researcher / Principal Investigator

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Converis Project Application:

Q1. Is this project ii) Doctoral research

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