



Research article

Participation of women in business associations: A case of small-scale tourism enterprises in Sri Lanka



Saman Handaragama*, Kyoko Kusakabe

Gender and Development Studies, Department of Development and Sustainability, Asian Institute of Technology, 12120 Pathum Thani, Thailand

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ABSTRACT

Purpose: Effective business networks, experienced mentors, and access to financial and business knowledge are crucial for small-scale entrepreneurs to overcome challenges and barriers towards growth. Women entrepreneurs have limited access to information, training, credit, and networks compared to that of men entrepreneurs. Business Associations (BAs) are self-governing bodies designed to meet the needs of entrepreneurs in a specific local, national and regional socio-economic-cultural context. This study investigates firstly the potential of BAs to support and empower women entrepreneurs and the difficulties encountered by women in taking up leadership positions in BAs.

Methods: Three sub-sectors from among tourism enterprises in Hikkaduwa Urban Council, Galle District, in Sri Lanka were studied. A questionnaire survey among 390 respondents (195 women, 195 men) was conducted aiming to understand the profile of entrepreneurs. Employing 24 in-depth interviews (12 women, 12 men), a further investigation was taken to ascertain the underlying reasons of their decisions in business and family.

Findings: Determined to overcome the challenges, women entrepreneurs join BAs thus gaining access to business resources such as financial, information and connections. They become members of multiple BAs seeking tenacities to address difficulties they face as women entrepreneurs. However, women's participation is restricted to low-level positions while significant leadership positions in BAs tend to be dominated by male thereby obstructing a great deal of potential benefits yieldable by women.

Recommendations: We recommend that BAs promote women across the entire hierarchy of organization making BAs more relevant to women members who are in greater need of its services.

Research limitations/and future research: This study covers three sub-sectors of the tourism industry in one district in Sri Lanka wherein more research is demanded covering larger industries and geographies to develop nuanced theories about the potentially powerful roles that BAs could play to support women entrepreneurs. Business/trade associations hold enormous potential to support women entrepreneurs with critically important resources, i.e., mentoring and networking. Further research is required to further analyze how to promote women's leadership in BAs. Since the study was done before Covid-19 pandemic, gender impact of the pandemic could not be integrated.

1. Introduction

Women entrepreneurs play an increasingly enlarging role in the tourism sector (Fernando et al., 2013; Buultjens et al., 2016) but they face several gender-based disadvantages compared with men entrepreneurs as pointed out by many scholars (Vossenbergh, 2013; Hewapathirana 2011; Madurawala et al., 2016). This paper sheds light on the less studied roles of Business Associations (BAs) in supporting women entrepreneurs to overcome the challenges and women's role in BAs. Despite the significance of BAs to small-scale businesses, the role of BAs as avenues for access to

knowledge, network and mentoring for women entrepreneurs has been under-examined in literature on women's entrepreneurship/gender. The study compares three tourism sectors to study what facilitates the membership and leadership role of women entrepreneurs in the BAs. This study verified new avenues that can be introduced to support women entrepreneurs through BAs. In order to identify the nature of small-scale enterprises (SSE) in Sri Lanka, the first section deliberates on gender and entrepreneurship and how BAs support women entrepreneurs in tourism industry. The next section seeks to explain the methods of this study leading to section 3 wherein the main findings are illustrated leading to conclusion.

* Corresponding author.,

E-mail addresses: st115444@ait.ac.th, saman@ssl.sab.ac.lk (S. Handaragama).

2. Literature review

2.1. Women in entrepreneurship

Running a business is one of the routes for women to increase their self-reliance, assert their right to make choices and control resources, thereby eventually challenging and eliminating their own subordination (Ratten and Tajeddini, 2018). Globally, an increasing number of women are starting their own businesses, though women still, generally manage fewer businesses than men while women's businesses tend to be in sectors that are less profitable, grow slowly and experience higher likelihood for closure (Loscocco and Bird, 2012).

Women face several barriers in starting and running enterprises. Plenty of researches do focus women's difficulty in accessing banks and other institutions (Khaleque, 2018; Roomiet al., 2009 Bardasi et al., 2011; Bastian et al., 2016; Cabrera and Mauricio 2017 et al.). Women tend to borrow from informal sources yet due to barriers to formal sources of finance, women-owned enterprises tend to be smaller and their profits are 30–40% lower than those of men-owned enterprises of comparable size (OECD, 2012).

Another area of discussion in literature envisages the challenges faced by women entrepreneurs in work-family balance. Even though one of the important reasons why women start their own business is to balance between work and family, this often fails since their inability to afford sufficient paid help to replace themselves in the family (Ratten and Tajeddini, 2018). There is a constant tension for women entrepreneurs between the demands of the family and children versus the demands of an expanding business in terms of investments in time as well as finances due to the gender-based division of labor in families and communities. Women entrepreneurs are often forced to prioritize investment in their children's education and food over enhancing their entrepreneurial skills for expanding their businesses (Arachchi and Gnanapala, 2020; Fernando and Kumari, 2020; Madurawala et al., 2016). Women's roles in the household and family responsibilities are often unshared by men, and hence, such gender roles restrict the time available for business. A significant debate among scholars is on the relationship between entrepreneurship and women's household responsibilities that is whether entrepreneurship allows women to balance their family responsibilities with work (Surangi, 2018) or family responsibilities hinder women's entrepreneurial aspirations.

The third area that often discussed on women entrepreneurs is around the issue of gender norms that restrict women's mobility in public spaces and their access to information. Such restriction in mobility leads women to weaker social network, thereby creating another disadvantage on women entrepreneurs compared with men. Studying the gender differences between networks, Pryke (2017) found that people who have large number of contacts in different places have better access to information, which can make them more competitive. A number of studies have found that there is a significant difference between women's and men's networks (Watson, 2012; Bogren et al., 2013; Roomi et al., 2009). Gender-based norms regarding appropriate behavior do impact on women's networks limiting their network to kinship-ties while men's networks remain much wider. With lack of access to skills, information, credit, and knowledge, women entrepreneurs tend to hold a low self-confidence. Some scholars admit that tourism entrepreneurship allows women to balance their family responsibilities with work, which is why it attracts more women (Tajeddini et al., 2017). However, others argue that family responsibilities hinder women's entrepreneurial aspirations (Brush et al., 2009; Segovia-Perez et al., 2019). Tourism is a sector where the needs and reality of women in enterprises are complexly intertwined as Surangi (2018:118) noted:

The role that gender plays within tourism merits special attention, as women are often motivated to enter the tourism sector because of its “flexibility” and its “suitability” for women to be involved without challenging gender norms regarding women's roles as home-based caretakers.

In the context of Sri Lanka, women's entrepreneurial activities are limited by their lack of access to skills and training. Further, women entrepreneurs in Sri Lanka have fewer avenues to learn about market potential and develop their abilities to grow as an entrepreneur (Madurawala et al., 2016). Gender discriminatory practices in the business world created barriers to the flow of information, training, and networks in finance and banking, while multiple social roles related to family and childcare reduced women's confidence in small business enterprises (Madurawala et al., 2016). Effective business networks, experienced mentors, and access to financial and business information and knowledge are crucial for women small-scale entrepreneurs to overcome structural and institutional barriers to growth. Given such hostile circumstances, we highlight herein that one of the less studied avenues through which women entrepreneurs can be supported is the Business Associations (BAs).

2.2. Women entrepreneurship and business associations

BAs are defined as “intermediaries between business sectors and state/government function through representation, rulemaking and information” and “provide services for their members” (Costa et al., 2017:1185). BAs offer tangible and intangible benefits to members, including goods, shared physical assets, and indications of trustworthiness and creditworthiness. The key services they provide include government lobbying, collecting and sharing information, technical support, organizing conferences and exhibitions, conducting training, legal assistance, and business certification (Bennett and Ramsden, 2007; Plaza et al., 2014). In terms of influence, BAs strengthen collaboration among members, act collectively to further members' interests, and develop networks both up line and down line, and within the government and the private sector (Bennett and Ramsden, 2007).

The best advantage of BAs is to provide a useful social network to its members. Such network is important for small-scale businesses, since it provides the business with greater access to knowledge and resources; and is hence vital to improved financial performance of small firms (Watson, 2012). Due to resource constraints, SMEs are more dependent on BAs for services such as information and contacts than multinational corporations (Bennett and Ramsden, 2007). This is all the more critical in the case of women small-scale business entrepreneurs as women's access to finance, information and connections are limited by gender norms and institutional structures. BAs, hence, are especially important for women, in terms of expanding their limited social network and reducing the gender-based barriers faced by women entrepreneurs.

At the same time, the greatest benefit from BAs accrues to those who assume leadership positions. Linkages with important contacts as well as policy decisions, including the decision to use resources of the associations, are carried out by BA leaders. It is noted that very few women are leaders of BAs (Plaza et al., 2014). Scholars have identified that men are typically the dominant group in most BAs, and they tend to intentionally exclude women from informal interactions through men-only associations and clubs. Gendered hierarchy in organizations is maintained through arguments about women's reproductive responsibilities. Socially constructed definitions of masculinity and femininity seem to deeply affect expectations of women and men and, consequently, influence their behavior (Bastian and Zali, 2016). Barriers keeping women out of managerial positions are deeply embedded in the culture and structure of societies and organizations (Bastian and Zali, 2016).

Despite the importance of BAs for women entrepreneurs, there have been few studies on such organizations and their gendered impact on entrepreneurs (Plaza et al., 2014 is one of the few exceptions). This research analyzes the potential role of BAs in mitigating the challenges faced by women entrepreneurs and women's participation in BAs through a case study in the Sri Lankan tourism industry. Specifically, the following research questions were explored: How does the BAs support entrepreneurs and how is the support experienced differently by women

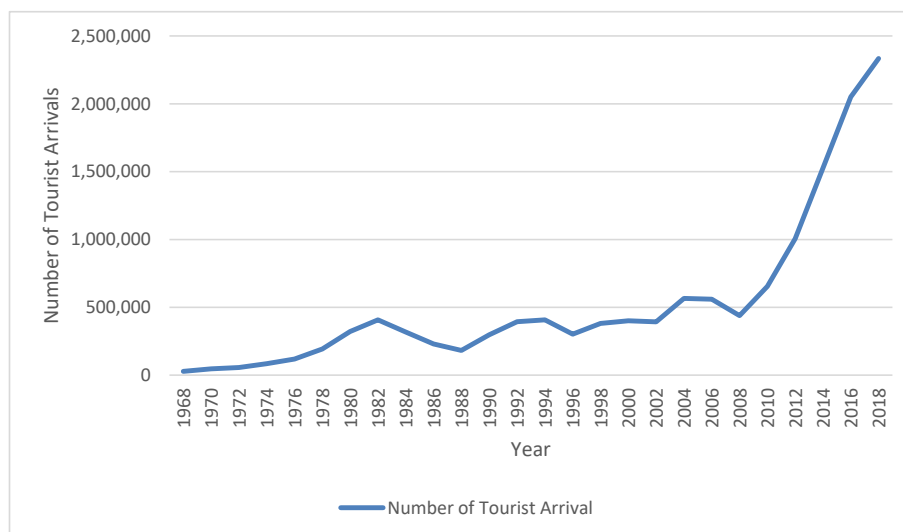


Figure 1. Number of tourist arrivals in Sri Lanka, by year. Source: Sri Lanka Tourism Development Authority (2019).

and men? How do women and men participate differently in BAs? Is there any sectoral differences in their participation?

2.3. Women entrepreneurs in Sri Lankan tourism industry

The tourism industry in Sri Lanka experienced a setback between 1983 and 2009, due to the civil war. The number of tourists decreased from 407,230 in 1982 to 182,662 in 1988, and the annual room occupancy rate decreased from 48.7% to 32.2% during the same period. But with the end of war in 2009, the government started promoting tourism, which resulted in a surge in the number of tourists (Figure 1).

Following the five-year master plan for the period of 2011–2016, the number of tourism-related direct and indirect employment opportunities has increased from 138,685 in 2011 to 388,487 by 2018, and the number of inbound tourists increased from 855,975 in 2011 to 2,333,796 by 2018. Foreign exchange earnings increased from US\$ 838.9 million in 2011 to US\$ 4,380.6 million in 2018 (Sri Lanka Tourism Development Authority, 2019).

Meantime, with the effect of Covid-19 pandemic, Sri Lankan tourism industry is severely affected with drastic decrease in the number of tourist arrivals from April to November 2020. This led to a huge drop in foreign exchange earnings and rise in unemployment (Arachchi & Gnanapala: 2020). In 2019 total tourist arrivals was 1,913,702 and 2020 this has declined to 507,704, a decrease in 73.5 %¹. Many tourism establishments are facing surviving challenge including airlines, hotels, travel agencies, tourist shops, tour guides, etc. Even, large scale MNC's are laying off temporary staff, stopped salary increments, and cut salaries (Arachchi & Gnanapala: 2020; Ranasinghe et al., 2021). Many owners of medium, small and micro enterprises are not able to repay back loans.

According to the annual report of Sri Lanka Tourism Development Authority (Sri Lanka Tourism Development Authority, 2019), 67% of the employees in the Sri Lankan tourism industry are male and 33% are female. However, there are very few women in top management positions in the tourism sector, which Weerawansa et al. (2018) attributes to the deeply embedded gender discriminatory culture and social structure in Sri Lanka. Despite the male-dominated structure of Sri Lanka's tourism industry, there has been a large increase in women's participation in the tourism industry since the end of civil war in 2009 (Jayswal and Jayswal, 2015). Sri Lankan government has attempted to implement policies supportive of women entrepreneurs, such as providing technology and

innovation strategies for small-scale entrepreneurs, and supporting credit and marketing facilities, as well as training in entrepreneurial skills, especially for rural women. However, social norms that consider the sector unsuitable for women remain strong even within the Sri Lankan government.

The Ministry of Tourism Development and Christian Religious Affairs (2010) stated that employment in the tourism and hospitality sector is not a preferred career option for women. The Sri Lanka Tourism Strategic Plan 2017–2020 also noted that the tourism sector is perceived as unsafe, undignified, and undesirable for women when compared to office jobs (Kpundeh, 2017). Lack of gender disaggregated data about the actual number of women employed in this sector also makes it difficult to formulate effective policies to benefit women (*ibid.*).

Women entrepreneurs receive lower recognition and social legitimacy as entrepreneurs when compared to men, which forms a socio-cultural barrier to the growth of women's businesses. Despite the increasing numbers of women entrepreneurs in the tourism industry, studies suggest that women in this industry are less successful compared with their male counterparts in terms of expansion and utilizing economies of scale (Katongole et al., 2013). Restricted networking opportunities and social linkages also present major barriers for women entrepreneurs, reducing business opportunities and access to information and training, exposure visits, and technical advice (Madurawala et al., 2016).

Successful entrepreneurs need the support of trusted colleagues, employees, officials, suppliers, and buyers. However, since gender ideologies in Sri Lankan society stigmatize women who socialize with men outside the family, women entrepreneurs reported that avenues for learning about market potential and increasing their own skills as an entrepreneur were limited (Madurawala et al., 2016). In this situation, BAs can play a major role in increasing women's knowledge base and networks, by introducing them to banks, other businesses, and suppliers, as well as increasing social status and acceptability of women entrepreneurs.

3. Study area and methodology

Using mixed methodology, this research aims to understand the potential of BAs for women entrepreneurs and women's participation in BAs in the tourism industry in Sri Lanka, taking Hikkaduwa in Galle district as a case study. Interviews were conducted between May–November 2015, by the first author in Sinhala language. Galle district is one of the most popular tourist destinations in Sri Lanka. As seen in Figure 2, in the period from 2009 to 2014, Hikkaduwa Urban Council (HUC) reported a

¹ Available at: <https://www.sltlda.gov.lk/en/monthly-tourist-arrivals-reports-2020> Accessed on 02.08.2021.

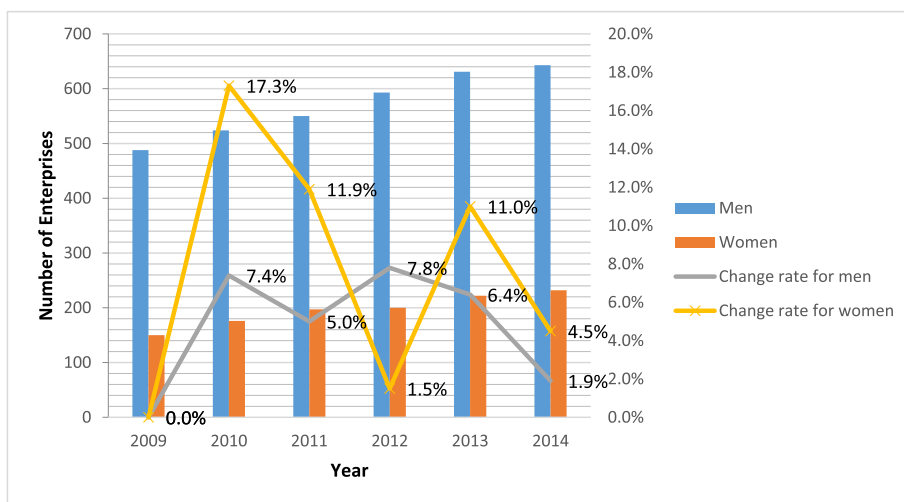


Figure 2. Number of men and women entrepreneurs in the tourism sector in Hikkaduwa Sri Lanka between 2009 and 2014. Source - Hikkaduwa Urban Council, 2015.

higher growth rate of number of women entrepreneurs in the tourism industry than that of men, except for 2012⁶ – as of 2014, 542 tourism sector enterprises were owned by men (growth rate since 2009: 37.9%) and 197 by women (growth of 58.9%) (Figure 2). Although women have benefited from the government’s tourism promotion policy, they find it more difficult than men to operate their business and frequently face gender bias in their socio-economic environments.

Small-scale enterprises⁷ registered in HUC are spread across 28 sectors, including seven in the tourism industry^{8, 9, 10}. Of these seven sectors, accommodation, food & beverage (F&B), and retail stores were selected for the study as they had the largest number of enterprises owned by women compared to other sectors such as recreation and entertainment, transportation, travel services and services. Table 1 shows the percentage of women and men entrepreneurs in these sectors (see Table 2).

Mixed methods were used for the data collection involving: (i) key informant interviews, (ii) semi-structured questionnaire survey of 390 respondents; and (iii) in-depth interviews with 24 respondents. Mixed method was used in order to identify the patterns through a questionnaire survey, subsequently followed by in-depth interviews to understand the reasons and nuances attributing to these patterns. The first method used was key informant interviews to obtain information on (a) demographic and socio-economic data of the area, (b) the nature of the assistance offered and hindrances caused by the existing policies for development, (c) characteristics of business types owned by men and women, (d) roles shared by men and women within businesses, (e) gender-specific constraints faced in the expansion of businesses. Interviews were made with: Four Grama Niladaris (Village Officers), the statistician of Hikkaduwa Divisional Secretariat, planning officer of Hikkaduwa Divisional Secretariat, secretary of Hikkaduwa Urban Council, agent of the training center, four rural leaders, five male and female heads of business associations, two lawyers, five spouses of the

⁶ Year 2012 saw a low year-on-year growth of 17% while the average for 2010–2014 was 24%.

⁷ According to the Department of Census and Statistics (Amaradiwakara and Gunatilake, 2016) in Sri Lanka, a small-scale enterprise is defined as a business that employs less than 25 people.

⁸ They are (i) accommodation, (ii) F&B services, (iii) recreation and entertainment, (iv) transportation, (v) travel services, (vi) retail stores, and (vii) services.

⁹ There are 61 women and 59 men in the ready-made garment shops sub-sector. Therefore, 59 women from this subsector were randomly chosen.

¹⁰ Cronbach’s alpha value is 0.781 and therefore, data set is reliable. Chi Square value 75.19, d.f 10, p value <0.00.

men and women entrepreneurs. Key informant interviews were conducted face-to-face by the first author in Sinhala language.

Secondly, semi-structured questionnaire survey was conducted with small-scale male-owned and female-owned tourism-related entrepreneurs. The entire population of female entrepreneurs in the three selected sectors (accommodation, food and beverage, retail) who were registered in the 2014 statistics of HUC was included in the semi-structured questionnaire survey, making the total number of women respondents to be 195. To draw an equitable comparison between women and men entrepreneurs, an equal proportion of men entrepreneurs (195) were selected from the total number of men in the 2014 statistics (total of 542). The same number of men respondents with women entrepreneurs were selected for each category (accommodation, F&B, retail) using the stratified random sampling method (using a random number table from the list at Hikkaduwa Urban Council office for each business category). Hence, the total sample for semi-structured questionnaire survey was 390. The semi-structured questionnaire survey was used with the intent of collecting information under three segments; (1) personal information of the small scale business owners (2) performances of the business and (3) women’s empowerment in business (control over business decisions, representing the business to the business circle, participation in BA activities, decision making in the household). The first author made an appointment with each respondent by calling them on telephone, later having set up the appointments at the time and place of the respondents’

Table 1. Ownership of small-scale tourism enterprises in HUC in 2014, by gender.

Sector	Business ventures	Men		Women	
		No.	%	No.	%
Accommodation	Guest houses	131	81%	30	19%
	Guest houses with restaurants	46	85%	8	15%
F&B	Restaurants	106	87%	16	13%
	Bakery and short eats centers	17	74%	6	26%
Retail services	Grocery stores	56	79%	15	21%
	Retail shops	81	68%	38	32%
	Readymade garment shops	59	49%	61	51%
	Tailoring	17	65%	9	35%
	Handicraft shops	11	65%	6	35%
	Communication, photography, and printing	18	69%	8	31%
Total		542	73%	197	27%

Source: Hikkaduwa Urban Council (2015)..

Table 2. Identified initial codes.

Generated initial codes

Purpose expectations, Women's perception, Business support agents, Motivation, Collective motives, Benefits, Business network, Expansion of network, Multiple membership, Knowledge about the market, Fate, Running small business is good for women, Spouses participation, Financial support, Sectoral difference, Experiences, Business resources Improve business, To get business support, Collective motive business Performance, Financial support, Trainings, Protection, Failures, Unity, Government decisions, Opportunities, Traditional gender norms. Desire to run small business, Less time, Household responsibilities, Similar qualifications and experience, Performance, Spouse Involvement, Size of Business, Business growth, Gender based constraints, Coping Strategies, Perception of Self Capacity, Coping Strategies, Sectoral difference, Access to financial resources, Lower access to land resources, Gender-based barriers in access to credit and social norms

Source: Primary Data, 2015

convenience. In order to conduct the semi structured interviews, the first author sought the help of two women research assistants. One interview lasted for around 45 min.

The third tool of primary data collection was in-depth interviews in order to examine the reasons for the pattern discovered in the questionnaire survey. In-depth interviews enabled the researcher to obtain a holistic understanding of the perceptions about their business, their future prospects, and their relationships with other family members and other members in the business circle. Twenty-four in-depth interviews (12 women, 12 men) were conducted with four male and four female entrepreneurs from each of the three sectors (accommodation, food and beverage, retail). Respondents were selected from among the semi-structured survey respondents on the basis of the rapport established between the informants and interviewer during the questionnaire survey. Respondents who were willing to share detailed business data and whose survey data revealed interesting nuances to the case were purposively selected for in-depth interviews.

Semi-structured survey data was analyzed using the SPSS and Minitab statistical packages for descriptive and bivariate statistical analysis (chi-square and t-tests). The researcher examined the relationship among the multifarious variables (Gender, business performance, participation to BA) derived out of the study. In terms of analyzing qualitative data, the constructive epistemology approach was adopted with the intent of exploring how social construct develops. Subsequently, the thematic analysis was used to analyze the accumulated data set. Thematic analysis is a powerful yet flexible technique to analyze qualitative data that involves searching across a data set to identify, analyze and understand experiences, thoughts, or behaviors across a data set, which can be used within a variety of paradigmatic orientations (Kiger and Varpio, 2020). Accordingly, the thematic analysis was implemented in order to investigate the patterns of experiences and behaviors as well as shared meanings of the data. An inductive approach was used to identify the related themes, as there were no specific research found in tourism industry in Sri Lanka, which explored women's role in BA.

This study involved (24) in-depth interviews and (25) key informant interviews. The transcribed text was coded observing connections, patterns and meanings that is relevant to the objective. The analysis was driven by the data itself. The discussion focused on factors that determine men and women's role in BA and the sectoral difference of these factors. Some of the questions that were investigated were: how being male or female has made an impact on running the small scale enterprise, what are the differences among men and women in BA activities, how do they understand role of BA as an entrepreneurial support agent, what are their experience in their participation in BA.

We followed the steps for thematic analysis as below following Maguire and Delahunt (2017):

- Step 1: Become familiar with the data,
- Step 2: Generate initial codes,
- Step 3: Search for themes,

- Step 4: Review themes,
- Step 5: Define themes,
- Step 6: Write-up

3.1. Step 1: Become familiar with the data

The first main step in any qualitative work is to familiarize with the collected data. The transcription was translated in to English, and the first researcher who is fluent with both languages checked and rechecked the translation, as well as re-read all transcripts to familiarize oneself to the body of data, and rough notes was made based on early impressions.

3.2. Step 2: Generate initial codes

Based on constructive epistemology (meanings and knowledge is always matter of human construction), we developed our main research questions by following inductive approach believing subjective and objective realities are socially constructed as the respondents attributing specific meanings to their material realities of their lives. We went through collected data line by line coding every single line. We were able to grasp preliminary ideas about initial codes based on ideas we developed in step 01.

We kept asking what is the nature of perception women have in their role inside BA? and linking their testimonies to the broader research question we developed, compared and modified each codes manually to compare and generate new codes.

3.3. Step 3: Search for themes

After generating initial codes, codes were grouped to identify major themes by looking at commonalities. There is a pattern which characterized by its significance. In the case, we examined above initial codes which fits in to each themes will be clearly represent study research questions. In grouping the codes into themes, we kept in mind our research questions. These themes have lead us to respond to each research questions.

Table 3 describes the preliminary themes along with the codes that are associated with them. Some codes were grouped under different themes. In the phase we could able, to find them that are associated with one theme and that are associated with more than one theme (see Table 4).

3.4. Step 4: Review themes

During this phase, we reviewed the themes, and some were discarded modified or merged. In order to make coherent understanding of each theme we identified that each theme is distinct from each other and observed how each theme work with in a single interview and across all interviews. We raised questions such as: will this theme explain women's role, does it reflect the codes, do they overlap, can there be any sub theme or can there be any other new themes? Following table denotes the summery of reviewed process.

In this process key questions were raised to determine; the main challenges confronted by women and their experiences of overcoming them, their perspectives on leadership, the nature of participation in such scenario and instances of leadership. Having identified the related codes the themes were reviewed again to evaluate in avoiding any overlaps.

3.5. Step 5: Define themes

In this stage, we were able to define how each theme and sub-themes relate to each other and we developed a final thematic map.

The conceptualization in Figure 3 gives us an understanding of how women's role in BA is influenced by various factors.

Table 3. Identified major themes and codes in thematic analysis.

Themes identified	Codes grouped under themes
Understanding purpose of participation	Improve business, To get business support, Collective motive
Membership	Motivation, Benefits, Business network, Expansion of network, Multiple Membership, Knowledge about the market, Experiences, Sectoral difference, Business resources
Emotional response to gender based constraints	Fate, Running small business is good for women, Spouses Participation, Financial support, Sectoral difference
What women want from BA	Business performance, Financial support, Sectoral difference
Participation	Trainings, Protection, Failures, Unity, Government decisions, Opportunities, Traditional gender norms, Sectoral difference
Women business Leaders	Sectoral difference, Traditional gender norms
Leadership	Tasks for Powerful positions, Tasks for lower level positions, Decision making, Sectoral difference
Reasons for less performance	Desire to run small business, Less time, Household responsibilities, Similar qualifications and experience, Sectoral difference, Traditional gender norms
Business challenges	Performance, Spouse Involvement, Size of Business, Business growth, Gender based constraints, Coping Strategies, Perception of Self Capacity, Coping Strategies, Sectoral difference, Access to financial resources, Lower access to land resources, Gender-based barriers in access to credit and social norms

Source: Primary Data, 2015

3.6. Step 6: Write-up

Finally, to establish patterns and meanings with the intent of developing a nuanced understanding of the entrepreneurs' experience of BA, in writing up, we used this thematic map to guide through our discussion in order to understand, identify and explain the patterns, as the final step. In addition, proceed our analysis in to three sections as follows.

Sec. 4.1. Challenges faced by women entrepreneurs in different sectors.

Sec. 4.2. Women members in BA.

Sec. 4.3. Women in BA leadership.

3.7. Ethical Considerations

All the interviews have been conducted face-to-face by the first author. The first author explained to the respondents about the research and asked for their consent to be interviewed. The interviews were not recorded and no photos were taken. The interviews were conducted at the place of choice of the respondent. The respondent was explained that the interview is voluntary and they can quit anytime. They were also informed that they will be kept anonymous in the research output. The interview focused on their business and did not include information about health. All the respondents are adults. The most of them are business owners and not considered to be in a vulnerable position.

4. Results and discussion

4.1. Challenges faced by women entrepreneurs in different sectors

Table 5 shows the profile of respondents, majority of whom are Sinhalese. The non-Sinhalese respondents did not have any problem with speaking Sinhalese. There is no significant gender difference in age and education level but there is a significant difference in income from business between women and men respondents. More than half (58%) of the women-owned enterprises and 50% of men-owned enterprises had an annual income of 3 million LKR (USD15,803.2) or less. However, 13.8%

Table 4. Identified major themes and sub themes in the reviewing phase.

Themes identified	Codes grouped under themes
Theme: Membership Sub Themes Multiple BAs	Sectoral difference of Motivation, Benefits, Business network, Expansion of network, Multiple membership, Experiences, Collective motive
Theme: Participation	Sectoral difference of Trainings, Protection, Failures, Unity, Government decisions, Opportunities, Traditional gender norms
Theme: Leadership Sub Themes Higher level positions Lower level positions	Sectoral difference of Tasks for Powerful positions, Tasks for lower level positions, Decision making
Theme: Business challenges Sub Theme Gender based challenges at household level Challenges at market and business network	Sectoral difference of Performance, Spouse Involvement, Size of Business, Business growth, Gender based constraints, Coping Strategies, Perception of Self Capacity, Coping Strategies, Knowledge about the market, Access to financial resources

Source: Primary Data, 2015

of men-owned enterprises earned more than 6 million LKR (USD30,156.20) per year, a sum only 6.2% of women-owned enterprises earned². Women ran significantly smaller businesses than men despite similar qualifications and experience.

For both women and men's enterprises, annual revenue is higher for all type of businesses when both husband and wife are involved in business (Table 6)^{3, 4, 5}. This is understandable, since spouse can be an unpaid family worker and contribute to the business performance significantly. Especially the difference is large in men's enterprises in accommodation sector. Accommodation sector has the highest income among the three sectors, and require more workers. Men who are able to mobilize their wives' labor has an advantage in their business performance. On the other hand, for accommodation sector, among women entrepreneurs, almost half of them in the highest income bracket are doing the business alone without spouse. This shows the strong business leadership of these accommodation business women entrepreneurs, as well as the difficulty that women have in mobilizing spouses for their business.

Women's businesses are smaller not only because it is difficult for women to mobilize family's financial support but also because access to bank loans depend on land rights. Women's land ownership rates in Sri Lanka are quite low (Jayawardena and Guneratne 2010). Fewer women respondents started their business with their own land (33.8%) compared to men (48.2%). Lack of land titles reduces women's access to bank loans and this restricts growth of women's businesses. There is a sectoral difference found in the same, with women in accommodation sector having greater access to land and property than women in the other two sectors.

Access to financial resources remain one challenge, whereas the deeply entrenched gender biases and gender norms being the other. Traditional gender norms put women entrepreneurs at a disadvantage with respect to customers, neighbors and employees alike as observable from the quote below.

² Chi square test shows that there is a significant difference between women and men's enterprise income (chi-square value 45.57, d.f. 20, significance level <0.05).

³ Chi-square test value 102, df 22, significance level <0.05.

⁴ Program designed to expand rural socio-economic infrastructure and strengthen rural livelihoods.

⁵ Program aimed at creating a poverty-free, environmentally sustainable, healthy and nutritionally safe nation by means of an empowered household economy.

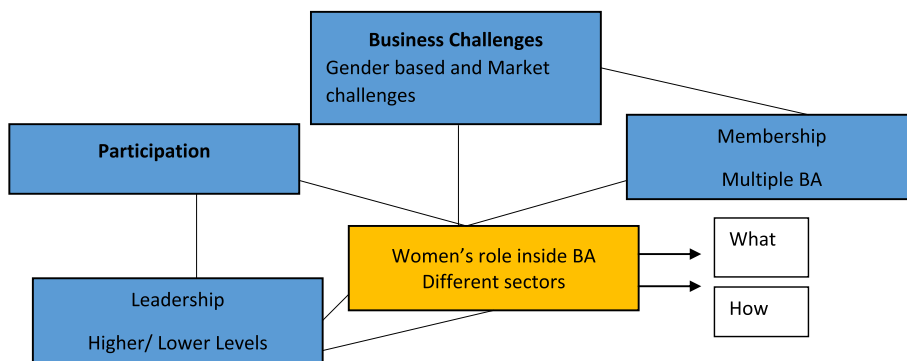


Figure 3. Thematic map. Source: Primary data, 2015.

Table 5. Profile of respondents.

		Accommodation		F&B services		Retail services	
Gender		Male	Female	Male	Female	Male	Female
Total no. of respondents		38	38	22	22	135	135
Mean age (years)		44.84	47.18	43.5	41.41	43.73	46.57
Ethnicity	Sinhalese	37	37	22	22	134	135
	Others	1 (Tamil)	1 (Burgher)	0	0	1 (Tamil)	0
Religion	Buddhist	33	31	22	22	133	134
	Roman Catholic	1	3	0	0	1	0
	Christian	3	4	0	0	0	0
	Hindu	1	0	0	0	1	1
<i>Marital status of respondent</i>							
Married		37 (97%)	29 (76%)	21 (95%)	19 (86%)	112 (83%)	113 (84%)
Unmarried		0	1 (3%)	1 (5%)	0	22 (16%)	16 (12%)
Separated/divorced/widowed		1 (3%)	8 (21%)	0	3 (14%)	1 (1%)	6 (4%)
<i>Education level</i>							
Completed high school		37 (97%)	36 (95%)	22 (100%)	22 (100%)	135 (100%)	134 (99%)
Completed Bachelors		1 (3%)	2 (5%)	0	0	0	1 (1%)
<i>Income from business enterprises in 2014 (in LKR*)</i>							
0.10mn-3.00mn		16 (42%)	11 (29%)	13 (59%)	14 (64%)	69 (51%)	89 (66%)
3.10mn-6.00mn		8 (21%)	18 (47%)	3 (14%)	6 (27%)	59 (44%)	45 (33%)
6.10mn and above		14 (37%)	9 (24%)	6 (27%)	2 (9%)	7 (5%)	1 (1%)
Spouse involved in business (% of married couples)		22 (59.5%)	20 (69%)	13 (61.9%)	13 (68.4%)	65 (58%)	74 (65.%)

Note: 1 USD = approx 140 LKR (during fieldwork in Oct–Nov 2015).

Table 6. Income from business in 2014 by spouse's involvement among respondents.

Revenue 2014 (in LKR)	Accommodation				Food and Beverage Services				Tourist Affiliated Retail Stores			
	With Spouse		Without Spouse		With Spouse		Without Spouse		With Spouse		Without Spouse	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0.1-3.0 Mn	6 (27.2%)	4 (20%)	12 (75%)	5 (27.8%)	7 (53.8%)	5 (38.4%)	8 (88.89%)	5 (55.56%)	29 (44.6%)	44 (59.4%)	41 (58.6%)	45 (73.8%)
3.1-6.0 Mn	8 (36.4%)	10 (50%)	3 (18.75%)	8 (44.4%)	6 (46.2%)	4 (30.8%)	1 (11.11%)	4 (44.44%)	34 (52.3%)	29 (39.2%)	27 (38.5%)	16 (26.2%)
6.1 and above	8 (36.4%)	6 (30%)	1 (6.25%)	5 (27.8%)	0	4 (30.8%)	0	0	2 (3.1%)	1 (1.4%)	2 (2.9%)	0
Total	22 (100%)	20 (100%)	16 (100%)	18 (100%)	13 (100%)	13 (100%)	9 (100%)	9 (100%)	65 (100%)	74 (100%)	70 (100%)	61 (100%)

Source: Questionnaire survey, 2015

Note: Pearson Chi-Square test value 102, df 22, p-value < 0.00.

I was widowed in 2014. I have a guesthouse I got from my parents. Earlier, my husband managed it. Since his death, I run this business. I do not have any male support. This is a guesthouse. You may get ill-mannered people. My daughters and I have experienced verbal and psychological abuse from customers and neighbors. Often, I wish I had a man as manager. A man could control the situation better than a woman. (Female entrepreneur running a business for one year, Accommodation sector, in-depth interview, October 2015).

The case below shows how women face difficulty in managing employees. Gender norms in Sri Lanka make it difficult for women to exercise authority even over their employees. Comparing herself with her husband, this respondent reveals the issues faced by women in managing a business.

I am a widow. My husband started the business. When he died, I had no income, so I decided to continue the business. It was very difficult. Some workers tried to manipulate me and assert authority over me. They wanted me to run the business according to their wishes. When I went against them, they quit and I was in trouble. My husband never had such issues. It is not easy for women to run a business (Female entrepreneur running a business for five years, F&B sector, in-depth interview, October 2015).

On a daily basis, women entrepreneurs challenge these gender norms both directly (as seen above) and indirectly (as seen in the gender-based barriers in access to finance and networks). Women entrepreneurs have smaller businesses, and for those who are running the business alone can be disadvantaged. Joining BAs can be one of the ways by which they can overcome such difficulties in accessing financial resources and getting connections.

4.2. Women members in BA

Activities of BAs in HUC include: collectively negotiating with politicians, policy makers, and administrative bodies; sharing innovative ideas, methods, and knowledge; identifying threats and risks; responding to problems including unfavorable government policies; welfare activities such as funerals; fund-raising for BA events; inviting experts to share expertise; responding to legal and environmental issues collectively and negotiating with public and private financial institutes for loans and so on.

The reasons that women entrepreneurs elaborated on why they become members of BAs show how some women entrepreneurs depend on BAs for business resources. Women have greater difficulty running a business owing to lower access to land resources, gender-based barriers in access to credit and social norms that restrict their networks and behavior. To overcome these problems, women chose to be members of BAs.

I am a member of a small BA in my area. The key motivation for me to join was to find capital to set up a small food boutique for tourists. (Female

entrepreneur running a business for five years, F&B sector, in-depth interview, November 2015)

BAs function as mentoring and networking forums for women entrepreneurs who otherwise lack access to such resources due to social norms regarding women's behavior.

I knew I could not succeed without good knowledge of the market, so I had to gain more experience. The association protects us from failure [by providing us with knowledge and advice on business] because the BA personnel are more experienced. They have information about the market, government decisions, tax policies, etc. (Female entrepreneur for three years, F&B sector, in-depth interview, October 2015)

In BAs, older members share their experiences of running a business with new members. This is especially useful for women who have fewer training opportunities. Only 5.6% of women respondents in this study had ever attended training, compared to 17.5% men. BAs can provide a formal forum that makes it easier for women to gain access to training.

In tourism, we are not on par with men because they have more contacts with managers of star hotels. If we do the same, village women brand us as bad women and spread gossip. So, my husband asked me to participate in training only in formal settings like BAs. (Female entrepreneur for four years, F&B sector, in-depth interview, November 2015)

HUC has five BAs in the three main small-scale tourism sectors. Women-owned enterprises form only 27% of all enterprises, yet there are more women (411) than men (377) if we add up the membership of all BAs (Table 7). Only 197 women-owned enterprises are registered in HUC, which shows that many women entrepreneurs are members of multiple BAs. Some women become members of multiple BAs, since they need support in various areas from finance to information or mentoring.

I am a member of several business associations in the area. The key motivation for me to join was to make stronger my business network. And we can receive more opportunities and benefits from joining more than one association (Female, small-scale entrepreneur running a business for five years, Food and Beverage Services, in-depth Interview, November 2015).

It is interesting to note that unlike women, men entrepreneurs feel that they do not gain much from membership in BAs.

Getting membership in several BAs is a waste of time. Time is very important when doing a business. If we close the shop during working hours, regular customers will go elsewhere. So, I am a member of one BA only. When meetings are announced, I arrange for my relative to take charge of the business. But she [the relative] is not very competent. I believe that membership in many BAs will cause more harm than good. (Male entrepreneur for 12 years, F&B sector, in-depth interview, November 2015)

4.3. Women in BA leadership

There are many women who become members of multiple BAs, but in terms of leadership roles in BAs, they still remain fewer than men (Table 7). In our study, the number of women and men respondents know of BAs and who are members of at least one BAs are not that different between women and men respondents (Table 8). These two tables again confirm that when women become members, they become members of multiple BAs. Table 6 also shows less women in leadership position like in the case of Table 7. Interviews indicated that women tend to hold less powerful positions such as committee members and assistant secretaries in BAs, while men be chairpersons, secretaries, organizers, etc.

Our names are not proposed to higher posts. Men always try to retain higher posts. (Female entrepreneur for 15 years, F&B sector, in-depth interview, October 2015)

Table 7. Number of women and men in BAs in HUC in 2015.

Name of BA	Membership		Office bearers in BAs		Leadership roles in BAs	
	Male	Female	Male	Female	Male	Female
BA1	82	67	12	14	10	7
BA2	45	56	10	9	8	6
BA3	58	71	8	10	8	6
BA4	79	91	11	13	10	7
BA5	113	126	13	10	11	8
Total	377	411	54	56	47	34
%	70%	209%	14%*	14%*	12%*	8%*

Note: n = 542 (men); n = 197 (women) Note *: Percentage among members. Source: Interviews with former secretaries/chairpersons of BAs (field survey, 2015).

Table 8. Participation in BA - Membership, participation, and leadership by sector and gender of respondents.

Types of small- scale enterprises	Respondents who know of at least one BA in their area		Membership in BAs*		Office bearers in BAs*		Leadership in BAs*	
	M	F	M	F	M	F	M	F
Accommodation	32	24	20	20	8	12	9	8
	84%	63%	63%	83%	25%	50%	28%	33%
F&B Service	16	14	10	6	5	3	6	2
	73%	64%	63%	43%	31%	21%	38%	14%
Retail Stores	83	95	57	70	38	38	18	15
	61%	70%	69%	74%	46%	40%	22%	16%

Source: Questionnaire survey, 2015

* Percentage is against the number of men/women respondents who know about BA.

When women are denied of top positions, they have fewer opportunities to participate in external fora or network with key persons outside the immediate business environment and are thus excluded from circles of power and influence. Although BAs can significantly support women entrepreneurs, the male-dominated structure keeps women disempowered. Lack of experience and the demands of family duties are often used by men as an excuse to deny women leadership positions in BAs.

I have been a member of an association for 20 years. I have participated in meetings and been actively involved in policy making and implementation for small-scale businesses. Although I am a senior member, I am not a leader. When I raised this issue, they said that I was a woman with a lot of household work and might not have time to make effective decisions. (Female entrepreneur for 25 years, F&B sector, in-depth interview, November 2015)

Male entrepreneurs' resistance to women's leadership keeps women from the top echelons of BAs, while BAs have more women members. Powerful positions (president, secretary) within BAs carry considerable recognition and respect in society and with the government. The institutional resources of BAs are controlled and distributed by leaders, who are largely men, and both resources as well as leadership positions are denied to women. Such marginalization reduces opportunities for women as well as their visibility in positions of power and influence. Over time, women's invisibility reinforces the cultural notion that women's capabilities are limited and in turn, justifies their lack of access to knowledge and skills.

When compared across sectors, women in accommodation sector are more into the leadership position compared to other sectors (Table 8). This is most probably because women in accommodation sector have stronger leadership, as can be seen from the fact that this group of women are able to earn the highest bracket of income without their spouse's help (Table 6). However, even with such prominent business women, still the recognition that women can command is limited, and they are not able to overcome the gender norms that puts women in lower position.

5. Conclusions

The study started by attempting to analyze how BAs support women entrepreneurs to overcome their gendered impact. The study found that both women and men are equally members of BAs, but there are more women, who are members of multiple BAs. This reflects that some women become members of multiple BAs to get support of various dimension of challenges that they face in running their business – from access to finance to information and connections. Although women find BAs useful, their role in leadership in BAs is less compared to men, limiting their influence on the functioning of BAs.

Women entrepreneurs' business networks can be limited due to a number of reasons including their limited mobility, reproductive responsibilities and cultural norms. BAs hold the potential to support women entrepreneurs with developing critically important networks to

develop their businesses (Dawson et al., 2011). This study contributed to this discussion on women entrepreneurs' lack of business resources and network by analyzing the role of BAs with respect to women entrepreneur's participation in the tourism sector in Sri Lanka. There is very little sustained research and analysis into the potential of BAs to support the growth of women entrepreneurs. This study has opened up new avenues of research and policy practice that can be pursued to support women entrepreneurs.

Women entrepreneurs in the study seek membership in BAs due to their belief that BAs will help them overcome gender-specific barriers in access to information, training, mentoring and networking. However, when women seek entry into powerful networks to expand their businesses, they encounter the glass ceiling within BAs. BAs are similar to other organizations in terms of how their structures and processes operate to maintain existing structures of power and privilege. This study shows that since the existence of BAs, women's membership has not increased their role in BAs office bearers and leadership. Organizations perpetuate male dominance which not only make running businesses difficult for women, but also exclude women from positions of power and influence, and from powerful networks. While BAs have the potential to be useful to women entrepreneurs, the male-dominated culture of BA leadership marginalizes women and hence the potential is not fully utilized, as was also seen by Plaza et al. (2014) in Spain.

It is important for BAs to be gender-sensitized so that they can offer better support to women entrepreneurs in terms of training, networks, social support, and access to bank loans for business development. BAs can help women entrepreneurs to develop strong social support and gain confidence. Through such empowerment of women entrepreneurs in BAs, they can play larger and more influential roles in BAs, which in turn will challenge social norms that restrict women entrepreneurs' access to finance, networks and mentors.

This research has limitations as the sectoral and geographical coverage is limited only to three sub-sectors in tourism industry in one district in Sri Lanka. Hence it cannot be generalized to the whole country or to other sectors/regions. Most of the respondents were Sinhalese, hence it did not cover other ethnic groups sufficiently. Future research can go for in-depth studies of the functioning of existing BAs and compare how different BAs can have different effect on women and men. The study was carried out before the Covid-19 pandemic. The pandemic has hit the tourism sector severely in Sri Lanka, with drastic decrease in tourist arrivals. We are not able to incorporate the damage and changes caused by the pandemic in this study. These are areas where future studies are recommended.

Declarations

Author contribution statement

Saman Handaragama: Conceived and designed the experiments; Performed the experiments; Analyzed and interpreted the data; Contributed reagents, materials, analysis tools or data; Wrote the paper.

Kyoko Kusakabe: Conceived and designed the experiments; Analyzed and interpreted the data; Contributed reagents, materials, analysis tools or data.

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Data availability statement

Data will be made available on request.

Declaration of interests statement

The authors declare no conflict of interest.

Additional information

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