

Factors That Influence Women Entrepreneurs in Women-Headed Families: A Case Study of Ammachchi Canteens in the Jaffna District, Sri Lanka.

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Abstract: In general, there are different types of pull and push factors that are encouraging both males and females to become entrepreneurs, but the authors of this article identified that the same push and pull factors are acting in different ways according to the different situations. Therefore, the main purpose of this article is to find out how push and pull factors are affecting women-headed families in Jaffna District in the Northern Province of Sri Lanka. The data were collected through semi-structured interviews with 10 randomly selected women entrepreneurs in the Ammachchi canteens in the Jaffna District, in the Northern Province of Sri Lanka, because most of the women entrepreneurs at Ammachchi are the heads of their families due to the loss of their husbands. Further, this study is a qualitative case study, and data analysis was done through both narrative and thematic analysis methods; moreover, in this article, the authors selected family support, opportunity, education, network, independence, competition, and capital as pull factors in order to find out what factors are affecting women to start their businesses at Ammachchi. As a result of this study, the authors found that family support and opportunity factors are positively affecting, and education is negatively affecting these women entrepreneurs at Ammachchi under the push factors; then, network is a neutral factor at Ammachchi, but independence and competition are negative factors, and capital is acting as a positive factor under the pull factors.

Keywords: Women Entrepreneurship, Women-Headed Families, Push and Pull Factors, Ammachchi Canteens

1. Introduction

Family' is considered the elementary component at both the social and economic level of a nation and hence plays a pivotal role in the life of an individual (Vimalkumar, 2022). Vimalkumar adds that families act as a platform to meet the requirements of the members in addition to providing the fortification of security, and thereby, family leadership is supposed to provide numerous responsibilities and obligations such as financing, managing the house, making decisions, socializing, and improving the quality of life. Most probably, the fact that family leadership operated under men is evident in Sri Lankan society. It is noteworthy that earning an income and meeting the needs of family members are highly dependent on the working man or husband. The fact remains that, in Sri Lankan society, the contribution made by the males in every household towards economic development is greater than that of women; however, when leadership responsibilities are borne by women due to varying factors such as divorce, loss of a working man or spouse, and physical disabilities, women take over the burdens of the family (Vimalkumar, 2022). Javed & Asif (2011) define female-headed households as "households where no adult male is there due to divorce, breakup, separation, migration, non migratory, widowhood, or where men, although present, do not contribute to the households".

Moreover, sustainable development is considered one of the most fundamental concepts for setting a strong foundation for a successful country. The United Nations has set 17 intertwined objectives, also known as the Sustainable Development Goals (SDGs) or Global Goals, aimed at addressing world issues and thereby bringing about peace and prosperity for the global population both in the present and future. One of the important issues highlighted in the SDGs is achieving gender equity and empowering women and girls (United Nations, n.d.). There has been a remarkable effort globally to fight poverty and deprivation, and in the implementation of the UN Sustainable Development Goals agendas, the poverty status of women and their empowerment are

highlighted so as to gain the attention of economists and policymakers (Jayathilaka & Wijesinghe, 2020). Many female households are found to be suffering from poverty, and the incidence of female headships is increasing worldwide in both developed and developing countries (Chant, 1997; Buvinic & Gupta, 1997). The burden of poverty, gender discrimination, and the absence of support as heads of households are the main explanations for the necessity of special attention for female-headed households (Buvinic & Gupta, 1997).

Woman entrepreneurs are defined as a woman or a group of women who begin, organize, and run a business enterprise (Yogendrarajah, 2019). Entrepreneurship is highly important to any economy to establish socio-economic growth by providing employment opportunities, generating income sources, and eliminating poverty in the economy. Female entrepreneurship contributes significantly to the uplifting of economies. Therefore, women can be encouraged to act as employers who generate job opportunities not only for themselves but for the entire economy (Rajapaksha, 2019). The increase in female entrepreneurs in Malaysia indicates new progress and that Malaysian women are achieving gender equality (Rani & Hashim, 2019). Women owned enterprises grow from time to time (Fielden et al., 2003). Therefore, entrepreneurship among women plays a big role in contributing to gender equality. (Yogendrarajah, 2019). Moreover, entrepreneurship can act as a changer where global challenges can be overcome (Apostolopoulos et al., 2018).

2. Literature Review

2.1 Entrepreneurship

Entrepreneurship lacks a generally accepted definition because it's a multi-dimensional concept. According to Croci (2016), entrepreneurship is a discipline that may function both independently and interdisciplinarily. Barot (2015) believed that entrepreneurship is the activity of starting new businesses, and it is a crucial component of success for anyone wishing to enter the world of new businesses. Further, entrepreneurship is a management process that enhances the creativity, autonomy, adaptation, and the creation of artistic as well as economic and social value according to Chang & Wyszomirski (2015), who also stressed that entrepreneurship is an art. Moreover, the characteristics of an entrepreneur include being creative, innovative, courageous to grab opportunity and take risk, motivated and self-believing to strive and be excellent in entrepreneurship (Ismail et al., 2021).

2.2. Women Entrepreneurship

Entrepreneurs not only change their employment status from unemployed to employed but also provide employment opportunities to hundreds of unemployed youths. In today's societies, women have come out of the four walls of their houses to contribute their might in all sorts of activities including the economic activities (Baba, 2013). Entrepreneurial intentions in women could make a significant contribution in developing themselves, their families, society and the nation (Ismail et al., 2021). McKay (2001) stated that a majority of the small businesses in the US are owned by women. Fielden et al. (2003) stated that a quarter of business enterprises were owned by women in the UK whilst Ismail et al. (2021) revealed that 26% of entrepreneurs in France are women. According to Yogendrarajah (2019), women engage in 16% of the small and medium enterprises in the service, manufacturing, and agriculture sectors in Malaysia. This indicates the numerous success stories regarding women entrepreneurs all over the world (Alam, Jani & Omar, 2011). According to Yogendrarajah (2019) successful micro enterprises run by women contribute to the upliftment of themselves, their families, society and the country as well. Sri Lanka is a developing nation situated in the Indian Ocean just off the southeast coast of India, with a population of over 22 million Sri Lanka has equal access for men and women to school, but women's economic involvement is significantly lower than the national average, and the percentage of women who own formal small and medium-size firms (SMEs) in Sri Lanka is low (Asian Development Bank, 2019). Due to factors such as the Sri Lankan culture, lack of financial access, unfavorable economic policies, lack of access to cutting-edge technology, lack of managerial skills, etc., female entrepreneurship development is complex.

2.3 History of Ammachchi

With the purpose of increasing the number of women's involvement in business and increasing women's wellbeing, since the end of the war in May 2009, the Sri Lankan government focused on a large scale program of human resettlement, infrastructure development and livelihood restoration with the assistance of multilateral and

bilateral donors (Silva et al., 2017). Special economic and social interventions were required for vulnerable groups, such as war widows, abandoned women, and women with young children, and self-employment was a viable option with the Ammachchi chain of fast-food outlets established under a government scheme for women in the Northern Province of Sri Lanka (Weeratunga, 2010).

The concept of the Ammachchi canteens was first piloted in Jaffna in 2017 and could be considered as an existing model that has been successfully tried and tested in many areas in Sri Lanka (Goya Features, 2020). In 2006, the Department of Agriculture of the Government of Sri Lanka set up the first Hela Bojun Hala ('traditional food court' in Sinhalese), which was run exclusively by women entrepreneurs in the hill town of Kandy. The objective of this initiative was to provide a means of livelihood for the vendors while popularizing traditional Sri Lankan produce using nutritious ingredients at extremely reasonable rates.

The food chain Ammachchi (which means 'grandmother' in Tamil), which is a low-cost chain of eateries in the Northern Province of Sri Lanka is owned by the government. This food chain provides women with an entrepreneurial platform to showcase their culinary skills, cook, and sell food while helping them to be economically, socially, and financially independent. One of the main reasons for the popularity of Ammachchi is that all the food is prepared fresh. These food courts are extremely popular amongst both locals and tourists since the food is inexpensive and fresh. This concept was introduced to the north of Sri Lanka to provide a means of livelihood for war widows and other women whose lives had been disrupted by the conflict.

Many families were displaced during the 30-year war that raged in Sri Lanka, and the end of the war in 2009 saw a rise in the number of female-headed households in the North. In 2015, the United Nations Population Fund (UNFPA) estimated that there were around 58,121 female headed households in the Northern Province. According to the Department of Census and according to statistics in Sri Lanka, a household where 'a female adult member is the one who is responsible for the care and the organization of the household...' is defined as a female-headed household. This definition applies both to war widows and families where husbands are disabled or unemployed.

These Ammachchi canteens provide an opportunity to help vulnerable women progress economically and socially in a part of Sri Lanka that still struggles with gender inequities. According to a Labour Force Survey conducted in 2017, while the national labor force participation for women was 36.6% in the rest of Sri Lanka, it was between 22.8% and 27% in the districts of the Northern Province (Aruliah, 2018). In order that these women are able to earn an income from the Ammachchi canteens, the Provincial Department of Agriculture provides the basic infrastructure, such as constructing the physical space, obtaining cooking facilities, kitchen utensils, and furniture, and also providing training in cooking and business skills, so that these women are better equipped to be gainfully employed in these Ammachchi canteens (Goya Features, 2020). Once trained in cooking, these women are responsible for the running of their own stalls, and they work in their respective cooking stations while interacting with their customers. This can serve as a lifeline for some of the most vulnerable women employed in the Ammachchi canteens. Undoubtedly, the fact that the Ammachchi canteens provide an organic and hands-on approach denotes the fact that food is used as a facilitator of social change.

2.4 Women- Headed Families

In the twenty-first century, most family structures are changing due to social and economic pressure, and headship of the families is shifting from fathers to mothers because of divorce, separation, immigration, negative addictions of husbands, disabilities of husbands, widowhood, or being abandoned by husbands (Lebni et al., 2020). As a result, most families are now becoming single-headed or women-headed families, and the wife or mother is the one who manages the family whilst earning, going to work, and looking after family members. In addition, women are socially more vulnerable than men due to higher rates of poverty and less job prospects, particularly in developing nations, according to Correll et al. (2007). As a result, there is a good chance that daughters, mothers, and grandmothers of households managed by women may eventually start their own businesses by putting into practice what they have learned. Furthermore, compared to men, women establish their firms with the intention of making a change in society (Correll et al., 2007).

2.5 Motivation Factors of Women Entrepreneurship

Every entrepreneur needs motivational goals and a positive outlook, in order to be successful (Ismail et al., 2021). Moreover, Fakhreldin (2017) explained that a strong social support network and strong family support are also necessary for women entrepreneurs to have balanced emotional intelligence, uphold work-life balancing commitments, and be successful. In addition, Kavitha (2014) observed that women with educational backgrounds have demonstrated a greater desire to start their own businesses, and as a result, women's professional experiences and education levels are also important factors in the field of women's entrepreneurship. In addition, Marlow (2002) noted that privatization and globalization in the twenty-first century are also factors contributing to an increase in the number of women starting their own businesses because women are quitting their jobs due to problems with child care, stress and depression brought on by workload, underappreciation of their accomplishments, barriers to advancing to the top management, etc. (Patil & Deshpande, 2019). However, numerous researchers agree with Patil & Deshpande (2019), who claim that women are more likely to start their own businesses because they have no other way to support their family, to support their income, or because they are genuinely passionate about doing so.

2.6 Push and Pull Factors of Becoming a Women Entrepreneur in Women-Headed Families

Ummah & Gunapalan (2013) explained that most researchers are always using push and pull factors in order to describe the motivations of women's entrepreneurship. In this context, push factors such as a financial requirement, unemployment, taking care of family, divorce, redundancy or hidden career prospects are factors that are making women entrepreneurs based on their necessary needs, and pull factors such as passion, profit, flexible time, independence, working from home, autonomy, interest on sustainability practices are factors that are used to start the business based on the women's abilities and professional experiences to become entrepreneurs. Moreover, Morris et al. (2006) claimed that pull factors are leading to the enhancement of women's development and push factors are supporting women's problems. However, according to Ummah & Gunapalan (2013), both pull and push factors can be affected at the same time to start a new women-led business. When considering women-headed families, single women are looking after their children and managing the whole family by earning income for their family by becoming entrepreneurs. In this situation, the push factors encourage women to start up a business (Ismail et al., 2021) because the push factors induce human anxieties like losing family money for food, children's education, social security, unemployment, etc. Though, with the push factors, women are starting to fight for their fears and start their own businesses in a simple manner. Then, after some time, these women realized that doing a business is better than going for a job due to the higher income compared to the salary, personal achievement, autonomy, role model in the family, independence, flexibility between family and work, etc., and that the above-mentioned pull factors are leading to successful women entrepreneurs in the industry.

3. Research Methodology

Research Problem and Aims

The main purpose of this study is to understand how push and pull factors are affecting women entrepreneurs and women-headed families in the Northern Province of Sri Lanka. Based on that, the main research problem is to find out **'What are the factors that influence women entrepreneurs in women-headed families?'** Moreover, the objectives of this study are as follows:

- To research the push and pull forces that affect women business owners
- To comprehend the requirements of women starting businesses
- To find strategies to expand women-headed family businesses into large-scale businesses

Research Model

There are lots of push and pull factors for women entrepreneurs from women-headed families. Under the push factors, women who are managing their families without their husbands are starting their own business because of economic necessity (covering the expenditure of the family, including food and children's education), lack of

family support, dissatisfaction with their current job, and unemployment (Patil & Deshpande, 2019). On the other hand, under the pull factors, women entrepreneurs in women-headed families are starting their businesses because they are passionate entrepreneurs (they identify unsatisfied customer needs and try to build up a business on that need, or most of the women start their own business by using the industry knowledge that they gained), for their own self-growth, in order to continue the family business (women are becoming the head of the business after their husband or father passes away), for their own social status, to do something in their spare time, and to do something for society (Patil & Deshpande, 2019).

In addition to the above-mentioned push and pull factors based on Patil & Deshpande's (2019) research, Dananovi & Tandir (2020) mentioned that job insecurity, unhappiness in working with others, and inadequate family income (women are doing both their business and job at the same time) are pushing women to start a business, and teamwork, independence, communication ability, and creativity are pulling women to form their companies. Other than these push and pull factors, Dananovi & Tandir (2020) explained that external factors such as education, financial stability or instability, and family issues are also factors leading to starting a business, especially in women-headed family situations. Furthermore, Ismail et al. (2021) believed that opportunities in the industry or market, the level of family support that women gain, and the level of women's education are acting as pushing factors, and on the other hand, interest in government such as tax benefits, government loans, etc., self-independence, and the skills of the women, especially those who lost their husbands, are acting as pull factors in order to start a women-headed family business.

Looking into the above-mentioned three studies, namely, Patil & Deshpande (2019); Dananovi & Tandir (2020); and Ismail et al. (2021), the authors of this research decided to investigate how some of the important push and pull factors are influencing women entrepreneurs to operate women-headed families in the Northern Province of Sri Lanka. Those push and pull factors are in the Research Model (Figure 1), as given below.

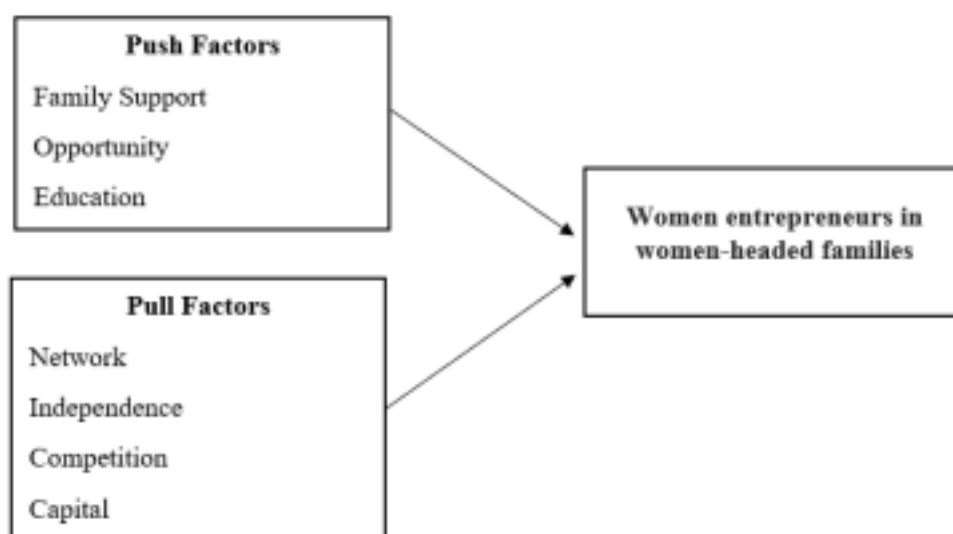


Figure 1: Research Model

Source: Developed by the authors based on the studies by Patil & Deshpande (2019); Dananovi & Tandir (2020); and Ismail et al. (2021).

Data Collection

This study is a qualitative case study, and this research is mainly based on the primary data involved with the women entrepreneurs operating their own businesses in the food and beverage industry.

The population of this study is the women entrepreneurs currently operating their businesses in the Ammachchi traditional food centres in Jaffna, Sri Lanka, and when selecting the sample from the population, the authors used

the random sampling method because most of the women entrepreneurs in the Ammachchi hesitated to participate in the interview and share their experience with the researchers. As a result, as a sample, the authors conducted 10 interviews in the Ammachchi traditional food centres in Thirunelveli and Kaithady in Jaffna, Sri Lanka.

In order to collect the data, the authors conducted structured interviews with the women-headed family's entrepreneurs who are currently operating the business, by using the interview guide developed based on the literature. The researchers created the framework for more in-depth conversations throughout the interview sessions by starting with demographic inquiries and basic questions. The interviews were carried out by one of the co-authors, who is fluent in Tamil, which is the mother-tongue of these entrepreneurs.

Data Analysis

The authors used both narrative and thematic analysis methods to identify the push and pull factors that are affecting women entrepreneurs who are currently operating their businesses in the Ammachchi food centres, in Jaffna, in the Northern Province of Sri Lanka. Moreover, both narrative and thematic analyses are used for the qualitative data analysis, and narrative analysis focuses on the personal stories of the interviewees, and through that data, the researchers are studying how the interviewees faced that particular situation; thus, thematic analysis considers the data that can be analyzed under common themes such as topics, factors, and patterns that come up repeatedly.

Therefore, the authors of this article analyzed the interview data collected from the women entrepreneurs at the Ammachchi food centres by using narrative analysis in order to study their feelings, as well as their inspirations and motivations, rather than only focusing on their words.

At the same time, the authors used thematic analysis to find out the opinions, knowledge, and experiences of the pull and push factors that the women entrepreneurs at the Ammachchi food centres, faced.

4. Result and Discussion

Results

When considering the background information of the interviewees, the women entrepreneurs at the Ammachchi food centres are in the 35–60 age category, and most of them are married and have children, but unfortunately, the husbands of these women have died, divorced them, or have abandoned them due to many reasons such as cheating, abusing, being too controlling, not having children, etc. Therefore, all these families belong to the women-headed families because the women entrepreneurs at Ammachchi food centres are living on their own, looking after their children, and managing their whole family without a husband. Moreover, in the industry, all these interviewee women entrepreneurs are currently operating their businesses in the food and beverage industry at Ammachchi food centres in the Northern Province of Sri Lanka. In the meantime, some of them are selling traditional Sri Lankan Tamil foods such as appam, murukku, puttu, wade, etc., and some interviewees are making very innovative foods like mushroom cutlets, soup, etc.

Furthermore, there are many reasons why these women decided to start their business at Ammachchi food centres. For example, most of the women lost their husbands, and at the same time, they lost their family income and safety; some women were previously employed in restaurants and hotels, but due to their low income and appreciation, they joined Ammachchi

food centres. A few women currently working at the Ammachchi food centres started their careers as supportive workers at Ammachchi, and then they decided to be entrepreneurs; and in some cases, some women already had a home-based business and directly applied to Ammachchi in order to find a proper place to start their business.

The push factors selected by the authors for this study:

Family Support: When these women at Ammachchi decided to start their business, all their families and friends agreed to their decision, and all of them are positively influencing this

business. For example, their friends and families are still supporting them in order to operate their business. Also, most of the parents are looking after their grandchildren while these women are working, helping with food preparation and grocery shopping for the business.

Opportunity: Women entrepreneurs at Ammachchi started their business in the food and beverage industries because they have the ability to cook traditional Tamil foods; some of them have professional qualifications in cookery, and they got an opportunity to start their business at Ammachchi after working for several years. On the other hand, these women pushed to start these businesses in order to save their families, find a higher income, and gain experience in the hospitality industry.

Education: Most of the women entrepreneurs at Ammachchi have a low level of education, and the highest education level we found in the sample was passing the GCE Advanced Level examination. Some of them have participated in the Ammachchi training programs conducted for cooking, business management, customer management, etc., but unfortunately, most of them have not used the knowledge gained through those programs to expand their businesses.

The pull factors selected by the authors for this study:

Network: When the authors were conducting the interviews, most of the interviewees mentioned that they were not part of any networks, and a few of them explained that they were part of public organizations, schools, and universities because they were selling their products to these places. Additionally, most of them do not have an idea about the network, and they explained that the Department of Agriculture is helping them; they need to inform everything to their supervisor, and they can do private customer orders in addition to providing food to the Ammachchi food outlets, but they need to pay 50% of their income to Ammachchi for the resources that they used; they are promoting their business by word-of-mouth; and finally, they stated that the network is not a problem for their business.

Independence: Most of the interviewees like to work independently, but some of them believe that they cannot work without the help of the Department of Agriculture, and some of the women at Ammachchi do not like to move to other places to do their business because of the security that they have inside Ammachchi. Moreover, they explained that they are getting equal opportunities as other entrepreneurs in the market, and everyone is treating them well.

Competition: Interviewees revealed that they are not facing any competition because they are having a roster shift and everyone is having six shifts per week in their respective Ammachchi food centres, and customers respect them as well. Hence, they do not face any threat from male or female parties.

Capital: Most of the respondents found money to start their business by pawning their jewelry, borrowing money from family members, investing the money their fathers gave them for the business, and reinvesting the business profit. Moreover, all these women entrepreneurs believe that they do not need much capital to start a business in Ammachchi because the Department of Agriculture in Jaffna, is providing all the basic equipment such as a gas stove, gas cylinder, electricity, water, etc. for cooking.

In addition to those factors, some women entrepreneurs at Ammachchi clarified that they prefer to work at Ammachchi because they have a manager to manage the daily operations, customers, and rosters, and they believe that their managers and the officers in the Department of Agriculture are looking after everyone. From a gender perspective, they have a security officer at every Ammachchi food centre, and because of that, they do not have any problems with their estranged husbands, their family members, or male entrepreneurs. Moreover, they do not have an idea about the business expansion due to the abundance of orders, security, opportunities, and respect.

However, other than the above-mentioned pull and push factors, women entrepreneurs at Ammachchi mentioned that everyone respects them when they are working at Ammachchi compared to the open market and one of the interviewees explained that gender is not a problem for finding capital, operating the business, etc. Additionally, when authors asked them whether they had an idea to expand their business into the open market, they replied that they would not like to move to the open market because of the security, respect, support from the

Department of Agriculture and supervisors, and the fact that they required less capital when working at Ammachchi, etc.

Discussion

When referring to the collected interview data, most of the women entrepreneurs at Ammachchi are the heads of their families due to the loss of their husbands, but they are earning for the family by operating food and beverage stalls at Ammachchi food centres in the Northern Province in Sri Lanka. Further, when looking into the push factors, family support and opportunity factors are positively affecting the startup of a business for the women entrepreneurs at Ammachchi (Ismail et al., 2021), because after they lost their husbands, their family members and friends supported these women to start up a business, and on the other hand, these women entrepreneurs at Ammachchi had a chance to start their business in the food and beverage industry as a result of their cooking skills, and the government supports these Ammachchi food centres. However, the push factor of education is negatively affecting these women because all of these women entrepreneurs at Ammachchi have a low education level, and most of them do not even have a qualification for cooking.

Moreover, under the pull factors of becoming women entrepreneurs, the pull factor of the network is a neutral factor because these women entrepreneurs at Ammachchi do not have an idea about the network and are only trying to make a good relationship with the customers. Besides that, the factors of independence and competition can be considered negative factors because these women entrepreneurs at Ammachchi like to work independently (Ismail et al., 2021), but they still expect support and security with regard to their safety from the Department of Agriculture and their supervisors, and they believe that they do not have competition from the open market due to the reputation of Ammachchi. Nevertheless, capital is acting as a positive factor because the initial investment of these food stalls at Ammachchi is very low, and the government also supports these women entrepreneurs with the necessary machines.

Limitations and Future Studies

When the authors were conducting interviews at the Ammachchi food centres in Jaffana, most of the Tamil women hesitated to provide their information due to the different ethnic backgrounds of the authors. Initially, they thought the authors were journalists, and as a result, they refused to talk to us because of the bad experiences they were having with journalists. As a result, compared to the population of this study, the sample is not adequate to generalize the results

found by the authors. On the other hand, the authors removed some interviews from the collected data because, in some centers, supervisors participated in interviews with the interviewee – such interviews could have bias data. Moreover, in the future, authors expect to conduct the same research in the other Ammachchi food centres named 'Hela Bojun Hala' located in Kundasale, Battaramulla and Nuwara Eliya which are in the Central and Western Provinces in Sri Lanka, with the Sinhala women entrepreneurs and find out what are the push and pull factors that are affecting them and how culture and language are affecting them in order to operate their business.

Conclusion

Most nations do not generally recognize women as household leaders unless there is no adult male resident permanently in the home; however, with the loss of the husband, father, or brother, women are gradually becoming entrepreneurs in order to earn money for the family or to protect the family business. Therefore, Ammachchi is a good place for women in women-headed families in Sri Lanka to start a business because, in order to start a business at Ammachchi food centres, women do not need a large amount of money, education, knowledge, or experience because all women have the ability to cook and they only need to utilize their cooking knowledge and make something tasty for the customers. Other than that, they have got support from their family, the government and the supervisor, and they have security from external threats which will help them to operate their business at Ammachchi. However, according to the authors' point of view, these women entrepreneurs at Ammachchi are not planning to move into the open market as they have established their businesses well at Ammachchi. Therefore, the Department of Agriculture should encourage these women to move into the open

market and establish their businesses. As a result of that, the government can give more chances to women in women-headed families to start their businesses at Ammachchi food centres.

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