

**YANGON UNIVERSITY OF ECONOMICS
MASTER OF DEVELOPMENT STUDIES PROGRAMME**

**ANALYSIS OF CHALLENGES AND COPING
STRATEGIES OF WOMEN ENTREPRENEURS IN
COMPARISON WITH MEN ENTREPRENEURS**

**OMMAR HTWE
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WOMEN ENTREPRENEURS IN COMPARISON WITH MALE
ENTREPRENEURS**

A thesis submitted as a partial fulfillment towards the requirement for the degree of
Master of Development Studies (MDevS)

Supervised by

Daw Thin Thin

Lecturer

Yangon University of Economics

Submitted by

Ommar Htwe

Roll No. 32

EMDevS 15th Batch

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This is to certify that this thesis entitled “**Analysis of Challenges and Coping Strategies of Women Entrepreneurs in Comparison with Men Entrepreneurs**” submitted as a partial fulfillment of the requirements for the degree of Master of Development Studies has been accepted by the Board of Examiners.

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5. Dr. Tha Pye Nyo
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Department of Economics
Yangon University of Economics (Examiner)

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ABSTRACT

There has been an increase in women entrepreneurs actively managing businesses. Despite these efforts women have lagged behind in top level position and only appear to be active in low-level participation. The main objective of this study is to analyze the challenges and coping strategies of women entrepreneurs in comparison with men entrepreneurs in small enterprises in Yangon. The study focuses on personal, social and financial issues by women entrepreneurs in Yangon. Descriptive method is used. A total of 140 female and male entrepreneurs are selected in small enterprises in Yangon using the snow ball sampling method. The data were analyzed kobo tool box and excel software. The study found that women have burdened both responsible of family and enterprises, Also women have less recognition of family and supporting family. Women managed the challenges within private sphere than men with private and public sphere. Also one of findings is that men entrepreneurs got favorable from family unit and enterprises according to cultural male preferences. The study suggested that women should be share responsible of family and redistribution of sex base division of labor. Both female and male entrepreneur should be support for harmony social well-being and social justice within family and community.

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LIST OF ABBREVIATIONS

NSPAW	National Strategic Plan for the Advancement of Women
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
ADB	Asian Development Bank
MSME	Micro, Small and Medium Enterprises
GDP	Gross Domestic Product
ILO	International Labour Organization
CSOs	Central Statistic Organization
SMEs	Small and Medium Enterprises
IFC	International Finance Cooperation
WBG	World Bank Group
SDGs	Sustainable Development Goals
OECD	Organization for Economic Co-operation and Development
TVET	Technical and Vocational Education and Training
UMFCCI	Union of Myanmar Chambers of Commerce and Industry
UNDP	United Nations Development Programme

CHAPTER I

INTRODUCTION

1.1 Rationale of the Study

SMEs contribute the nation GDPs to increase year by year, also it creates employment opportunities in nationwide and labor force participation is very differently between women and men. Some study show that women are lag behind male in decision making level in private and public sphere. Gender disparities are impact from individual to nation well-being from generation to generation.

Small and Medium enterprises (SMEs) have been recognized as a major source of employment and income in many countries of the World. The contribution of small enterprises to the creation of new jobs has been a controversial issue around the world. Some findings described positive for creation job otherwise some compare more the destruction rate than large one. So small and medium enterprises are very important the starting point issue toward the nation growth. On the other hand government provides the policy and subsidized everyone to reach the enable environment to entry and exit in SMEs field.

According to Myanmar sustainable development plan (2018-30), one of the strategies is to support job creation in industry and services, especially through developing small-and medium sized enterprises. One of priority area in NSPAW is women and economy that aim to strengthen systems, structures and practices to ensure fairness and equal right for women relation to employment, credit, resources assets and economic benefits. NSPAW is based on 12 priority areas of Beijing platform for Action and CEDAW.

Despite legal provisions for equal opportunity for economic activities for men and women, Myanmar census (2014) reported labor force participation is very different among male and female, in this case wage disparities in same employment.

Only about 50 percent of women are economically active, when over 80 percent of men are involved in any economic activities. Women's participation in decision making is limited in economic, social, political activities. Women tend to be employed in lower-skilled labor and in the lower level posts.

In Myanmar context, male is a head of household in family and community, female is the subordinate role such as caring, household chores etc. Also head of family is mostly male position; consequences property right is controversial among family registration. Myanmar Women participation in decision making level is lower level significantly among regional. Moreover, 71% Myanmar people believe that men make better business executives than women (IFC, 2018). Myanmar women underrepresent in public sphere and leadership role. As a result female is less exposure working experience and leading in business.

A study of World Bank (2012) indicated that women in Asia and the Pacific spent between 60% and 84% of their time doing unpaid nonmarket work, including caring for their families. Caring for others occupies a significant part of a woman's life, and remains a major cause of women's underrepresentation in the paid workforce. It also informs other factors, including women's frequent choice of part-time or intermittent work.

World Bank enterprises survey (2017) showed 65 per cent of the employees of firms in Myanmar are male. The prevalence of men is even higher in firms' ownership, as about 70 per cent of the firms have male owners (Organization, 2017) Women have low rates of participation at the decision making level of the peak private sector and industrial bodies, Economical inactive male 18.2% and female 53.6% in Yangon (Population, 2014)

In Myanmar, Female owned firms have lower labor productivity but only in the manufacturing sector opposite hold in service sector (Enterprise survey, WB 2016). The service sector contributes 33%–37% of GDP. According to MSME 2017 survey that described Females own 23 % of micro firms, 21 % of small companies, and 13% of medium and large enterprises, while 3 % of micro, 10 % of small, and 28 % medium and large companies are managed by females. Women-owned SMEs in Myanmar play an important role in creating employment and income for workers in reducing poverty, and in promoting economic growth. In addition, the participation of women in economic activities promotes gender equality (CSO, 2017).

Even both women and men have different competency themselves, women owned enterprises are small portion than men owned enterprises. So this study was conducted a part of why less participation in women in economics activities, also explores to analysis of challenges and different coping strategies between female and male entrepreneurs in Yangon.

1.2 Objective of the Study

The study has been conducted to analyze of the challenges and coping strategies of women entrepreneurs in comparison with men entrepreneurs in small enterprises in Yangon. Base on the specific objectives are -

- (a) To identify the social and personal challenges of women and men entrepreneurs in Yangon
- (b) To examine different coping mechanism between women and men entrepreneurs in small enterprises

1.3 Method of Study

The study used descriptive in data finding and conclusion. The Primary data collected through survey questionnaire with quantitative for 89 women entrepreneurs and 51 men entrepreneurs in Yangon. Data collection is used snow ball method in retail and service enterprises in Yangon. Secondary data are cited from ministries of government, ILO, CSOs, empirical research thesis and report.

1.4 Scope and Limitation of the Study

SMEs population in Yangon is obtained from Myanmar business survey (CSO 2015) and township municipality in Dagon Myothit (South) Township. Study focused on small enterprises of registered SMEs Sector and Municipality in Yangon. The major limitation is very limited women owned registered in SMEs in Yangon and entrepreneurs do not coverage of Yangon city.

1.5 Organization of the Study

This study comprised of five secessions; Chapter one is the introduction of the study, it conclude the rational of the study, objectives, method of the study, scope and limitation and organization of the study. Chapter two is literature review; it presents the definitions of SMEs, SMEs and Economic growth, dual role of women, small

enterprises and women, empirical studies. Chapter three is overview of SMEs in Myanmar; it describes the introduction of SMEs definition in Myanmar, history of SMEs in Myanmar, different participation in decision making level, employment status among female and male in Myanmar, challenges of gender issues such dual role of women, social pressure in institution and different ways of coping strategies among women and men. Chapter four is analysis on survey, the findings presented identified major themes that challenges of women entrepreneur and ways of coping strategy of women and men in small enterprises. Chapter five is conclusion; it is address the interpretation of the data and report findings and is include personal reflections and views, and suggestions for future research.

CHAPTER II

LITERATURE REVIEW

2.1 Entrepreneur and Entrepreneurship

Entrepreneurship and entrepreneurs were first considered by economists and economic schools. Ever since the sixteenth century, entrepreneurship has been described in their theories. Joseph Schumpeter's theory of economic development in 1934, during the great economic depression, about central role of entrepreneurs in profit making received too much attention.

Fry (Fry, 1993) suggested that entrepreneurship involves one or more elements described as follows: 1) Setting up a business 2) creativity and innovation 3) Taking risk for the business development 4) Controlling of the business with rapid and continuous growth.

Razlighi, (2001) suggested that the most important effects of entrepreneurship could be considered as follows: there are Job creation factors, factors of improving the life quality, exploiting the resources and activating them for national productivity, factor of fixing market and society gaps and limitations, factors of development, and national and local revitalization, completion stimulating factors, factors of wealth creation and income distribution.

There are two kinds of entrepreneurship that opportunity and necessity entrepreneur. The same pattern is found when the prevalence rates of “nascent firms”, “new firms” and “opportunity entrepreneurship” are considered. Nascent firms describe individuals who have committed resources to the creation of a new business but have not paid salaries for more than three months. Opportunity entrepreneurship estimates the number of people who choose to start their own business as one of several desirable career options. Necessity entrepreneurship estimates the number of people who start their own business because other employment options are either absent or unsatisfactory. Despite the rapid growth of women in professional and managerial jobs, the gender gap in entrepreneurship remains significant (Minniti, 2003)

2.2 Definition of Small and Medium Enterprises

SMEs meaning is a various definition in particular context from time to time around the world. Within the World Bank Group, IFC and MIGA have official definitions but also define SMEs in other ways. IFC and MIGA formally define SMEs as fulfilling two of three criteria:

- Having more than 10 and fewer than 300 employees
- Having between \$100,000 and \$15 million in sales
- Having between \$100,000 and \$15 million in assets.

There is also a wide variety of ways to define SMEs. The definitions vary by country, but they generally rely on a combination of four criteria: number of employees, net or total assets, annual turnover, and the amount of capital invested. Most women's businesses qualify as MSMEs, particularly as micro and small enterprises (ADB, 2016).

Table 2.1 Definitions of SME in some Asian developing countries

Country	Employee	Annual sales/ turnover	Fixed/productive asset	Invested capital
Thailand				
ME- manufacturing & services	<4		<THB 50m.	<THB 500,000
SE- manufacturing & services	<50		<THB 50m.	<THB 20m.
Trading- wholesaling	<25		<THB 50m.	<THB 9m.
Retailing	<15		<THB 30m.	<THB 9m.
ME- manufacturing & services	50-200		<THB 50m-THB 200	<THB 20m- THB 100
Trading- wholesaling	25-50		<THB 50m-THB 100	THB 9m
Retailing	15-30		<THB 30m-THB 60	THB 9m
Indonesia				
MIE	<4	Rp 300m	Rp 50m	
SE	5-19p	>Rp300m<Rp 2500m	>Rp 50m-<Rp 500m	
ME	20-99	>Rp 2500m-<Rp 10b		
Vietnam				
MIE	<10			<VND 1 Bill –VND 10 Bill
SE	10-49 p			VND 1bill VND 10 bill
ME	50-299			
Singapore				
SME- Manufacturing & services	<199		<S\$ 15m	
Cambodia				
MIE	<11		50,000 US\$	
SE	11-50		50,000 US\$-250,000 US\$	
ME	51-100		250,000 US\$-500,000 US\$	
Lao				
MIE	1-4p	<100m	<70m.kip	
SE	5-19p	<400m.kip	<250 m.kip	
ME	20-99	<2000m.kip	<1200 m.kip	

Source; Tulus Tambunan (2009)

Definition of Small Enterprises

In the USA, the definition of small business is set by a government department called the Small Business Administration (SBA) Size Standards Office. The USA, through the SBA, has chosen to set size standards for each individual North American Industry Classification System (NAICS) coded industry. This variation is intended to better reflect industry differences.

The most common size standards for defining a “small business” are: a) 500 employees for most manufacturing and mining industries, b) 100 employees for wholesale trade industries, c) \$7 million of annual receipts for most retail and service industries, d) \$33.5 million of annual receipts for most general & heavy construction industries. Small firms are generally those with fewer than 50 employees, while micro-enterprises have at most 10, or in some cases 5 workers.

2.3 SMEs and Economic Growth

SMEs have an important role to play in achieving the Sustainable Development Goals (SDGs), by promoting inclusive and sustainable economic growth, providing employment and decent work for all, promoting sustainable industrialization and fostering innovation, and reducing income inequalities. SMEs are the starting point of development in the economies towards industrialization.

SMEs are essential for the sound development of the industrial sector as a whole, innovation, entrepreneurship, more equitable income distribution and the growth of manufacturing production outside the main centers. In short:

- (1) A healthy development of the industrial sector requires both large and small firms. Because of technical, managerial or market considerations, firms in some industrial branches tend to be larger than in other branches. Hence, discriminating against SMEs would bias industrial development in favor of those branches in which large enterprises dominate.
- (2) SMEs are breeding grounds for entrepreneurs and for innovations. Input SMEs at a disadvantage and the country’s industrial development may be poor in entrepreneurial talent and in innovations. In fact, indigenous talent and techniques are likely to be found in small firms and genuine development must start from them.

- (3) Smaller firms use simpler technology, are less capital intensive and more effective vehicles for creation of employment in the industrial sector. This is a crucial consideration even if the industrial sector under any policy - may be less important as a source of a new employment than other sectors such as construction and services.
- (4) In the absence of institutional support for small firms, the larger ones will get all the advantages, viz in credit allocation, technological support, government procurement, provision of infrastructure, etc.
- (5) Conversely despite the discrimination against small firms in many less developed countries (LDCs) they are surviving and demonstrating that they are at least as efficient as the larger industries which receive more favorable policy treatment.

Finally, no paper on SMEs can ignore the importance of properly defining what is small. Even a cursory review of the literature and some case studies suggest how crucial and operationally significant definitions of size are. The operational relevance has also brought a great variety of definitions (Development, 1978). However, SMEs have their significant effect on the income distribution, tax revenue, and employment, efficient utilization of resources and stability of family income.

According to the statistics, in industrialized countries SMEs are major contributors to private sector employment. Empirical studies have shown that SMEs contribute over 55% of GDP and over 65% of total employment in high income countries. SMEs and informal enterprises account for over 60% of GDP and over 70% of total employment in low income countries, while they contribute about 70% of GDP and 95% of total employment in middle income countries.

Experts (ILO, 2011) for developing countries, the International Finance Corporation (IFC) estimates that there are 8–10 million formal SMEs owned by women, which represents roughly a third of all formal SMEs. Female entrepreneurship is skewed towards smaller enterprises. A third of very small enterprises are owned by women and only 20 per cent of medium-sized enterprises. It is of particular interest to analyse which subgroups of SMEs have the highest employment growth rates. (Ayyagari, 2007) found that small enterprises with fewer than 100 employees and young enterprises (established less than two years ago) have the highest job creation rates. A recent OECD study comes to similar conclusions, showing that young small enterprises create a disproportionately high number of jobs,

with a higher net job creation in the service sector than in manufacturing. There is a marked shift to a larger number of formal SMEs that make a crucial contribution to national income (ILO, 2011).

Small firms indeed do have not only higher gross job creation rates but also display higher job destruction rates. Also gross job creation rates decline with firm size while job destruction rates tend to slightly increase with firm size. In terms of job loss due to exit, there is an inverse relationship between size and exit, in line with findings elsewhere that small firms are more likely to exit than large ones (WBG 2015).

2.4 Small Enterprises and Women

The World Bank has noted that just over 30% of formal, registered businesses worldwide are owned by women, but 70% of formal female-owned SMEs in developing countries are either shut out by financial institutions or unable to receive financial services on terms that meet their needs, leading to a nearly \$300 billion annual credit deficit to these businesses. Women are also far likelier than men to have retail or service-sector businesses, while they are underrepresented in high-profit sectors such as information and communications technology (ICT) (Institute, 2018).

Women business owners are not always former corporate employees, but do include a new generation of women with new outlooks about work, family and life in general (Gregg, 1985). These women are contributing to the welfare of the economy through their ownership of small businesses (Cannon, 1992). LaFalce (1988) suggests that the increase in women-owned businesses is attributed to the changes in the economic and social status of women. The Small Business Administration estimates that the total number of women-owned businesses in traditional areas of retail and service, including areas of construction, manufacturing, computers and auto-repair and similar nontraditional male-dominated fields could reach 50 percent by the year 2000 (LaFalce 1988; SBA 1988). Women are able to participate in private sector growth through increased access to productive resources such as credit, land, technology, business networks and market information. Women-led enterprises have different needs according to the stage of growth and development of their enterprises. For example, many women entrepreneurs experience specific difficulties in the first stage of starting a business. The failure rate of women's entrepreneurial activities is

invariably high where their access to productive resources has been limited due to direct or indirect discrimination.

There is significantly among productive and reproductive work by discriminating institutions. Typically, unpaid work in the household and in society is not recognized as being of economic value; it is not usually counted in systems of national accounts. Unpaid work in the household underpins much of labour market inequality. Studies from around the world indicate that family care responsibilities and lack of childcare options severely limit women's economic choices. Public expenditure cuts in health, education, transport and infrastructure, lack of childcare and social services affect women more severely than men since these increase women's household responsibilities and burdens (ILO, 2011).

2.5 Challenges Facing in Women Owned Small Enterprises

The development of viable and efficient SMEs is hampered by several constraints. The constraints may differ from region to region, between rural and urban areas, between sectors, or between individual enterprises within a sector. However, there are certain constraints that are common to all SMEs. These common constraints include lack of capital, difficulties in procuring raw materials, lack of access to relevant business information, difficulties in marketing and distribution, low technological capabilities, high transportation costs, communication problems, problems caused by cumbersome and costly bureaucratic procedures (especially in getting the required licenses), and policies and regulations that generate market distortions (Enterprise Surveys).

The main weaknesses of the SME sector in general are limited access to finance, a low degree of professionalism, difficulties in recruiting qualified personnel, and the absence of economies of scale and it is these areas which and the absence of economies of scale and it is these areas which may require special attention (Kruja, 2013). Most of the women business owners have experienced some barriers or obstacles in their experience of entrepreneurship, although not particularly at the onset. Most of these barriers or obstacles have been during the operation of their business in the form of gender and/or ethnic difficulties, not having the right connections, not being a big company, lack of similar businesses in the industry, marketing problems, and lack of training. In spite of the different types of barriers or

obstacles the women gave, none of the barriers or obstacles kept any of the women from pursuing their goals (ILO, 2013).

OECD had identified three aspects regarding the importance of women as owners and managers of small enterprises: i) the economic contribution, creating employment for themselves and others; ii) the social relevance, enabling a balance between family and work and iii) political aspects, increasing their autonomy in the work environment (OECD, 2012). Obstacles of Financing for development of women's entrepreneurial activities are: There are some problems such as difficulty in obtaining initial capital and provide liquidity, limited access to credit and support services due to lack of confidence to the financial institutions, and investors distrust to ability of women (Roohangiz Namdari s. R., 2012). The greatest difficulties were finance, people management and the business environment, and issues related to clients, uncertainty and the transition from the informal to the formal market. Many of the entrepreneurs stated that it was difficult for them to deal with people, even in small groups. The women entrepreneurs also told of the difficulty they have in competing with larger companies with more structure (Vania Maria Jorge Nassif, 2015).

Concerning the issue of safety and protection of women entrepreneurs, there is stress and fear are not freely mobility to business growth (Reeves, 2010). Other issues are related to women's ability and willingness to create new businesses, concern exists about the survival and growth rates of female-owned businesses. Studies comparing the performance of male and female-owned firms show that smaller and grow slowly by female owner businesses than male owner. Normally, the smaller size and slower growth rates are perceived as problems. Indeed, self-employed women still face disadvantages relative to self-employed men due to gender-specific barriers and socialization practices. Disadvantages experienced by women in all these areas are widely believed to result in higher failure rates and lower growth rates for women's businesses (Minitie, M & Arenius, p.2003).

Jonathan (2005) argues that an issue that challenges women who seek success is the balance between personal, family and professional life. Four barriers that hinder such entrepreneurship in the female population, of which two have a strong interest; specifically, those related to the socio-cultural status of women and the related access to corporate networks, whether information or business, a third constraint regulating the entrepreneurial activity of women is their family responsibilities the fourth

constraint, that the influence it has on female entrepreneurship the aid of the administration and external funding (Bruni, 2004).

2.6 Ways of Coping Strategy of Women Entrepreneur

In psychology, coping has been seen as realistic and flexible thoughts, perceptions and interactions between an individual and an environment to solve problems and reduce stress. The literature typically differentiates two broad strategies of coping. First; problem-based coping refers to a cognitively-based response behavior that includes efforts to alleviate stressful circumstances. This coping strategy includes defining the problem, generating alternative solutions, determining the costs and benefits of such solutions, and actions taken to solve the problem. Second, emotion-based coping involves behavioral responses to regulate the affective consequences of stressful events, which may include avoidance, minimisation and distancing oneself from the problem (Lazarus & Folkman, 1986).

Alternatively, personal initiative was negatively related to a passive coping strategy, which implies the extent to which one distances oneself from the problem using avoidance tactics. Shepherd and colleagues (2009) examine how corporate entrepreneurs cope with project failure to find that they build coping self-efficacy through the social support offered by the organizational environment. Entrepreneurs use emotion-based coping strategies to deal with psychological aspects of stress and taxing situations, which include grief, guilt, depression, despair, anger and frustration. Although some efforts have been made to understand how entrepreneurs work with role-related demands, such work has only touched upon managing expectations such as structural role redefinition, personal role redefinition, and reactive role behaviour (McDougald, 2007). Taken altogether, the existing evidence points to specific gaps concerning how problem-based and emotional-based coping affect individual- and firm-level outcomes in entrepreneurs.

The coping strategies also include keeping an emotional balance in the face of difficulties and seeking rational and practical solutions to keep the business afloat. The incidents included embezzlement, conflicting ideas and disagreements over priorities. Although family ties and partnerships have a strong, emotional and affective side for the women entrepreneurs, some experienced a break-up that was inevitable in some situations and described as undesired. To overcome these situations, some resorted to psychological treatment in pursuit of emotional balance, a

better understanding of the process and relief for the feelings of guilt. They also try to regain their self-esteem, with a view to facing the challenges and themselves. Problems with partners who are also family members are critical influences that have a strong influence on the development of the business. Some women entrepreneurs experienced many unpleasant situations and setbacks in their partnerships (suppliers, employees, partners, etc.), which led to be negative feelings, disappointment and frustration regarding their hopes and expectations for promising situations that did not materialize. On leadership-related issues, they point not only to their turbulent relationship with their client (Vânia Maria Jorge Nassif, et.al. 2015).

2.7 Reviews on Previous Studies

Asia Foundation and ADB study ‘Emerging lessons on women’s entrepreneurship in Asia and Pacific’ described the case study that unpaid care responsibilities comparison between low income country and high income country by providing social policy of government (Foundation, 2018). Sarfarazl, et. al. (2014) study ‘relationship between women entrepreneurs and gender equality’ that pointed the relation of unemployment and entrepreneur activities, especially developing country with high female unemployment rate, for some women who need to work at home, entrepreneurship can be a practical solution to earn income and reduce their unemployment rate and poverty (Leyla Sarfarazl, 2014)

Jennings et, al.(2007) observed ‘work family interface experiences and coping strategy’ found that social capital lead to different ability to acquire the resource of business growth among male and female (Jennings & Mc Douglad, 2007). Liedholm (1998) observed ‘The dynamic of Micro and Small enterprises in developing country’ found the determinant of enterprises births, closure and expansion among entrepreneurs. MSE’s headed by women are more likely than their male counterparts to operate from the home. Home based MSEs that tend to be overlooked, women owners as a ‘invisible entrepreneurs” (Liedholm, 1998).

Minniti,M (2003) study ‘women in entrepreneurship’ found that Necessity entrepreneurship try the number of people who start their own business because other employment options are either absent or unsatisfactory. Despite the rapid growth of women in professional and managerial jobs, the gender gap in entrepreneurship remains significant (Minniti, M, 2003). Global Entrepreneur Monitor (2018) stated ‘women entrepreneurs’ report’ found that relation between necessity driven

entrepreneur and opportunity driven entrepreneur. Women necessity driven entrepreneur rate in low income countries is more than high income countries (GEM 2018). Rehman and Roomi (2012) study ‘ Gender and worklife balance’ observed that social responsibility like lack of sufficient time, gender bias, social and cultural norms and family responsibility are the most significant challenges women face to achieve balance patriarchal Islamic society (Roomi, 2012).

Ni New (MBA 2011) study ‘A study on Myanmar Entrepreneurs’ found that entrepreneurs personal traits and motivation is to become a entrepreneurs (Ni, 2011). Also Ko Poe Ei Ko (Emdevs, 2018) has study ‘ Opportunity and challenges of small and medium enterprises in Myanmar’ pointed that relationship entrepreneur characteristics like education, working experience and gender and business growth (Ko, 2018).

CHAPTER III

SMALL AND MEDIUM ENTERPRISES IN MYANMAR

3.1 Definitions of SMEs in Myanmar

Small and medium enterprises (SMEs) are defined based on their number of employees, type of activity, invested capital, or level of turnover. The SMEs law defines small enterprises as those with between kyat 50 million and 500 million and 1 billion kyat in capital or between 60 and 600 staff.

Table 3.1 Legal definition of SMEs 2015

Classification	Number of employees	Capital (mil. Kyats)	Turnover (mil. Kyats)
Small			
Manufacturing		Up to 50	Up to 500
Labour intensive manufacturing		Up to 300	Up to 500
Wholesale		Up to 30	Up to 100
Retail		Up to 30	Up to 50
Service		Up to 30	Up to 100
Other		Up to 30	Up to 50
Medium			
Manufacturing		51–300	500–1,000
Labour intensive manufacturing		301–600	500–1,000
Wholesale		31–60	100–300
Retail		31–60	50–100
Service		31–100	100–200
Other		31–60	50–100

(SME Development Law, 2015).

History of Small and Medium Enterprises in Myanmar

The classification of firm legal ownership categories follows several legal documents. The 1990 Myanmar Private Industrial Enterprise Law defines private industrial enterprises as any individual, partnership, or company that produces finished goods from raw materials, using any form of power in any building. This definition does not include cottage industries or joint ventures with the government. Further, the 1991 Promotion of Cottage Industries Law defines cottage industry as small scale production, repair, maintenance, or service activities performed by family members or jointly between family members, with up to nine workers. The number of workers is not limited in the case of production of handicrafts. Finally, the 1914 Myanmar Companies Act establishes the legal foundation for incorporated business in Myanmar and recognizes the following kinds of companies: sole proprietorships, joint ventures between local and foreign business partners, joint ventures with relevant government departments and organizations, and foreign companies. Family businesses are recognized by law as cottage industries. Private enterprises are defined in accordance with the Private Industrial Enterprise Law and other types of enterprises in accordance with the Myanmar Companies Act. History of SMEs development department journey is started 2012 April 4 SMEs development centre was former under the MOI to develop SMEs. In 2014 SMEs development department extended across the country with 53 branches and 2015 SMEs development law was enacted and policy was approve then SMEs development rule was approved in 2016. SMEs working committee and responsible bodies were formed to ordination all ministries in 2018.

Table 3.2 Distribution of Firm Size in Business

Main Economic Activity of Business	0-9 workers	10-49 workers	50+ workers	Total no of businesses
Mining and quarrying	66.3	23.7	10.0	504
Manufacture of food products, beverages and tobacco products	88.9	9.6	1.5	27,127
Manufacture of textiles, wearing apparel, leather and related products	59.4	30.5	10.2	3,830
Manufacture of wood products	87.6	10.4	2.0	1,114
Manufacture of paper products; printing and reproduction of recorded media	85.4	12.6	2.1	1,455
Manufacture of chemicals and chemical products	64.5	22.3	13.3	299
Manufacture of basic pharmaceutical products and pharmaceutical preparations	82.7	13.1	4.2	228
Manufacture of rubber and plastics products, and other non-metallic mineral products	86.1	11.7	2.2	7,137
Manufacture of basic metals and fabricated metal products, except machinery and equipment	88.2	10.8	1.0	3,077
Manufacture of electrical equipment	14.6	29.9	55.5	51
Manufacture of machinery and equipment n.e.c.	81.8	14.1	4.1	187
Manufacture of transport equipment	87.3	11.7	1.1	486
Manufacture of furniture	93.3	5.3	1.3	1,229
Other manufacturing; repair and installation of machinery and equipment	89.0	9.5	1.4	4,109
Electricity, gas, steam and air conditioning supply	86.7	9.9	3.4	104
Water supply; sewerage, waste management and remediation	88.5	11.5	0.0	44
Construction	40.5	33.9	25.7	161
Trade and repair of motor vehicles and motorcycles	94.6	4.9	0.5	5,397

Table 3.2 Distribution of Firm Size in Business (Continued)

Main Economic Activity of Business	0-9 workers	10-49 workers	50+ workers	Total no of businesses
Wholesale trade (except motor vehicles and motorcycles)	83.6	15.8	0.7	8,480
Retail trade (except motor vehicles and motorcycles)	93.0	6.6	0.3	27,492
Transportation and storage	82.9	12.7	4.4	4,150
Accommodation	67.3	24.7	8.0	2,348
Food and beverage service activities	85.8	13.8	0.5	18,890
Publishing, audiovisual and broadcasting activities	92.6	7.0	0.4	560
IT and other information services	96.1	2.5	1.5	332
Real estate activities	78.6	12.8	8.6	29
Professional, scientific and technical activities	87.0	10.6	2.4	318
Administrative and support service activities	91.3	7.1	1.5	1,904
Education	53.4	40.8	5.8	331
Human health activities	74.7	15.2	10.1	610
Arts, entertainment and recreation	91.5	5.8	2.8	320
Other service activities	93.1	6.2	0.7	4,624
Total	79.9	14.3	2.4	126,928

Source: CSO (2015)

3.2 Regulatory Bodies of SMEs in Myanmar

The regulatory framework for SMEs is governed by the private industry law 1999 and a small and medium sized enterprise law in 2015. The SMEs law defines small enterprises as those with between kyat 50 million and 500 million and 1 billion kyat in capital or between 60 and 600 staff. When a company exceeds the SME capital or employee thresholds it must change its registration details.

SMEs may be registered with any of the following authorities:

1. The Directorate of Investment and Company Administration (DICA)
2. The Directorate of Industrial Supervision and Inspection (DISI)
3. The Small Scale Industrial Department (SSID)
4. Municipalities

5. General Administration Department
6. Other authorities

1. Directorate of Investment and Company Administration

The Law on the Development of Small and Medium Businesses (Pyidaungsu Hluttaw Law No. 23/2015) requires all SMEs with total private capital investment to register. This is said to be beneficial for companies in terms of access to credit and the judicial system, and makes it possible to participate in advanced training (OECD 2016). By the end of 2017, under the new company law, it was established that the Directorate of Investment and Company Administration (DICA), which was founded under the Ministry of National Planning and Economic Development in 1993, would now be the only institution responsible for the registration of enterprises (Government of Myanmar, 2017).

2. Directorate of Industrial Supervision and Inspection

The Directorate of Industrial Supervision and Inspection (DISI) were established under the Ministry of Industry in 2012, and are relevant for Myanmar enterprises for several reasons. First, those firms implementing industrial processes are supposed to register as ‘industrial’ with DISI. This is of particular importance for firms located in industrial zones, but it also affects establishments outside these zones (Robertson and Seng Taung, 2015).

3. Small Scale Industry Department

The Small Scale Industry Department (SSID) belongs to the Ministry of Agriculture, Livestock and Irrigation (MOALI), and its name already reveals the kind of companies for which it is responsible. According to the Ministry’s homepage, it seems to be especially important for weaving and handicraft enterprises (MOALI, 2017).

4. Municipalities

In 2015, the UNDP reported that municipal offices (or city/township development committees/department of development affairs) had the highest registration coverage achieved among government entities, and that around 71 per cent of all Myanmar manufacturing companies were registered with this authority

(UNDP, 2015). However, municipalities do not actually register businesses but only license them, so most companies who want to obtain certain benefits, such as access to credit and electricity, need to register with additional authorities. It seems to be almost impossible for companies to operate without a municipal license because municipalities' officials arrive personally at all businesses to collect license fees. All states and regions have registration coverage at the municipal level of above 50 per cent particularly.

5. General Administration Department

The General Administration Department (GAD) is affiliated with the Ministry of Home Affairs, and has the task of managing the country's administrative structure, connecting the different ministries, as well as the national and the regional levels, with the aim of ensuring coherence. UNDP (2015) reported that registration with GAD does not affect many businesses because its main task is the issuance of licenses for shops selling alcoholic beverages.

The person who applies **SME Member card** must have the relevant license, permit or registration certificate. If the small and medium enterprises are not required to have license, permit or registered certificate, they shall be eligible with the following facts:

1. No impact on public health for those who live in surrounding area.
2. Less impact on natural and socio-economic environment and provide environmental conservation to comply with the regulation
3. Fire safety.
4. No adverse-effect on safety of workplace and health of workers. (Issuing SME Member Cards to recognize as SMEs)

(www.moismeregister.gov.mm 2019)

Around 40 per cent of firms are credit rationed or constrained. While a larger share of small and medium firms (12 per cent), as compared to micro firms (6 per cent) apply for credit, all firms share similar challenges in terms of getting formal loans: difficulties in assuring collateral, providing appropriate land titles, and too short loan maturity times. Females own 23 per cent of micro firms, 21 per cent of small companies, and 13 per cent of medium and large enterprises, while 3 per cent of micro, 10 per cent of small, and 28 per cent of medium and large companies are

managed by females. Small, medium, and large firms are slightly more risk loving than micro firms (CSO, 2017).

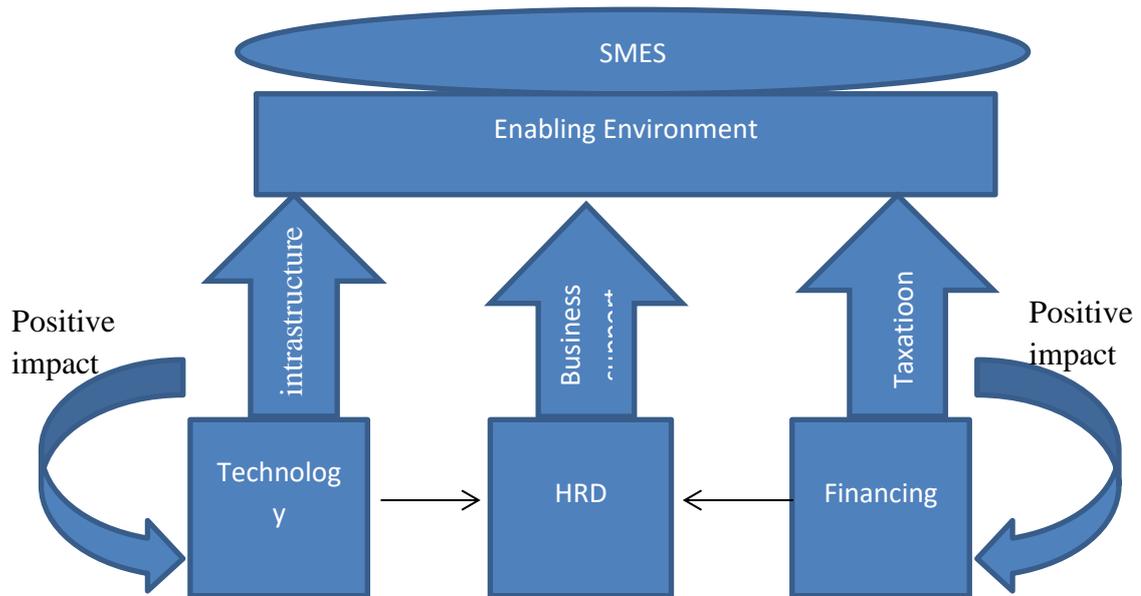
SME Principal Strategies

Currently, Myanmar new government pays a special attention in developing SMEs and nurturing existing SMEs to become large industries and sustainable development in which social, economy and environment development. To enable to counter such challenges, it is necessary to create an Environment in which Enterprises, Including SME could growth, survive and prosper. Hence the Government is too laid down Policy, encompassing following important main pillars for strengthening the development of Environment for SME to growth:

- (a) To support and nurture the development of important main Resources, namely: 1) Human Resource Development, 2) Technology Development and Innovation Encouragement, 3) Provision of Financial Support.
- (b) To implement facilitating measures, namely: 1) To develop basic infrastructure, 2) To assist in Market development modernization of Enterprises, 3) To provide favorable Taxation System and Good working practices (i.e. efficient and simplified procedures.) (Ministry of Industries webpage).

Supporting strategies base on the main resources as human resource development, technology and financing. Supporting strategies are infrastructure, business support and taxation.

Figure 3.1 Principle strategies



Source: (Ministry of Industries Webpage)

3.3 Employment Status in Male and Female in Myanmar

Around 127 000 enterprises are registered with various government agencies, of which 99.4% are counted as MSMEs. In addition, some 620 000 unregistered firms are estimated to be operating in the country (Bernhardt, 2017). Of the registered firms, 4 749 enterprises were registered with the Ministry of Industry (MOI) as of 2017, of which 87.1% were SMEs and a relatively high share (18.9%) were medium-sized enterprises (ASEAN, 2018). An ILO supported study from 2014 suggests that SMEs are already playing an increasingly important role in Myanmar economy with an estimated 2.8 million SMEs in Myanmar and around 39000 start ups annually. Similarly, a UNDP supported Myanmar Business Survey found that the private sector is dominated by small businesses with less than 10 workers and that they tend to be concentrated in a few sub sectors; primarily food, beverages and tobacco products in the manufacturing sector. On average, Small and medium enterprises (SMEs) in Myanmar account for 50-95% of employment and contribute 30-53% of GDP in ASEAN member states.

Myanmar Employment status was classified as (i) employee of female 49% and male 41.8% (ii) employer of female 2.5% and male 7% (iii) own account worker of female 33.9% and male 45.3% (iv) contributing family worker of female 14.6%

and male 5.9% in formal sector in Myanmar. As a result gender gap is significantly in employment status and underrepresented in family role and employer in Myanmar (Labour, 2015). Labor force participation rate stands at 64.7% (80% males and 52% female). Agriculture is the biggest sector for job 51.7%, with manufacturing accounting for 16.8% and 31.5% in the services sector (Molip and ILO, 2015). At the main job 54.2 per cent of the employed persons were working in the agriculture, forestry and fishing sectors. It is followed by wholesale and retail trade; repair of motor vehicles and motorcycles 13.9 per cent, manufacturing 10.6 per cent, transportation and storage 4.2 per cent, other service activities 4 per cent, construction 3.4 per cent. All other sectors account for less than 3 per cent. Comparing males and females at their main job, the pattern of distribution by industrial sector is more or less similar. However, the proportion of females in the manufacturing sector; wholesale and retail trade; repair of motor vehicles and motorcycles and education was significantly higher than males but just the opposite for construction, transportation and storage (ILO, 2015).

UNFPA suggest if more women were to enter labor market there would be a dramatic rise in the country's per capita income which would enable Myanmar to benefit from a gender dividend. Currently Myanmar ranks 171 out of 190 in the World Bank Doing Business index, (2017) suggested that improving access to services and streamlining registration procedures and reducing costs would be an important measure to support private sector development, and women's entrepreneurship in particular (Frontier Myanmar article, 2017).

On the other hand, Myanmar women are limited not only less of women participation in labor force but also less of participation in public life by evidencing empirical studies. Active participation in community life or exposure to business or politics from an early age had a significant impact on women leaders, particularly parliamentarians and business leaders. Changing social attitude and culture norms to challenge gender discrimination and stereotypes is imperative to create an enabling environment for women to become leaders (GEN, 2013). Leadership in Myanmar is closely associated with 'maleness'. The preference for male leadership and authority affects not only the number of women and men in leadership positions but also quality of their participation (Minoletti p, 2016).

13.5% Women parliamentarian represent in union level and 12.5% in state and regional level, Women's representation in Myanmar's Hluttaws is extremely low

relative to their share of the population (51.8%), and is also very low by international standards (Asia Foundation 2016), 0.25% of female representatives hold the position at village tract/ward administrative function (UNDP, 2015).

Many women have faced the challenge of triple burden as paid work, household chore, and caretaking. As a result women have less economically vulnerable positions (GEN, 2013). Although gender equality and women's rights are enshrined in Myanmar's constitution, women still face considerable challenges, such as lower labor force participation and concentration in the informal sector, domestic and sexual violence, and unequal access to finance and some social services. 51% of women agree that wife beating is justified by husband in family (DHS, 2017). It shows the women role in bargaining power and economically dependency status within family.

3.4 Challenging Faced of SMEs in Myanmar

Since the transition process began in 2011, the Government of Myanmar has started to implement wide-ranging reforms with the aim of reducing poverty and increasing economic growth. A key role has been assigned to the private sector, which is almost exclusively composed of small and medium-sized enterprises (SMEs).

The most challenges are loan or credit that affect one third of enterprises as motor vehicles textiles, metals sector in Myanmar. The second challenge is the lack of technical knowhow in primary leather industry, the third is lack of raw material as wood and furniture related to policy amendment in Myanmar. The other main obstacles are for firms to grow as access to finance, access to land, access electricity and access to skilled workers. The importance of challenges is depended on firm size categories (WB, 2015).

There are also difficulties due to transport infrastructure and youth emigration, which mostly affects states in close proximity to Thailand, namely Kayin and Mon. Lack of skilled labour and limited access to finance and technology are perceived not only as the individual enterprise challenges but as the challenges of the local economic environment. Enterprises perceive that the role of government in relieving business difficulties could be in providing easier access to credit, assisting with technical knowhow, and easing access to quality raw materials (CSO, 2017).

Entrepreneurs and SMEs drive innovation in many countries because they are more flexible and able to adapt to market conditions (Abe and others, 2012).

However, they also face many challenges particularly in accessing knowledge, skilled labor, finance and IP protection (Abe and Dutta, 2014). These issues will also need to be addressed in Myanmar in order to release the potential of its private sector.

The main constraints found were access to finance, land and electricity while corruption was not frequently reported as a major obstacle, the incidence of corruption was quite high with more than 50 per cent of firms reporting that bribes were necessary for being granted an import license (WBG, 2014). The Government is encouraged to continue its reform process with particular emphasis on corruption, property rights, independent judiciary and further trade and investment liberalization (Heritage Foundation, 2015).

JETRO (2014) has been conducting surveys portion of Japanese firms trading with Myanmar find the environment appealing in only two out of 15 issues: (a) market scale and growth potential; and (b) low labor cost and abundant workforce. In fact, many Japanese firms remain concerned about business risks in Myanmar such as inadequate infrastructure, the weak legal system and enforcement, and political instability.

Just over 27% of Myanmar firms have some degree of female participation in ownership (compared with 55% regionally and 37% globally), yet 29.5% of Myanmar firms have a woman as the most senior executive of the company (on par with the regional average and well ahead of the global average of 19%). The Organization for Economic Co-operation and Development (OECD) data suggests that the gender imbalance increases with larger organizations, as there are only around 7% female business owners in enterprises with more than 100 employees. Yet, the distribution of female workers in different positions within SMEs is similar to that of men. The six key constraints are: (i) lack of access to electricity, (ii) lack of a legal and regulatory framework, (iii) lack of access to finance, (iv) the state's role in business services delivery, (v) lack of qualified workers, and (vi) lack of trade and investment (MBI, 2017).

Those obstacles can be categorized into six groups: (i) the policy and regulatory framework; (ii) infrastructure; (iii) labor market; (iv) entrepreneurship; (v) trade liberalization; and (vi) logistics services. Business surveys Firms in extractive industries and Firms in manufacturing were most concerned with corruption. Other issues of concern included skilled labor, lack of technology and working capital. Firms in the trade sector (wholesale and retail trading), were most

concerned about political instability, while firms operating hotels and restaurants were most concerned about access to skilled labor. Firms in other services frequently rate access to space as a very severe obstacle (Abe, 2015).

These are higher taxes and tariffs; restrictions in financing and banking; the depreciation of the Kyat; unstable economic rules and regulations; lack of market demand; delays in import and export procedures; increases in local costs and inflation; competition from foreign companies; a lack of skilled human resources; and poor infrastructure (www.miningweekly.com/article/myanmar-unveils-bawdwinstarter, 2018).

CHAPTER IV

ANALYSIS ON SURVEY

4.1 Profile of Study Area

Yangon, the country's economic center and former capital, is the primary driver of its economic growth, accounting for 23% of the country's GDP and growing at an average of 9.2% per year over the same period. Yangon is currently home to over seven million people, urban population is 70.9%, there are comprised 4 districts; eastern district, western district, northern district and southern district, it composed total number of township and 46 sub townships. There are 22849 SMEs in Yangon and it would be presented 18% of SMEs in Myanmar (Myanmar business survey 2015). There are available 2513 of small enterprises in Yangon. The study focuses on two sectors which are retail and services under small scale enterprises. Among 563 enterprises, 140 enterprises are selected for these study and areas which are located Mayangone and Dagon Myothit (South).

According to GAD report (2017), Dagon Myothit township is comprised 32 wards and area kilometer 79.1 k in eastern part of Yangon, All people in the Township live in urban areas 48.7% of men and (51.3%) of female. The population density of Dagon Myothit (South) Township is 4,698 persons per square kilometer. Labor force participation rate for the population aged 15-64 in Dagon Myothit (South) Township is 61.8 per cent. The labor force participation rate of female is 41.5 per cent and is much lower than that of their men counterparts which is 83.4 per cent. Among those aged 10 and over who are not in the labor force, 49.8 per cent of men are fulltime students while 63.8 per cent of female are household workers. In Dagon Myothit (South) Township, 33.4 per cent of the employed persons aged 15-64 are craft and related trades workers and is the highest proportion, followed by 27.1 per cent in services and sales workers.

Mayankone Township is comprised 10 wards in northern part of Yangon. All people in the Township live in urban areas. The population density of Mayankone Township is 7819 persons per square kilometer. Labor force participation rate for the

population aged 15-64 in Mayankone Township is 64.5 per cent. The labor force participation rate of female is 50.7 per cent and is much lower than that of their men counterparts which is 80.3 per cent. In Mayagone Township, 28.8 per cent of the employed persons aged 15-64 are in services and sales workers, followed by 18.3 per cent craft and related trades workers.

Table 4.1 Small Enterprises in Yangon

Commodity Group	Small Enterprise (Yangon)	SME Population (Yangon)	Small Enterprise Population
Retail sales	6.6	5416	357
Services			
Other Service Activities	6.2	1040	64
Administration & Support Service Activities	7.1	613	44
Constructional Services	33.9	46	16
Professional, Scientific & Technical Service	10.6	95	10
Real Estate Service Activities	2.5	12	2
Total			136
Municipal			70
Total			563

Source: CSO (2015)

4.2 Research Methodology

Descriptive method is used to analyze for this study and quantitative approaches are used by conducting primary data. The data is collected by face to face interview method with the use of structured questionnaires in which open and closed questions type are included. There is divided into five sections; personal profile, occupational profile of entrepreneurs, challenges and financial problem of enterprises, business assistance condition and gender perspective on women entrepreneur. All 140 entrepreneurs, 89 of women entrepreneurs and 51 men entrepreneurs in small enterprises are collected data by using snowball sampling method. The study mainly focuses on two sectors in which retail and services under small scale enterprises. There are studied 140 out of 563 total populations of small enterprises mainly

Mayankone and Dagon Myothit (south) in Yangon from Myanmar business survey (2015) and township municipal information. Among 563 small enterprises, 140 entrepreneurs of the sample selection criteria is follows; entrepreneurs must fully owned enterprises and joint with partner and entrepreneur must one year experience of enterprises, enterprises are registered to any department.

4.3 Analysis of Survey Data

(a) Characteristics of Respondents

From the study of profile of entrepreneur in Yangon region; the study include age, marital status, education background, number of family member, and spouse profession. Education can determine in decision making process effectively, also age can influence in working experience of lifespan. According to culture, aged person with experience and skill is respect in community that would be depend on more opportunity doing starting enterprises and would be get trust easily in business environment.

Table 4.2 Ages and Education of Entrepreneurs

Level of Education	Age Category							
	Female				Men			
	30-45	46-55	56-65	Other	30-45	46-55	56-65	Other
Middle school	3%	1%	1%	0	4%	4%	2%	2%
High school	6%	12%	3%	2%	12%	6%	6%	2%
Diploma or other	30%	12%	4%	3%	25%	18%	8%	2%
Post graduated	6%	3%	0	0	0	0	0	4%
Master	7%	2%	0	0	2%	2%	0	0
Other	0	0	0	1%	2%	0	0	0
Total %	52%	31%	9%	7%	45%	29%	16%	10%

Source: Survey (July, 2019)

According to Table (4.2), The entrepreneurs have experienced different education background; all entrepreneurs got from monastic education to master level in education attainment, 70% of women entrepreneur and 33% of man have graduated from higher education, 29% of women and 37% of man in basic education level, other item is referred primary and monastic education of among them.

Age group of men and women owned in SMEs available in the study; male entrepreneurs were participated from the youngest male 24 year to over 80 year old age, while female entrepreneurs were aged from the youngest female 28 year to over 70 years old respectively. Age group of Entrepreneurs classified 52% of women and 45% of men in 30-45 old age group, 31% of women and 29% of men in 46-55 old age, 9% of women and 10% of men in 56-65 age group, 7% of women and 10% of men in above 66 year old age.

. According to entrepreneur reported 71% of women and 65% of man are majority of Bamar ethnic, 21% of women and 22% of man are ethnic such as Rakhine, Kachin, Kayin, Shan, 8% of women and 14 % of man are Chinese and Indian.

Marital status is dominated among women and men entrepreneur, there is different responsibility of entrepreneur reported family pressure is being obstacles to their establishing and managing a business between single and marriage status. Family obligation has seen opportunity and barriers among marriage entrepreneur; it would be determined balancing work and family, maturity understanding, bargaining power, supporting family member and dependency ration related to culture, race, gender role and social attitude in family and community.

Marital status of this study describes, 58% of women and 80% of men are marriage, the highest significantly than women entrepreneurs. 31.4% of women and 11.7% of men are single, most of single women and men are over 40 year age and under 30 year age. This study 4.4% of women between 46-55 age group and 5.8% of men between 30-45 age group are declare divorce that initiated slightly men than women divorce rate.3.3% of women are slightly than men in widow status. 25% of women and 35% of men entrepreneur have less than 3 member of family size, 55% of women and 53% of men have 4-6 member of family size, 15% of women and 12% of men have 7-9 member of family size.

Entrepreneur Spouses' occupation are 33% of women and 14% of men are the same enterprises, 44% of women and 20% of men are run other enterprises, 17% of women and 5% of men are employ at company, 4% of women spouse are pension from government service, 8% of men spouse is government service and 12% of men is housekeeping in this study.

Motivation is very important to initiate achievement among entrepreneur, there is motivate to drive owned enterprises with the internal and external factor. Few

women started necessity to do continuous husband enterprises, unsatisfied previous work. Some man reported meet reasonable factor, to run own business.

Table 4.3 Motivation of Doing Enterprises

Reason for Doing Enterprises	Female	%	Male	%
Only available source	12	11%	7	12%
Familiar with business environment	25	27%	12	23%
Heritage from family	13	14%	12	23%
Interested in this enterprises	45	50%	28	54%
Improve my future	34	38%	18	35%
Other (specify)			1	2%

Survey data (July, 2019)

The main reason of starting enterprises is related to previous working experience both men and women. 50% of women and 54% of man stated interested in current enterprises, 28% of women has been started their enterprises in familiar with business environment than man. 23% of men and 14% of women run inheritance enterprises from family that would be initiate sociocultural, race, and gender role. Only available source is started equal situation among entrepreneurs.

(b) Occupational Profile of Entrepreneurs and Business Owners

The second part of the study described the enterprises of entrepreneurs in Yangon region, it included age of first owned enterprises, type of current and previous enterprises, reason of doing own enterprises, age of business experience, hour of per week, initial capital and estimate monthly income. Occupational profile is very important related to entrepreneur's experience and characteristic of firm development.

Discrimination of Social attitudes is limited women's access to education, training and job experience. While the market place may be increasingly open to women entrepreneurs, parallel shifts in traditional gender roles that assign domestic responsibilities primarily to women have occurred. Also women have trained domestic chores within family space, otherwise they have available productive role

attached with domestic chores since they are young. As a result social well-being is imbalance individual, family, community and society.

Table 4.4 Previous Occupational Women and Men Entrepreneurs

Sex	Household chores	Employee	Part time	Run other Business
Male	4%	43%	12%	39%
Female	37%	29%	4%	27%
Total	41%	73%	16%	66%

Source: Survey (July 2019)

The study showed working experience of background occupational between women and man were very different role within family. 37% of women respondents worked only in household chores in previous experience. 29% of women and 43% of man have been employment in business, 27% of women and 39% of men have run other enterprises, 10% of women and 4% of man are attended for schooling and capacity building in this time. 4% of women and 12% of men was joined the part time job.

Table 4,5 Initial capital Entrepreneurs

Sex	Less than 1 million	1-5 million	5-10 million	Over 10 million	Other
Female	18%	42%	13%	19%	7%
Male	16%	43%	14%	20%	8%

Source: Survey (July, 2019)

Table 4.5 Initial capital is different among entrepreneurs, it is classified five category; 18% of female and 16% of male than 1 million, 42% of female and 43% of male in 1-5 million, 13% of female and 14% of male in 5-10 million, 19% of female and 20% of male in over 10 million had invested initial capital respectively. 7% of female and 8% of male in other category were not include this initial capital.

Startup of enterprises is very important dynamic timing and supportive environment for this period of entrepreneur. There is determined related to less or more experience, taken risk and enabling factor environment. From the study of 43%

of women and 47% of man started their business while age between 20 and 30 year; 39% of women and 39% of man began while age between 31 and 40 year; 16% of women and 12% of man started while age between 41-50 year; 2% of women and man started their business between 51 and 60 year who were started after government employee retired and after divorce of husband. Also 27% of women and 39% of man have been experience owner in other business in particularly. They have changed other enterprises such as health condition, caring old age, extreme tired, more opportunity of current enterprises, and move to city and lack of electricity for entrepreneurs. Men entrepreneur have reason to change for opportunity of livelihood, settlement to unban, imbalance between cost and benefit, difficult of technology and divided of shareholder. Women entrepreneur have extremely tired, marriage, lack of infrastructure.

Situation of current enterprises is the most prefer of entrepreneur who has run multiple enterprises among their enterprises. 21% of women and 16% of men are run two enterprises, 1% of women and 2% of men are 3 enterprises simultaneously. 2% of men only manage 4 enterprises in current situation. 78% of women and 80% of men manage single enterprises in study time.

Table 4.6 Entrepreneurs ownership style

Type of ownership	Female%	Male%
Joint venture	12%	14%
Fully owner	63%	59%
Self employ	25%	27%

Source: Survey (July, 2019)

Current enterprises of entrepreneurs' ownership style are 12% of women and 14% of men in joint shareholder, 63% of women and 59% of men in fully owner and 25% of women and 27% of men in solo entrepreneurs. Different ownership style is diverse decision making and challenges by facing entrepreneurs.

Table 4.7 Lifespan of Enterprises Experience

Year of Enterprises	Service		Retail sales	
	Women	Men	Women	Men
1-5	15%	24%	28%	24%
5-10	13%	12%	21%	10%
10-20	4%	8%	3%	8%
20-30	3%	4%	8%	2%
Other	1%	2%	2%	6%
Total	36%	50%	63%	50%

Source: Survey (July, 2019)

There has studied five categories of enterprises age; less than 5 year, 5 to 10 year, 10 to 20 year, 20 to 30 year and other category. The first category is initiated 43% of women and 47% of men more than other categories. 35% of women and 22% of men are run the second category of 5 to 10 year enterprises, 8% of women and 16% of men in third category 20-30 year enterprises year, 11% of women and 6% men in forth category, other category is included over 30 year enterprises, the least age of enterprises one year and the most age of enterprises is 50 year. Finding from the study, retail sales sector is led by 63% of women entrepreneur and service sector by 50% of men entrepreneur.

However, the study has focus on small enterprises in private sector, there are relative to firm size and ownership. There are different numbers of employees by governing between women and men ownership, women owned enterprises have less employee than men owned enterprises, 13% of women and 2% of man entrepreneurs are run only their enterprises with part time employee. Men owned enterprises have less number of part time employees than women owned enterprises.

Table 4.8 Firm Size According to Labor

Number of Employee	Men Owner			Women Owner		
	Service	Retail	%	Service	Retail	%
1-5	6	9	29%	8	26	38%
6-9	3	4	14%	9	6	17%
10-30	9	4	25%	5	10	17%
30-50	1	0	2%	1	1	2%
Self employed	6	9	29%	9	14	26%
Total	25	26		32	57	

Source: Survey (July, 2019)

29% of man and 26% of women have run self-employed their enterprises, 29% of man entrepreneur with less than 5 employees, 14% of man entrepreneur with 6-9 employee, 25% of man 10-30 employees and 2% of man 30-50 employee in their enterprises. The largest populations of men entrepreneurs are played firm size with 10 to 30 employees and 1 to 5 employees. 38% of women have manage less than 5 employee with firm size, 17% of women with 6-9 employees and 10-30 employees, 2% of women 30-50 employee with firm size respectively.

As the mention, there is variable not only initial capital but also monthly profit among entrepreneur by depending on many factors type of enterprises, size, age and working hour per week and business environment. Also enterprises have used resource allocation including technology; traditional approach, social network would be assistant effective on yield of return income.

Table 4.9 Estimates Monthly Profit Among Entrepreneurs

Sex	Less than 100,000 MMK	100,000-500,000 MMK	500,000-1,000,000 MMK	1,000,000-1,500,000 MMK	Above 2,000,000 MMK	Other
Female	2%	27%	27%	33%	3%	7%
Male	4%	31%	20%	31%	2%	12%

Source: Survey data (July, 2019)

22% of women and 20% of men entrepreneur have deal with other enterprises at the same time, there would be mixed monthly profit among their enterprises each other. 2% of women and 4% of men have for less than 1 hundred thousand of Myanmar currency in monthly estimate profits and they invested different initial capital, 27% of women and 31% of men reported 1-5 hundred thousands of Myanmar currency , 27% of women and 20% of men for 5-10 hundred thousand of currency, 17% of women and 29% of men for 10-15 hundred thousands of currency, 3% of women and 2% men for over 20 hundred thousand of currency, 3% of women and 2 % of men have not yet profit during studying time and 4% of women and 12% of men are not respond estimate of their monthly profit and they did not get profit yet during study.

Time consuming of entrepreneur is different stage of firm level, there is common time spend over 70 hour per week for their firm both women and men. Entrepreneurs have spent more their time in retail sector than service sector.

Table 4.10 Working Hour among Entrepreneurs Per Week

Hour per Week	Retail		Service	
	Female	Men	Female	Men
Less than 40 hour	4%	0	3%	3%
41 - 50 hour	7%	8%	3%	12%
51 - 60 hour	6%	6%	2%	9%
61 - 70 hour	7%	6%	13%	2%
Over 71 hour	34%	29%	17%	24%

Source: Survey data (July, 2019)

Time consume of enterprises is not different among women and men entrepreneurs from this study, it contain five group; less than 40 hour, 41-50 hour, 51-60 hour, 61-70 hour and over 71 hour. The most time group of over 71 hour is used 53% of men and women entrepreneurs in per week, it means over 10 hour in daily by using time for their enterprises. Secondly 61-70 hour group is led by spending 20% of women and 8% of men per week. The least group of less than 40 hour is used 8% of women and 6% of men in their enterprises; man does not involve in this group in retail sale.

4.4 Different Challenges of Women and Man Entrepreneurs in SMEs

There have faced different challenges of entrepreneur in SMEs from the study, the study have focus on from general challenges to social and personal challenges of women entrepreneurs. There is internal and external factor of challenges include business environment. The internal factor is studied personal specific incorporate characteristic of firm, on the other hand, one of external factor is studied socio cultural factor such as networking, infrastructure, supplier, customer, competition of business arenas especially women entrepreneur.

Table 4.11 Different Challenges Faced by Entrepreneurs

Categories	Female	%	Men	%
Human Resources Problems	44	49%	22	43%
Marketing Problems	31	35%	17	33%
Infrastructural Problems	29	33%	12	24%
Personal Problems	23	26%	9	18%
Financial Problems	23	26%	18	35%
Social Problems	21	24%	4	8%
Raw-materials Problems	15	17%	11	22%
Managerial Problems	15	17%	7	14%
Technological Problems	13	15%	5	10%
Governmental Support Problems	10	11%	3	6%
Occupational Mobility Problems	9	10%	5	10%
Any other (Please specify)	4	4%	3	6%
None of these problems	2	2%	1	2%

Source: Survey data (July, 2019)

The study showed the challenges of women and men entrepreneur as above; the highest challenge is human resource problem both 49% of women and 43% of men entrepreneur in SMEs. The respondents defined that lack of skill labor, cost of labor, scarcity of labor and social problem among labor. One of the challenges is raw material which 17% of women and 22% of men. Entrepreneur discussed about the raw material that is shortage of raw material, concerning of quality control. 17% of women and 14% of men are concerning managerial challenges that are included with employee, business partners within enterprise. 15% of women and 10% of men are

consider technological challenges that mean know how the machinery, integrate to technology, lack of capacity with technology. 11% of women and 6% of men pointed supporting of government related to taxation, regulation, lack of support data, and lack of integration among department agencies. 10% of women and men are defined not easy to transfer other enterprises. The other category is defined 6.5% of women as shortage of commodity, quality of raw material and concerned of sexual harassment related to lack of basic infrastructure and perception of ethnicity issue. 7.3% of men defined that concerned traditional enterprises related to installation of machine with new technology and changing perception of customer.

From the study found the highest six categories challenges; the first category is faced human resource challenges 49% of women and 43% of men entrepreneur, second is faced marketing problem 35% of women and 33% of men; third is faced infrastructure 33% of women and 24% of men, fourth is faced the financial 26% of women and 35% of men, fifth the personal problem of 26% of women and 18% of men, six is faced social problem of 24% of women and 8% of men entrepreneur. The highest gender gap is social problem between women and men. The study was found Social problem and personal problem related to internal and external factors by discussing women and men entrepreneur.

4.4.1 Challenges of Personal Problem in Woman and Man Entrepreneurs

The study has presented personal challenges indicate related to internal and external factors integrate with family and enterprises related to individual competency and gender role. Internal factor include venerable and emotional situation, decision making process, accomplishment. External factor was classified supporting condition, networking, and financial.

Table 4.12 The reason of less women entrepreneur in business arenas

Thematic group	Personal Challenges	
	Female %	Male%
Self-confident	10%	16%
Sense of inferiority & lack of capacity	6%	18%
Dependency	0%	4%
Time constraint	19%	16%
Less Recognition family	12%	4%
Initial capital	8%	5%
Less of working experience	3%	4%
Cultural barrier	6%	2%

Source: Survey data (July, 2019)

According to female and male reported their perception of less women entrepreneurs in business arenas; 10% of women and 16% of men pointed women have less self-confident, 6% of women and 18% of men stated women have inferiority and lack of capacity. 4% of Men described only women rely on family and husband, 19% of women and 16% of men stated that women have time constraint within family. 12% of women and 4% of men stated that less recognition family, also women have faced personal challenges like initial capital, less of working experience, cultural barrier. Women do not stand itself in decision making process in family, they have less opportunity as possible to try by controlling parent and husband, It is dominated tradition ideology in women internalization.

(a) Participation of decision making within family

Participation of decision making can be determined self-confident level, family and community level including private and public sphere. There is social relation between women and men within individual and family.

Table 4.13 Participation of Decision Making Process within Family

	Marital Status	Myself	My Spouse	Both Couple	Parent/ Relative	Other
Women	Marriage	6%	8%	44%	3%	0
	Single	12%	0	0	18%	2%
	Divorce	3%	0	0	0	0
	Widow	3%	0	0	0	0
Men	Marriage	20%	8%	49%	4%	0
	Single	6%	0	0	6%	0
	Divorce	2%	0	0	4%	0
	Widow	2%	0	0	0	0

Source: Survey data (July, 2019)

According to Table (4.10), entrepreneurs are asked to request who is decision making in emergency issue within family, 6% of marriage women, 12% of single women, 3% of divorce and widow women decided themselves for their family emergency case. 44% of marriage women reported that both couple participated in this issue, 8% of marriage women reported to follow their husband decision, 3% of marriage women and 18% single women relied on parent or relative decision. 2% of single women consulted with their friends.

20% of men are decided themselves emergency of family issue, and 49% of men answered both couple participated in decision making in this issue, 8% of marriage men to follow their wife decision, 6% of single men make decision themselves and relied on parent or relatives decision, 4% of marriage men and divorce men also take discussion with family. Finding from this study, even single entrepreneur are relied on their parent and relative within family emergency case, that is common issue in family and community. Marriage women are less participates in decision making process than marriage men. Participation of decision making process is important bargaining power between men and women within family.

(a) Perception of Confident Level Within Enterprises

On the other hand, confident level of entrepreneurs can be measure their enterprises conditions. Most entrepreneurs are run their enterprises from survival to

growth through their experience and accomplishment, there is defined different ways of successful among women and men entrepreneurs.

Table 4.14 Perception of Entrepreneurs Themselves Accomplishments

	Success	%	Moderate	%	Not success	%	Don't know	%
Female	37	42%	24	27%	17	19%	9	10%
Men	21	41%	15	29%	10	20%	5	10%

Source: Survey data (July, 2019)

From the study was evaluated their enterprises by accessing women and men of confident level. 42% of women have believe that they can do enterprises successfully because they have indicated more properly condition and position in community such as more earn money and more appointed employees, increase property, expand market, using IT and initiated with customer services, supporting networking.

41% of men entrepreneur have declared successful their enterprises. Men entrepreneurs reported that defined more earn money, more supplier than others, social networking, family background and more employees, settlement in urban, keep brand quality and try hard.

27% of women and 29% of men have stated moderate level about their business, Women have feel moderate successful that showed circulation their enterprises properly, managed their enterprises among other. Their families rely on these enterprises for survival but they have limited market place.

19% of women have less successful their enterprises that labeled they cannot expansion market as they can and limited capital, they cannot competitive with median and large enterprises. They have burden of family obligation, lack of encourage family member, limited customers and social networking.

20% of men stated that not success about their business, men described that not enough market sharing, imbalance cost and benefit, more difficult change to other business, more supply than demand, just survival family by man. 10% of women and 10% of men are reveal that they did not think about success or not for their less time from starting point.

(c) Concerning with Business Environment

One of external factor is business environment such as supported policy and subsidies, market, political situation, inflation, technology and socio cultural factor. Business environment can effect on functional competency of entrepreneur. 13% of women and 16% of men have not concerning related business atmosphere, 87% of women and 84% of men reported concerning this issue.

Table 4.15 Vulnerable Situation of Entrepreneurs

Situations	Female %	Male %
Lack of confidence to use ICT effectively	8%	6%
Lack of contact with supplier and customers	13%	6%
Lack of negotiation skills	3%	8%
Lack of market expansion	46%	39%
Delay progress for dual role in home & business	27%	20%
Lack of supported from business network	8%	16%
Other (specify)	14%	16%
Nothing	16%	12%

Source: Survey data (July, 2019)

46% of women and 39% of men have experienced insecurity condition while they did not expand market for their enterprises. 27% of women and 20% of men described delay progress for dual role between home and business, 8% of women and 16% of men presented lack of supported business network, 14% of women and 16% of man other category specified that community complain related to communal conflict, health issue, shortage of commodity and variation of market price.

4.4.2 Challenges of Social Problem on Women and Men Entrepreneurs

Social challenges are existed within family and business related to socio cultural that involve the social and cultural aspects of the environment. These consist of customs, lifestyles, and values that characterize the society in which firms operate. From this study, social challenges has intended to internal and external factor social relation within family and enterprise among women and men entrepreneurs. There are view emotional, obligation within family and observe tension, disappointment with

business partner, client and employee within enterprises among women and men entrepreneurs.

Table 4.16 The reason of less women entrepreneur in business arenas

Thematic group	Social challenges	
	Female %	Male%
Family obligation	25%	10%
Lack of Family supporting	9%	2%
Lack of Coordination peer network	1%	0
Misleading ideology	4%	1%

Source; Survey data (July, 2019)

Female and male reported that social problem like family obligation, lack of family supporting, lack of coordination peer network and misleading ideology. 20 % Women and men reported family obligation is first responsible for women, others are second. They have seen barrier of family responsible without anyone help for intensive to do their enterprises. 10% of women and 4 % of men that women have to run business it is very important with understanding family like supporting family and husband. 1% of women told about women have not only less of peer network and family supporting so they are not able to lead a business. 1% of women and 2% of men point out misleading ideology would be decreased women owned enterprises.

From the findings of the study, 74% of women and 63% of men presented stress of burden between household chore and enterprises. There are occurred significantly financial conflict and family conflict than other conflicts between women and men entrepreneurs.

(a) Persuasion to Recognize by Family Member

There is important to support family member for women entrepreneur from different background social cultural, race, and attitude in community. Traditionally, men are responsible to earn money than women, so it is not difficult for family recognition. Women are not like man in traditional view because women are responsible dual responsible both productive role and reproductive role within family. As a result, it would be barriers to improve for women entrepreneurs, so family recognition is very important for women entrepreneur.

As the previous section, women and men stated mainly reason of starting enterprises as interested in enterprises and improve my business. It is relation between reason of starting business and family recognition in different perspectives view.

Table 4.17 Persuasion to Recognize Family Member

Items	Women%	Men%
Nothing to do	26%	20%
Support to family	35%	33%
Negotiated	35%	39%
concentrate my business	24%	28%
Other (specify)	7%	10%

Source: Survey data (July, 2019)

According to Table (4.14), 35% of women and 33% of men were supported something for recognize family; 24% of women and 28% of men were concentrated their business and 35% of women and 39% of men were negotiated with family member. 26% of women and 20 % of men are nothing to do for recognizes family. Other category is 7% of women and 10% of men reported same enterprises with spouse, initial capital from parent, fetch grandchild preschool.

(b) Emotional Situation with Family Member

Emotional situation of entrepreneurs with family member is related to social relation within family such as pressure, role and responsibility between women and men entrepreneurs. The study shown 21% of women and 18% of men reported no emotional feeling within family while 82% of men and 76% of women have emotional related to family issue.

Table 4.18 Emotional within Family Members

Feeling	Female	%	Male	%
No	21	24%	9	18%
Neglect and Pain	12	17%	5	12%
anger	51	75%	34	81%
Jealousy	0	0	0	0
Feeling of betrayal	1	1%	0	0
Other (specify)	7	10%	5	12%

Source: Survey (July, 2019)

The study shown both 81% of men and 75% of women have experienced angry with family member. 17% of women and 12% of men felt neglect and pain emotion, 12% of men reported they would be avoid while they faced emotional situation, 1% of women have been felt of unfaithfulness with their spouse, 10% of women felt sorrow and try to calm down their emotions.

(c) Tension With Business Partners

There have argued related to idea, interest, and managerial, financial and family issue with business partner such as client, competitor, and employee. 45% of women and 39% of men are not revealed with this issue.

Table 4.19 Tension with Business Partners

Kind of conflict	Female	%	Male	%
No response	41	46%	20	39%
Financial conflict	10	11%	6	12%
Management conflict	15	17%	11	22%
Idea conflict	15	17%	12	24%
Interest conflict	11	12%	10	20%
Family conflict	11	12%	3	6%
Others (specify)	3	3%	2	4%

Source: Survey data (July, 2019)

12% of women and 16% of men are joint with partner shareholders; they deal with these tensions, 12% of women and 20% of men presented interest conflict, 12% of women and 6% of men said family conflict, 17% of women and 24% of men reveal idea conflict, 17% of women and 22% of men managerial conflict, 11% of women and 10% of men stated financial conflict. There have tension different perspective with partners and clients, self-employ entrepreneurs have faced family conflict than other conflict.

Concerned about the financial problem, 40.9% of women and 29.2% of men have limited working capital, 14.7% of women and 21.9% of men have faced delayed

payments of bill and lost payment related to financial problem. 27.8% of women and 34% of men have not faced financial problem during the study.

25% of women and 43% of men are joined with association such as UMFCCI, MWEA, SMEs and other specific association, 4% of women and 8 % of men do not get any support from their network. 8% of women and 10% of men have received grant, technical support such as training, workshop from government, 92% of women and 90% of men do not received any support from government.

4.5 Different Coping Strategy between Women and Man Entrepreneur on their Challenges

Women and men differently managed coping strategies in their problems; from this study women have experienced to overcome fear and anger in family emotional situation but man did not mention, 23% of women and 24.3% of men were solution for their concentrated business.

There is different cooperation between men and women entrepreneur related to their network and community. It would be depend on expand social networking among entrepreneurs, men entrepreneur have consulted with technical experts than women entrepreneurs.

Table 4.20 Consultation Process with People

Consultation with person	Female	%	Male	%
With own experience & knowledge	46	52%	24	47%
With the co-operation of family members	48	55%	22	43%
With the co-operation of friends	24	27%	17	33%
With the advice of experts in respective fields	23	26%	24	47%
With the help of government machinery	2	2%	0	0
Any other (Please specify)	2	2%	1	2%

Source: Survey data (July, 2019)

52% of women and 47% of men are solved their challenges on their capacity and knowledge, 55% of women and 43% of man have cooperated with family members, 33% of men is cooperate with their friend than women, 26% of women and 47% of men have consulted with technical expert and 2% of women assistant from government machinery. While Women have collaborated with itself and family members in private sphere, men has received some advice with friends and experts in public sphere. That is different experience and networking among men and women entrepreneurs.

Entrepreneurs have managed their emotional within family, there are significant to overcome fear and anger by facing women only.

Table 4.21 Managed Family Problem

Solving with entrepreneurs' emotion	Female	%	Male	%
Keeping an emotional balance in the face of difficulties	33	38%	16	31%
Overcome fear and anger	12	14%	0	
Seeking rational and practical solution	32	36%	19	37%
Taking Recreation and relax	18	20%	11	22%
Concentrating business	20	22%	11	22%
Other (specify)	6	7%	2	4%

Source: Survey data (July, 2019)

38% of women and 31% of men are keep emotional balance in the face of difficulties, 14% of women faced to overcome fear and anger, some man reported sometime physical abuse and avoid this situation, 36% of women and 37% of men use seeking rational and practical solution, 20% of women and 22% of men are taken recreation and relax, 22% of women and men are concentrated their business. Different ways of solving are found among men and women emotional situation.

43% of women and 46% of men managed these tensions with business partners, clients at discussion point. 10% of women and 8% of men have neglect this issue, 10% of women and 6% of men reported less communication with partner and client, 1% both women and men reported executive board of enterprises.

Not only entrepreneurs need to support family member but also division of household chores within family. However there is increase auto machine, women do not change position within family.

Table 4.22 Managed Dual Duties in Business and Family

Managed Dual Duties	Female	%	Male	%
Poor division of time for business & house	32	36%	7	14%
Automation of household work	26	30%	4	8%
Co-operation from family members	50	57%	31	61%
Co-operation from employees	17	19%	14	27%
Other (please specify)	7	8%	3	6%

Source: Survey data (July, 2019)

Findings are showed women have faced poor division of home and business than man, women have burden of dual role within family and business. 36 % of women and 14% of men made the household chore with auto machine in family. 61% men and 57% women entrepreneur cooperation with family members and employees Even though highly significant among women and man entrepreneur from the findings, there is obviously gender bias in family and community level. As can be seen from the result, there is significant dual duties and supported situation among women and men entrepreneurs.

4.6 Gender Perspective on Women Entrepreneurs

Gender perspective is socially constructed on sexual division of labor, race, class, culture in the society. It creates the differences system of economic, social, and cultural within institutions. Gender perspectives reveal significant differences not only between the levels of participation of men and women in business, but also between the orientations, motives and business opportunities for both. Visible and invisible of gender perspective are effect day to day problems and struggle of women.

(a) View on Women Entrepreneurs

It can be determined perception on women entrepreneur related to ideology of socialization that derived from generation to generation in community.

Table 4.23 Opinion about Making of Women Entrepreneurs

Perceptive view	Female	%	Male	%
They are born	10	11%	4	8%
They are made	21	24%	6	12%
They are born and made	58	65%	41	85%

Source: Survey data (July, 2019)

The study found gender perception did not significant both women and men; 65% of women and 73.1% of men believed women entrepreneurs would be nurture both made and born. 24% of women and 12% of men describe women entrepreneur would be made. 11% of women and 8% of man are belief women entrepreneur would be born.

Table 4.24 Opinion of Men Make Better Business Executives than Women

Sex	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Female	1	11	15	54	8
Male		16	11	21	3

Source: Survey data (July, 2019)

Table (4.24) there is perception of entrepreneur relative to gender internalization, 'Men made better business executive than women'. 66% of women and 43% of men are disagree, 17% of women and 22% of men are natural level, 12% of women and 31% of men are agree with this statement. 9% of women and 6% of men are strongly disagree, 1% of women is strongly agree this.

(b) Effect of Women Entrepreneur on Changing Environment

As effect of changing environment, there is increased women entrepreneur in community, it would be change in political, economic, social sphere. Finding study is different perspective between women and men.

Table 4.25 Gender Perspective on Changing Environment

Think About Effect of Changing Environment	Female	%	Male	%
Yes	73	82%	45	88%
No	16	18%	6	12%

Source: Survey data (July, 2019)

Due to Change socio economic environment are effect on women and men entrepreneurs. 82% of women and 88% of men agree this changing phenomenon, 18% of women and 12% of men are disagree in this changing matter. The reason of the changing environment between men and women as follows;

Table 4.26 Reason on Changing Environment

Reason the changing Environment	Female	%	Male	%
Increasing spread of education among women	45	51%	33	65%
Increasing no. of successful women in the society	35	39%	24	47%
Increasing automation of household work of women	18	20%	16	31%
Increasing awareness of women about economic independence	18	20%	3	6%
Increasing women activism	31	35%	12	24%
Increase equality status of women	10	11%	11	22%
Increasing social recognition to women	26	29%	14	27%
other (please specify)	1	1%	3	6%

Source: Survey data (July, 2019)

82% of women and 88% of man said that increased prospects of women entrepreneurs due to social environment factors. 51% of women and 65% of man

stated increasing spread of education among women, there is significantly different perspective. 39% of women and 47% of man for increasing number of successful women in the society ,another one is 35% of women and 27% of man presented increasing women activism, 29% of women and 24% of man social recognizing for women, 20% of women and 6% of man reported for increasing awareness of women about economic independence, 20% of women and 31% of man for increasing automation of household work of women, 11% of woman and 22% of man for increasing equality status of women.

(c) Opinion on Assistance of Women Entrepreneur Development Program

There is positive and negative on women entrepreneur development program, among women and men entrepreneurs.

Table 4.27 Opinion of assistance the WED program

The assistance of WED program	Women%	Men %
No	36%	20%
Yes	64%	60%

Source: Survey data (July, 2019)

36% of women and 20% of men are negative sense of this development program. 64% of women and 78% of men are suppose this program. The reason of assistance of WED program is as follows;

Table 4.28 Opinion of reason for Assistance of WED Program

Reason the assistance of WED program	Women%	Men %
Small Enterprise Management	38%	43%
awareness of Business Opportunities	33%	20%
Technical Skill Development	18%	24%
Information Technology	12%	4%
Stress Management	8%	2%
Increasing social recognition to women	20%	15%
Other (specify)	3%	2%

Source: Survey data (July, 2019)

38% of women and 43% of men reported for small enterprises management, 18% of women and 24% of men are suppose technical skill, 33% of women and 20% of men for awareness of business opportunities, 20% of women and 15% of men for social recognition to women from this women entrepreneur development program.

(d) Perception on Type of Enterprises More Appropriate for Women

According to division of sexual between men and female, it derived from perception of individual and community within social frame. Few women and man are refused to answer this question; they told that everyone can do any sector with their strength and skills.

Table 4.29 Gender perspective on Type of Enterprises

Type of Enterprises	Female %	Male %
Manufacturing	15%	8%
Service	47%	47%
Trading	35%	43%

Source: Survey data (July, 2019)

From the study, there is slightly different between men and women perspective in division of labor. Women consider more opportunity for women 47% trading, 43% service and 15% manufacturing of women particularly. Women describe the most opportunity is trading that is reflect the reality of women in this field.

Men suppose the most opportunity for women is service sector that mean slightly different from women perspective. Man expects 47% service, 43% trading and 8% manufacturing on division of labor.

(e) Perception on Service Sector

However Service sector is most appropriate for women nature by expecting man, in reality man is running service sector than women in this study.

Table 4.30 Gender perceptive on service sector

Reason for service sector	Female %	Male %
It can be operated from house itself	16%	10%
It can be operated as per convenience of time	17%	6%
It matches with women temperament	22%	39%
It requires less amount of finance	9%	8%
It requires less traveling to women	7%	8%
It requires less employees	7%	8%
Any other (please specify)	0	6%

Source: Survey data (July, 2019)

Man and women are different view on service sector, 39% of man stated more relevant for women in service sector because it matches with women nature and responsibility but 22% of women considered, 16% of women and 10% of man intended to work from home. Women have internalized responsible for keeping and maintain home sphere themselves related to customs and culture. 17% of women and 6% of man describe for operating as per convenience of time on service sector.

(f) Perception on Trading Sector

Trading sector is the most favorable for women entrepreneurs who discussed for reasons such as self-employed itself, more easy to start small scale, it is running women entrepreneur in trading sector in reality.

Table 4.31 Gender Perspective on Trading Sector

Reason for Trading sector	Female %	Male%
It enables women to handle home & business easily	27%	12%
It can be operated on smaller scale	27%	24%
It requires lesser amount of finance than manufacturing	11%	6%
It is easy to operate than manufacturing	15%	10%
It requires less employees	15%	8%
Any other (please specify)	4%	4%

Source: Survey data (July 2019)

27% of women and 12% of man describe women join the trading sector enable to manage both business and home. 27% of women and 24% of man proposed to operate on small scale, 15% of women and 8% of man labeled to require less employees and 15% of women and 10% of man to operate easily than manufacturing for trading sector.

(g) Perception on Manufacturing Sector

Manufacturing sector is more investment, women suggested this sector for favorable than man but man does not suppose for this sector.

Table 4.32 Gender Perspective on Manufacturing Sector

Reason for Manufacturing Sector	Female %	Male%
It is more profitable	4%	2%
It is more creative & innovative business line	6%	2%
It gives satisfaction of producing own production	12%	6%
It is more suitable for skilled entrepreneurs	7%	0
Any other (Please specify)	2%	0

Source: Survey data (July, 2019)

It can be seen from study about gender serotyping among individual, organization. 6% of man and 12% of women for satisfaction of producing, 2% of man and 6% women for creative and innovative, 6% of women more profitable, 4% of women more suitable for skilled entrepreneur other factors would not be stated by man.

(h) Opinion of Most Favorable Business on Women

There is rating scale from 1 to 10 the most favorable business for women, 1 is the most opportunity for kind of enterprises, the least opportunity is 10. The ratings of entrepreneurs are as follow;

Table 4.33 Opinion of Most Opportunity Businesses for Women (1-10)

Type of Enterprises	Female Rating	Male Rating
Beauty Parlor	2	1
Readymade Dresses	2	2
Fashion Designing	3	3
Home based cottage industry	8	7
Typing & Telephone Services	5	5
Repairing & Servicing of Electronic Products	9	9
Manufacturing of Leather Products	9	9
Manufacturing of Home Cleaning Products	7	6
Home decoration services	6	6
Food Products	4	4

Source: Survey data (July, 2019)

The result of the priority of business were analyzed most opportunity for women entrepreneur by ranking from one to ten. One is the most opportunity business and ten is the least opportunity business among showing business. The study have showed the most favorable enterprises, the first priority is the beauty parlor and readymade dresses, Second is food products and fashion design, then follow food product for women. The least prefer is the production such as leather production and electronic servicing, second least is the home base cottage industry. This perception would be indicate how socializing women and man within traditional box.

CHAPTER V

CONCLUSION

5.1 Findings

The study has observed the challenges and coping strategy of female and male entrepreneurs in targeted area in Yangon. Understanding the barriers of the female entrepreneurs in practical, this may be changed social contract of among individual, family, community, market and state. This study has missed some points and indicators but some have interesting and important issues for researchers, practitioners, and policy makers for monetary and non-monetary of different institutions.

In study, findings are women entrepreneurs have attainment more educated than men entrepreneurs in higher education. From the study findings are among 20-40 ages which are most entrepreneurs started their business. The oldest and youngest entrepreneurs are over 80 years and 24 years for men and 70 years and 28s year for women in this study. Ethnic entrepreneur has included one of five portions in this study. Marital status is very significantly two times of male in marriage than female entrepreneurs in the study. The common family size is 4-6 members both male and female entrepreneurs. The largest family size is 7-9 members that is slightly female than male entrepreneurs. Spouse occupation is very significantly findings that lead over half of female than male in same enterprises, other enterprise, company and government staff, male counterpart is only housekeeping.

Findings in profile of entrepreneur previous occupation is male entrepreneur have experienced employment and other enterprises than female. Another finding is male join as a part time than female and housekeeping is women's space only. Motivation factor is mainly interested in current enterprises and improve their future that were slightly more male than female. Female who is starting enterprises of familiar with business environment than male who has heritage from family. Male run mainly one unit enterprise than female and there is slightly female more than male in two units' enterprises. Self-employ male owners are more than female entrepreneurs

in this study. The largest population firm level is under five years of firm age in retail and service both male and female. Female entrepreneurs have occupied in retail enterprises in long year than male entrepreneurs. Fewer than 5 employees in firm size is the influence by female entrepreneur. Firm size with large employee is occupied by male entrepreneur and more male employee in male owner firm. Finding the study is female have operate their enterprise with part time employee. Initial firm capital have included 5 different capital within different time bound and the most initial capital is 10-50 million group both male and female. As the different initial capital, findings are different monthly profit base on type of enterprises among entrepreneurs. The largest profit range is one hundred thousand to fifteen hundred thousand both female and male entrepreneurs. There is common time spend over 70 hours per week for their firms both female and male. Entrepreneurs have spent more time in retail sector than service sector.

There are most potential six challenges of entrepreneur in SMEs from the study; the study has focus on personal challenges, and social challenges, financial challenges among different challenges. The findings of the study are showed gender disparities in personal challenges, social challenges and financial challenges. Participation of decision making is reflected bargaining power, self-confident within family and community. Marriage male has raised participation of decision making process than marriage female in family emergency case. Single entrepreneur are relied on their parent and relative's decision within family case than male entrepreneur. Both are discussed with spouse in family issues. Different perceived of success themselves, female defined social relation, recognize family and community, and male interpreted more earn money and saving, new own house, labor expansion, control brand in their enterprises. Business environment can effect on functional competencies of entrepreneurs. Female have concerned lack of market expansion and delay progress dual role in home and enterprises than male. On the other hand male have concerned lack of supported business network and community complain, related to market situation.

According to discussion with entrepreneur for personal challenges, entrepreneur point out these categories; risk taken, dependency, time constraint, self-confident, sense of inferiority, lack of capacity, working experience and exposure, cultural barrier, recognize family.

Social challenges have intend to internal and external factor of social relation among female and male entrepreneurs within family and enterprise. There are emotional view, obligation within family and observe tension, disappointment with business partner, client and employee within enterprises among female and male entrepreneur. Female have faced stress of burden between family and enterprises than male. Traditionally, women have difficult for family recognition than man, so women have tried to get appreciation of family member.

Findings about male entrepreneurs are shown more anger feeling than female entrepreneurs within family. Female have more negligence than their counterpart, only female have experienced feeling of unfaithfulness with their spouse. Male entrepreneur with business partner have deal with these tension than female, female entrepreneur have faced family conflict than others conflict in findings. Male have experienced idea conflict, interested conflict, managerial conflict than female with their business partner. Entrepreneur discussed social challenges; family obligation, family supporting, coordination peer network, misleading ideology, harassment workplace.

Both entrepreneurs have the same financial conflict, female have limited capital than their counterpart, male have delay and loss payment bill with partner than female due to lack of regulation and lack of government intervention. Male have associated with business network and specific network more than female. Also both female and male have not received subsidies from government.

Coping strategy of challenges is shown different perspective on gender role, findings of this study. While Female has collaborated with herself and family members in private sphere, male has received assistance with friends and experts in public sphere. That is different experience and networking among male and female entrepreneurs. While female have overcome fear and anger, sometime male have made physical abuse and avoid this situation. Male have managed their tension with business partner to discuss face to face than female whereas female have managed neglect and less communication with business partner than male. Women have faced poor division of family and business than male, however increase auto machine for assistance household chores, women have burden within family. Findings from this study, male have assistance with family member and employees than female. Entrepreneur discussed with limited capital, delay for payment with partner, government regulation and policy, and complain mechanism related to financial challenges.

Gender perspective is significantly different between male and female, men believe that women need to be an entrepreneur both nurture and born than female. Women agree increasing women entrepreneurs in community due to changing social factor than men. While male viewed increasing spread of education and success women in society, increasing auto machine of household chore than female, female have approved increasing awareness of economic independent, women activism, social recognition in different perspective. There is slightly different between male and female perspective in division of labor. Female consider more opportunity for women in trading, service and manufacturing particularly. Female describe the most opportunity is trading that is reflect the reality of women in this field. Male suppose the most opportunity for women is service sector that mean slightly different from women perspective. Perspective is very important in individual, family, and community and states. It would be occurred in written and unwritten law, social norms, culture, law and constitutions in society.

5.2 Suggestions

Findings of this study, women entrepreneurs are being needed to support and coordinate with family, community and government. There has participated to encourage women entrepreneur program in nationwide. Women have less of role model and less of sharing experience among women entrepreneurs. Success story in women should be tried through public media for new generation. There is need to access information and capacity building according to specific needs for women. Familiar environment would be created entrepreneur especial women for startup small enterprise. The most important is supported husband and family member to reduce burden of household chore and caring children. Both female and male entrepreneur need to encourage for harmony social well-being and social justice within family and community. Suggestions are as follows;

Women should be share responsibility with husband and family member. Government should supported social scheme like old age caring, preschool, nursery program for family especially working women. Government should provide to incentive or subsidies employer for marriage women to create working environment. Business network should organize the sharing session and further studies for women. Mass media should try to aware the role model of women entrepreneur for public. Government should encourage women in non-traditional fields through to formal

education and vocational education system. Women employer should be supported financial program without collateral by bank policy. Both women and men should be level play by supporting institutions equally.

This study has conducted the challenges and coping strategy of entrepreneurs with quantitation analysis only, further studies need to conduct deeply insight entrepreneurs with qualitative and quantitative analysis different regions and states.

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