

Current Challenges and Opportunities for Entrepreneurship and SME'S Development in Post-Conflict Areas

HMTR Herath^{1#}, MJC Fernando², WMCP Wanninayake¹ and AMA Ahamed³

¹Post-Graduate Institute of Agriculture, Peradeniya, Sri Lanka

²Central Environmental Authority, Sri Lanka

³Faculty of Management, University of Sri Jayawardhanapura, Sri Lanka

#ruviniherath92@gmail.com

Abstract: *Small and Medium Enterprises (SMEs) play a pivotal role in the socio-economic development and poverty reduction process of any economy in terms of employment generation, growth of GDP, innovation, equitable income distribution, resource utilization and regional development. As a result of the twenty-six years-long civil war, Sri Lanka was unable to realize her full potential in the SME sector despite the endowment in human capital and natural resources. The main objective of this study is to examine the current role of SMEs in different industries, as well as understanding their contribution to the economy and identify the possibilities for promoting SMEs in the whole country including war affected areas. The population of this study consists of all the entrepreneur who lives in post conflict area. in depth interviews is used as the primary data collection source which are predominantly in semi-structured in nature and findings of the study were analyzed using a Thematic analysis and interpretation. The study found that there is a vast opportunity for Sri Lanka to harness the opportunity by developing this vital sector. The paper further, attempts to identify the policy changes necessary for enhancing the role of SMEs in economic development. And also study revealed that medium sized firms (employees between 40-99) have been gaining relatively higher productivity and their contribution for value addition, total output and employment generation is also*

better than micro and small firms. There is a huge potential for this sector to prosper in war-affected areas given the high level of human capital and natural resource endowments.

Keywords: *Entrepreneurs, Post-Conflict, Small and Medium Enterprises (SMEs), Thematic analysis*

1. Introduction

Currently, Sri Lanka has a peaceful environment. However, during the last three decades, due to the civil war between two ethnic groups, the Northern and Eastern Provinces of Sri Lanka were cut off from the development process. This war began in 1983 and finished in 2009. All the parties involved in the civil war suffered heavily. The cost of the war was very high and it was financed through increased taxes, loans, and other government income sources, diverting funds from all types of development projects. The infrastructure facilities such as roads, railways, electricity, water, and telecommunication were not funded throughout the country. Thus, the development rates of the economy have shown downward trends continuously during these three decades. Sri Lanka is not only far behind the developed countries in enterprise development but also in the South-East Asian region. This is a negative sign which ultimately adversely affects the economy of Sri Lanka.

Because of civil the war in North –East of Sri Lanka, the whole economy has been affected in general and North-East Provinces in particular. During the last three decades, a significant amount of resources was diverted into internal conflict and thereby inflation, unemployment, high public debt, and severe budget deficit are still severe problems. As a result of this, governments neglected and postponed the development of war-affected areas even though these areas were tremendously affected by the civil war. A huge amount of human resources, assets, buildings, and houses were destroyed by war. The growth and development of SMEs were in the dark in the war-affected areas during this period. Most of the small and medium enterprises were collapsed and destroyed by the civil war and the remaining enterprises are vulnerable. In other words, internal war brought death and destruction of people, assets and enterprises, especially, death of all medium enterprises. The political economic environment is not conducive to invest on SMEs in Jaffna and other part of North-East region. At present, in Jaffna, most of enterprises are small & medium not large. It is the real facts that having ended the civil war, Jaffna and other part of northern region have potential to develop SMEs and medium enterprises even there are much more defects and flaws. Even though they have resources such as salt, silicon, clay, limestone, fish and livestock, they were not used properly for development purposes. But there is high potential to develop small and medium enterprises within these areas. However, after three decades of civil war, the Sri Lankan government has given more priority to rebuilding Sri Lanka in order to achieve higher economic growth. Now, the government targets to achieve a balanced development in all parts of the country including Northern and Eastern Provinces.

In the present competitive and challenging global environment, a viable and dynamic SME sector is essential for economic development of developing countries. Entrepreneurs and Small Scale business owners plays an important role in economic development through the creation of employment opportunities, the mobilization of domestic savings, poverty alleviation, income distribution, regional development and training of workers. As a result, SMEs have been identified as an important strategic sector for promoting growth and social development of Sri Lanka. Even having finished the war, there is no remarkable progress in the development of SMEs in these areas. Thus, the purpose of this research is to explore the problems and challenges faced by small and medium-size enterprises in post-conflict areas in Sri Lanka.

2. Literature

A. Research Design

The research design that was used in this study was exploratory in nature as it attempts to explore the experiences of entrepreneurs in post conflict areas. It tries to investigate a problem that has been not studied or thoroughly investigated in the past (Formplus blog, 2020).

This study exemplifies an epistemological perspective that is interpretive/constructive, as the primary objective was to gather information from the interviewee's (Entrepreneurs) worldview. The interview questions had no right or wrong answer, but rather, provided a framework for the descriptive process. To further understand and interpret the responses, the audio recording provided contextual pauses and interviewer responses (Astrand et al., 2007).

B. Research Approach

In this study will be conducted as a qualitative research. Under qualitative research series of interview method will be used to understand the behavior and attitude of respondents towards the topic in order to gain an in-depth knowledge in the context. researcher adopted an inductive approach since it explores challenges and opportunities faced by entrepreneurs in post-conflict area. Qualitative research is a rigorous approach to find answers to questions. The researchers conducted the research in a natural setting, and they had to gather the ideas of the participants and to analyze them by looking at common themes and also by focusing on meanings of the participants.

C. Population and Sampling

Population of this study consists of all the entrepreneurs who live in post-conflict area. As it is impossible to use the entire population to conduct the research and also due to time constraints, the authors had selected entrepreneurs in northern and eastern provinces who work in the eastern area as the sample of the given study.

D. Sampling Method and Framework

Purposive sampling method was used as a sampling method for this study. It enables to

squeeze a lot of information out of the data that researchers have collected.

E. Data Collection Procedure

In this research, in-depth interviews were used as the primary data collection source which are predominantly in semi structured in nature. Here, interviewer and interviewee participate in a formal interview where the interviewer uses an interview guide that features a list of open-ended questions that will initiate a conversation on the topic and provide a freedom to both parties to discuss the topic in detail, also letting the interviewer to stray from the guide when felt appropriate (Burgess, 1984).

Secondary sources includes research material published in research reports and similar documents.

F. Data Analysis

After gathering the data, they were analyzed and interpreted. The analysis is based on qualitative features. Thematic analysis method is used to analyse the qualitative data. There are various approaches through which thematic analysis can be conducted, but the most common form follows a six-step process: familiarization, coding, generating themes, reviewing themes, defining and naming themes and the writing up.

Table 1. The demographic characteristics of the selected sample

No	Name	Gender	Town	Age	Business	Experience (years)
01	Mr. N.Kesavarajah	Male	Kilinochchi	52	Spices	12
02	Mrs. R. Nandani	Female	Vavuniya	48	Confectionaries	09
03	Mr. U. Mohommed	Male	Vavuniya	39	Textile	08
04	Mr. M. Uwaiz	Male	Ampara	54	Plastic items	10
05	Mrs. Subathini Ramesh	Female	Batticaloa	49	Palmyra related Products	06
06	Mrs. S.Rani	Male	Ampara	52	Textile	10

Source: Author (2022)

3. Data Analysis and Discussion

A. Perception on the prevalence of challenges and opportunities

The aim of this study is to explore the challenges and opportunities of Small and Medium Scale Enterprises (SMEs) in war torn areas after the ethnic conflict. Therefore,

before analyzing their experiences it was important to find out their perception on the particular matter. It was inquired from all the academics at the outset of the interview whether they admit that they face more challenges than the rest of the country and whether they have more entrepreneurial opportunities in the region. Results are illustrated in Table 2.

Table 2. Perception on the Prevalence of Challenges and Opportunities

Businessman	Acceptance of the Prevalence of Challenges (Yes/No)	Extent of Challenges (High/Medium /Low)	Acceptance of the Prevalence of Opportunities (Yes/No)	Extent of Opportunities (High/Medium/ Low)
Mr. N.Kesavarajah	Yes	High	Yes	Medium
Mrs. R.Nandani	Yes	Medium	Yes	Medium
Mr. U.Mohammed	Yes	High	Yes	High
Mr. M.Uwaiz	Yes	High	Yes	High
Mrs. Subathini Ramesh	Yes	High	Yes	Low
Mrs. S.Rani	Yes	Medium	Yes	High

Source: Author (2022)

Strong evidence was found in this study on highlighting the existence of challenges and opportunities in the considered regions. According to the above table (Table 2), all the small and medium businessmen have admitted that there are challenges and opportunities met by them as SMEs in war-torn areas, where its gravity changes from high extent to medium and low extent. The collective idea of all the respondents was although there are people who are interested in starting up their own business due to these challenges they are showing reluctance to grab the available opportunities.

B. Organizing Themes

In this study, two themes were identified namely challenges and opportunities faced by the SME businessmen across all the participants. Each theme was also explored through the results of many reading endeavors to acquire further insight resulting numerous constructs.

As a result, Economic challenges, Production and marketing challenges, Challenges in infrastructure, Social Challenges, Educational challenges and Political challenges were identified as constructs of challenges whereas, Availability of resources, Room for new business ventures, Gap in demand and supply and finally, Support from foreign countries and NGOs were considered as the constructs of

opportunities. Some interpretations were difficult to be precisely placed under one construct since. For example, I had to re-examine and search more in placing “high material cost”. It was very doubtful whether the latter was an economics challenge or a production and marketing challenge.

However, the following thematic map was produced to display key themes in relation to the research questions. Additional interview transcripts were analyzed and the thematic map was refined further. Thematic Map developed based on the analysis of the data is presented below.

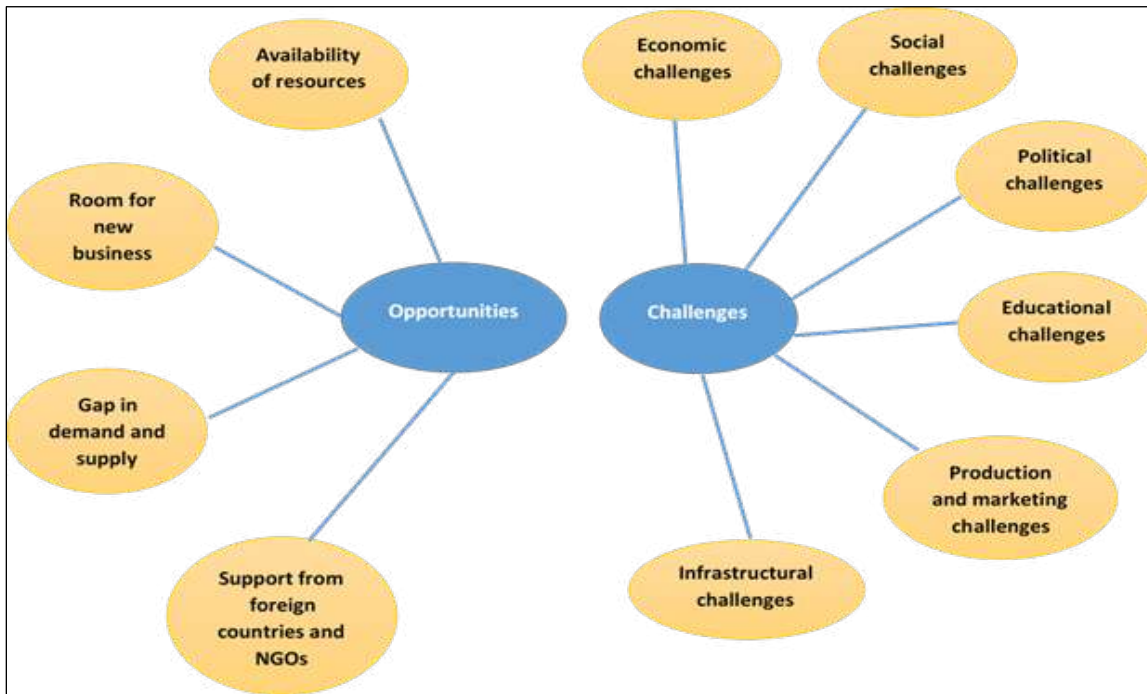


Figure 1. First Level Thematic Map

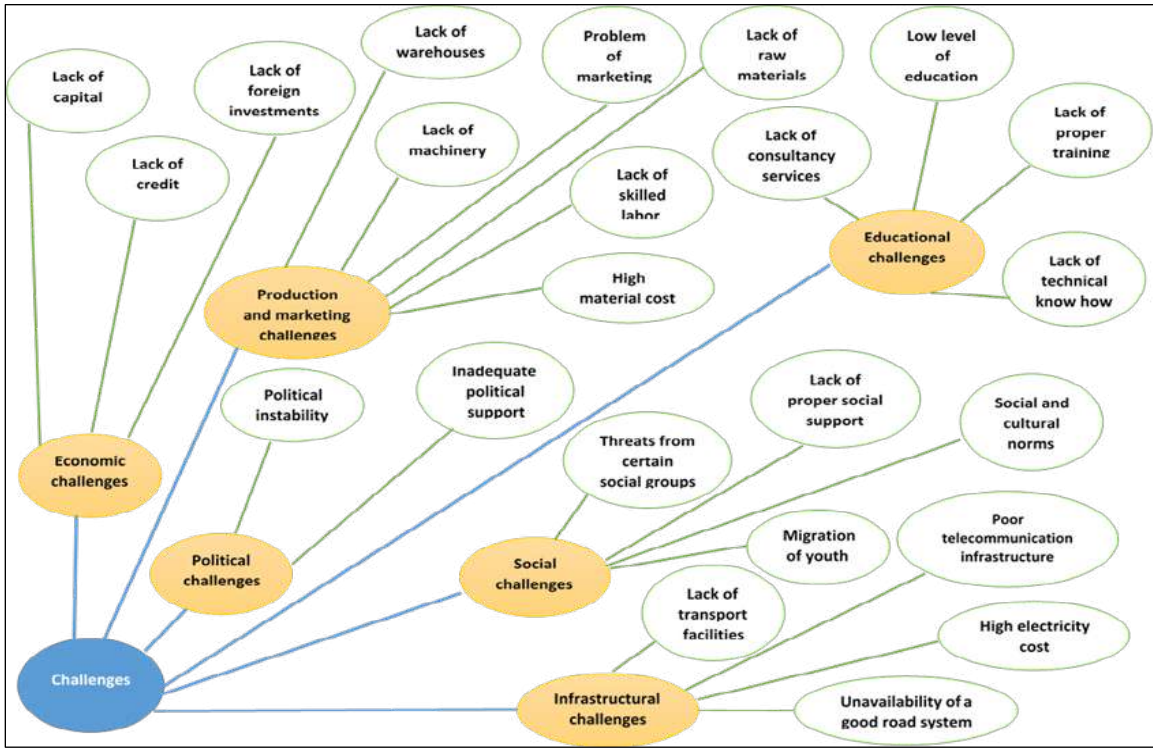


Figure 2. Second Level Thematic Map-A

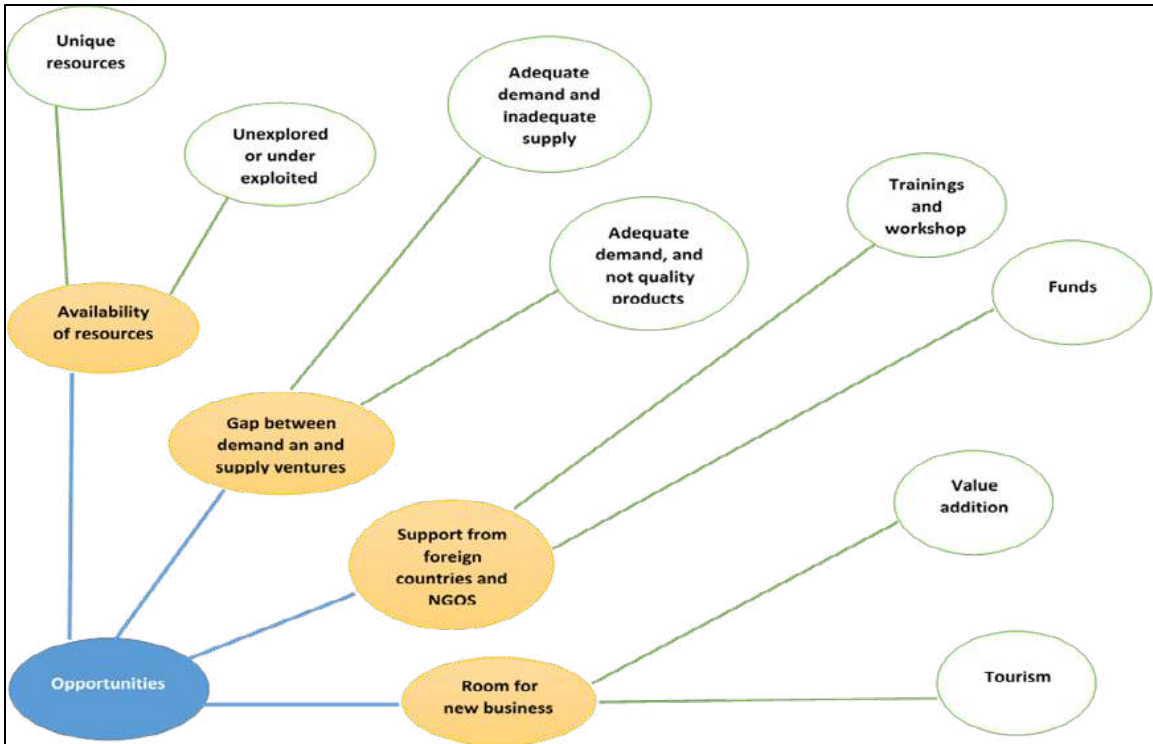


Figure 3. Second level of thematic map-B

C. Challenges faced by SMEs in Post-Conflict Areas

Numerous challenges were identified by the researchers that are believed to be constraining the smooth function of enterprises in Northern and Eastern Province.

Economic challenges, social challenges, educational challenges, political challenges, production and marketing challenges, and challenges related to infrastructure were identified as such crucial impediments to growing small and medium enterprises in Northern and Eastern provinces during post-war. Each aspect is summerized in Table 3.

Table 3. Data Analysis and Interpretation Process of Theme 01-Challenges

Excerpts	Interpretation	Construct	Theme
<i>"We lost our years of savings and wealth to the war"</i>	1. Lack of capital	Economic Challenges	Challenges
<i>"Banks advertise saying they are going to help. But when we request for loans they treat us like thieves"</i> <i>"Banks have a lengthy, complex process. When everything is okay to grant the loan, I might be about to die"</i>	2. Lack of credit facilities		
<i>"It is being a long period from ceasing the war. But still foreigners don't trust to invest on us. I hope at least our children won't have the same plight"</i>	3. Lack of foreign investment		
<i>"There are no quality, spacious warehouses in this area. So we cannot store our raw materials and products for a long time". "We can produce only a little at time because of no place with large space"</i>	4. Lack of warehouses in post conflicts areas	Production and Marketing Challenges	
<i>"I want to advertise about my products. I want the whole country to know what I produce. But we do not have any access to media. We have presses here, but I want the people to see my products"</i> <i>"My village men don't care about what has been used in packaging the spices. They just want chili powder and that's it. So I don't bother about the packing of my spices"</i>	5. Problem of marketing their products		
<i>"It takes a lot of time to produce one packet of turmeric powder. If I could buy a large milling machine the task will be easier and quicker"</i>	6. Inability to find the needed machinery		
<i>"It is difficult to find quality chilies, turmeric, cardamom, coriander in this area. Our climate is not suitable for those and also people don't try to cultivate them"</i>	7. Problem of finding raw materials		
<i>"Materials such as plastics, polythene available here are very expensive"</i> <i>"Raw material cost is so high here. I have to go to Pamunuwa to buy the clothing materials at a cheap price"</i>	8. High material costs		

<i>"Only few workers have experiences related to spice production. Even though I want to expand my business, due to this hindrance I am stuck in the same place"</i> <i>"Our workers do not show up regularly. Because of that we cannot achieve our charges. We cannot fire them since it is hard to find labor here."</i>	9. Lack of skilled labor		
<i>"It is very difficult to find vehicles to send products to the market"</i>	10. Lack of transport facilities	Challenges in Infrastructure	
<i>"We have heard people saying about selling through Facebook. We also like it. But our children say that we don't have connection here".</i>	11. Poor telecommunication infrastructure		
<i>"It takes too much time to transport raw materials and products"</i> <i>"Vehicles are not willing to transport our products to the market because the roads are broken."</i>	12. Unavailability of a good road system		
<i>"Sometimes the profits from the businesses are completely spent on covering the electricity bills"</i>	13. High electricity cost		
<i>"Earlier LTTE people looted us. Now some groups of thugs are collecting money from us at the end of every month"</i>	14. Threats from certain social groups	Social Challenges	
<i>"People still look at us in distrust. This will continue until the end"</i>	15. Lack of proper social support		
<i>"As a woman it is so difficult to start a business here. Not even my relatives helped me in my business. They still say that women should not do such things"</i>	16. Social and cultural norms		
<i>"Most of the good families have moved other countries to escape civil unrest between Sinhalese and Tamils"</i> <i>"Youth in the has migrated to other areas in search of jobs"</i>	17. Migration of youth		
<i>"At that time our life was more important to us than education. None of us received any education. I can't remember whether there were teachers even."</i> <i>"My business would be much easier if I could learn English"</i>	18. Low level of education	Educational Challenges	
<i>"I wish we had any training programs to teach us recent trends in business".</i> <i>"My employees are willing to take trainings in spice production. But there are no such trainings"</i>	19. Lack of proper training on innovative business practices		
<i>"We produce these by following the way our ancestors did. We do not follow any specific technical process to make this products"</i>	20. Lack of technical knowhow		

<i>"I like to send my products to Colombo too. But don't know how to make them aware about my products".</i>			
<i>"In building up our business we faced so many problems. It would have been better if we had someplace which could guide us"</i>	21. Lack of consultancy services		
<i>"Politicians only support their supporters"</i>	22. Inadequate political support	Political Challenges	
<i>"Government has no proper policies for the betterment of the businesses and they frequently change subsidies and other facilities"</i>	23. Political instability		

Source: Author (2022)

D. Opportunities to develop the SMEs in Jaffna District:

The Northern and Eastern regions of Sri Lanka are comprised of plenty of unique and valuable resources. These resources and locations remain untouched and unutilized financially.

As understood by the research, these opportunities include availability of resources, room for new business ventures, gap in demand and supply and support from foreign countries and NGOs.

Table 4. Data analysis and interpretation pertaining to the Objective 01

Excerpts	Interpretation	Construct	Theme
<i>"On one hand we are blessed. We have beautiful beaches, hot water springs that others don't have".</i>	1. Unique resources	Availability of Resources	Opportunities
<i>"We have huge extents of abandoned lands. The soil is so fertile. But nobody makes use of those"</i>	2. Unexplored or under exploited resources		
<i>"I make only containers from Palmyra, but there are numerous products we can make as value additions. For example, my Appa used to make some sweetmeats from Palmyra"</i>	3. Value addition	Room for New Business Ventures	
<i>"We can attract foreigners to our region using and potential locations, beaches and marine land"</i>	4. Tourism		
<i>I produce only spices. But customers ask for ghee, coconut oil from me. At the time I can't produce those. But if one wishes, there is a good demand for those here"</i>	5. Adequate demand and inadequate supply	Gap in Demand and Supply	
<i>"People here also ponder about the quality. Most of the time the fruits brought here from other areas are</i>	6. Adequate demand, and not quality products		

<i>damaged. Therefore, they do not buy them. If we can make that process we can make a good market here”</i>			
<i>“A few training programs have been conducted by American corner, Jaffna.</i>	7. Trainings and workshops	Support from Foreign Countries and NGOs	
<i>“Now Tamil Diasporas has started sending money. It’s better if the Government could coordinate that process. After all, they are our people and these funds are very important to us”.</i>	8. Funds		

Source: Author (2022)

E. Discussion

Results exhibited that there are numerous challenges and comprised of plenty of unique and valuable resources for entrepreneurship and SME’S development in post-conflict areas. One of the major forms of challenges faced by the SMEs in the considered region is economic challenges. No matter what measures have been taken by the government, still they are struggling with finding the needed finance for their business. The three main codes studied under this are lack of capital, lack of credit facilities and lack of foreign investments. The dwellers of this region have undergone various losses during the period of war. All their belongings, wealth and money were looted by the members of LTTE making their life miserable.

Another series of problems affecting SMEs are concerned with their production and marketing. They are facing numerous related difficulties. The researcher could identify several such major codes. Those are lack of warehouses in post conflicts areas, problem of marketing their products, inability to find the needed machinery, problem of finding raw materials, high material costs, and lack of skilled labor.

The lack of adequate infrastructure facilities also hampers the progress of this sector. The

prosperity of enterprises is dependent on the availability of key infrastructure services such as electricity, water, telephones and road access. The businesses in the particular region suffer by poor quality of infrastructures. Unavailability or functioning at an unsatisfactory level of these factors have caused the SMEs covered through this study to face a pathetic situation.

The SMEs have undergone severe social challenges as, Threats from certain social groups, Lack of proper social support, Social and cultural norms, and Migration of youth. This particular region was ruthlessly devastated by the terrorist activities. They had robbed all the possessions of the dwellers and harmed their life. Now they are starting their lives from the zeroth level. Nevertheless, at the time of speaking too they are subjected to threatening and being robbed. Several gangsters have got together and have created gangs with the prime objective of collecting money from the businessmen as ransom. If they deny to pay the money they will be physically harmed.

The level of education of the owner of the enterprise has a direct impact on the growth of SMEs (Amaradiwakara & Gunatilake, 2017).Taraba et al. (2015) states that also holistic competences of entrepreneurs are very important in the context of risk

management. The higher education of an entrepreneur is, the wider knowledge of economic regularities of the market and the more accurate forecasting of the circumstances in business environment are (Virglerova, 2017). Wang (2012) has disclosed that higher educated entrepreneurs can manage the firm-specific financial risks better. With the gaining of higher education a person gets to know about different sources of capital, by which he/she can invest in research and development that can increase the innovation of a small business from the specific market. But the people of the war-torn areas were deprived of their right to education due to the long-lasting war.

The political support extended for the betterment of these SMEs is inadequate and unsatisfactory. The entrepreneurs grieved saying that "Politicians only support for their supporters. The lack of a comprehensive framework in terms of policies toward SMEs development is one of the most important factors that constraint the growth and development of SMEs. There is no national policy for industrial development of the country and the policies are changing with government changes. Even though prolonged internal war has come to end, political stability in Jaffna –Northern and Eastern region is not conducive and satisfactory (Vijayakumar, 2012).

Northern and Eastern provinces are blessed with resources which are unique to the region. For example, in eastern province they can easily find Palmyra, limestones, coal, oil, marine resources, clay and various kinds of minerals. (Nishantha & Padmasiri, 2010). Natural resources such as beaches and marine are also unique to this particular region. Most of the time, nobody makes use of these resources. These resources can be introduced to the people who are interested in starting

SMEs as the new business ideas. And also they have more agricultural lands. Before the civil war the region's agricultural production compared favorably with that of other parts of the country, mainly rice, vegetables, fruit, and other cash crops. There is a potential for lucrative agri-businesses in the region. Crop agriculture (red onion, chilli, potato and tobacco), livestock farms (meat, milk and egg production), and fisheries can be developed as major economic activities in the Northern Province. SMEs can add value for those primary products and market to the other parts of the country and export markets. According to Sarvananthan (2007), Eastern Province could become industrial economy and tourist center in the long run.

According to the World Bank (2009), with the gradual resettlement of the displaced people after ending the war and restoration of their livelihoods, agriculture and SME production is expected to pick up. At the same time, regional demand will be created for SME products. This generates adequate demand for numerous products, but the supply will be inadequate since still a good platform is not built to cater this demand.

NGOs in the North and the East (some of which have received support or worked in collaboration with a USAID supported program) are working to upgrade the livelihoods of the target populations. These NGOs possess strong organizational capacity, a framework for identifying the needs of the SMEs and provide the trainings on the required skill development. A few training programs have been conducted by American corner, Jaffna already. In collaboration with other donor partners, such as CIDA, GIZ and WUSC as appropriate, provide support to civil society organizations providing demand-driven vocational technical training that results in job placements.

4. Conclusion

SMEs make up a large part of Sri Lanka's economy, accounting for 80% of all businesses. SMEs are an essential source of employment opportunities and are estimated to contribute about 35% of employment (Bandara and Rathnasiri, 2016). On this regard, SMEs are immensely significant in enhancing the lifestyle and status of the people in war-torn areas. Therefore, this research intended to investigate the challenges and opportunities encountered by these SME owners in the post-war period.

In conclusion, as identified the types of challenges faced by SMEs in particular areas are, economic challenges, social challenges, educational challenges, political challenges, production and marketing challenges, and challenges related to infrastructure. For many SMEs, however, their potential is often not fully realized due to factors related to lack of resources (finance, technology, skilled labor, market access, and market information); higher transaction costs relative to large enterprises; lack of networks that can contribute to a lack of information, know-how. On the other hand, it was revealed that they are exposed with the opportunities related to the availability of resources, room for new business ventures, gap in demand and supply and support from foreign countries and NGOs. The problem associated with these is, they do not tend to grasp these opportunities.

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Abbreviations

CIDA- Canadian International Development Agency

GDP – Gross Domestic Product

GIZ – German Agency for International Cooperation

NGOs – Non-Governmental Organizations

SMEs – Small And Medium Size Enterprises

USAID – The United States Agency for International Development

WUSC – World University Service of Canada

Authors Biography



H.M.T.R. HERATH

The first and the corresponding author, H.M.T.R. Herath, is a student of Post-Graduate Institute of Agriculture-Peradeniya who follows MSc. in Agricultural Economics. The major field of study of Ms. Herath is Agricultural Economics. Her research interest areas are sustainable development, migration and environmental economics. She is an affiliate of Sri Lanka Forum of University Economists (SLFUE) and a lifetime member of Sri Lanka Agricultural Economics Association (SAEA).



M.J.C FERNANDO

The second author, M.J.C Fernando, complete her B.Sc. (Hons) in Export Agriculture Degree Program majoring in Entrepreneurial Agriculture in 2019. She is interested in the research fields of, Agriculture Extension and Human resource management, Environmental Science and Marketing. She is the first author of journal articles “Core Competencies Influencing Agriculture

Extension Workers' Job Performance (Quantity of Work)”. International Journal of Agriculture Innovations and Research Volume 7, Issue 4, ISSN (Online) 2319-1473.



W.M.C.P. WANNINAYAKE

The third author, W.M.C.P. Wanninayake, is a student of Post-Graduate Institute of Agriculture-Peradeniya who follows MSc. in Agricultural Economics. The major field of study of Ms. Wanninayake is Agricultural Economics. Her research interest areas are Data analysis in Economics and International Trade.



AM AKEEL AHAMED

The forth author, A.M. Akeel Ahamed, completed his BSc in Business Administration (Special) in University of Sri Jayewardenepura and is a passed finalist of Association of Accounting Technique (AAT). Currently, he is working in a leading state bank of Sri Lanka and following Institute of Bankers of Sri Lanka (IBSL) second level. His interested research areas are Management, Economics and Finance.