

ABSTRACT SUBMISSION

Abstracts are invited for papers from anyone with an interest in rural entrepreneurship; we encourage contributions from academics and practitioners alike. Please indicate which of the conference themes you think is/are most appropriate and limit your abstract to 400 words.

Your Details

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Please use the following headings: (boxes will expand as you type)

Title: Microfinance and female entrepreneurship in a post-conflict, rural environment: Evidence from Sri Lanka
Purpose of this paper (please also indicate whether empirical, conceptual or case study etc) This paper analyses the ability of microfinance to aid female entrepreneurship in a post-conflict, rural environment. It seeks to identify the factors associated with successful repayment of loans, and analyses the linkages between microfinance and wider business performance.
Design/methodology/approach (including limitations if applicable) This research explores the microfinance database of the Centre for Women's Development and Rehabilitation (CWDR). This organisation, funded by the World Bank, seeks to facilitate the Sri Lanka Government's programme for Internally Displaced Persons (IDPs) in the post-conflict areas of the country. The dataset covers 344 female entrepreneurs who had received microfinance by October 2016, some of whom (n=108) received subsequent loans from CWDR.
Findings The findings of this research indicate that delayed repayments are relatively low and are rectified within a short period of time. The main reasons for delayed repayments are supplier issues, unanticipated costs, and incurring temporally losses in production. Demographic characteristics such as the age of the female entrepreneur, war orphans living in the household, educational level, income from activities apart from the business endeavour supported by microfinance, and the business sector which the entrepreneurs operate are not significant determinants of delayed repayments. Further, the loan officer's ranking of the business proposal (prior to loans being granted) is correlated with delayed repayments. Participation in enterprise training programmes has a significant influence on wider business performance. Female entrepreneurs state that debt free future investment, family commitments, sufficient present income, and high stress due to business expansion are the reasons not to seek for additional credit facilities.
Practical implications The loan officers' rankings of business proposals are indicative of subsequent loan repayments

and business development. The ranking system could thus inform beneficially to other microfinance institutions.
<p>Policy Implications (if applicable)</p> <p>The microfinance initiative is helping IDPs and stimulating female entrepreneurship. It provides a model for improving the fortunes of marginalised citizens in a challenging environment.</p>
<p>What is the originality/value of paper</p> <p>The paper draws on a unique dataset concerning the operation of a microfinance scheme in a post-conflict environment. Microfinance can aid female entrepreneurship. Its performance is not biased against those from the most challenging backgrounds (war orphans) and can help economic reconstruction in a post-conflict environment.</p>
<p>Please state if your paper is a:</p> <p><input checked="" type="radio"/> Refereed research paper <input type="radio"/> Practitioner Paper <input type="radio"/> Presentation only</p>
<p>Please indicate the theme(s) that you consider most appropriate for your paper:</p> <p><input checked="" type="checkbox"/> Entrepreneurship, farming and the natural environment</p> <p><input type="checkbox"/> Digital Rural Entrepreneurship</p> <p><input checked="" type="checkbox"/> International dimensions of rural entrepreneurship</p> <p><input type="checkbox"/> New approaches in rural theory, method and measurement</p> <p><input checked="" type="checkbox"/> Opportunities and challenges for rural development</p> <p><input type="checkbox"/> Rural Innovation, EU funding and the role of Universities</p> <p><input type="checkbox"/> Rural Social Entrepreneurship</p> <p><input type="checkbox"/> Rural Place Marketing</p>

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