Barriers to Learning From Crisis: A Neglected Aspect of Disaster Risk Reduction in the Tourism SMEs in Sri Lanka

2 authors:

Nilanthi Adikaram
University of Ruhuna
11 PUBLICATIONS **10** CITATIONS

SEE PROFILE

H.A.K.N.s. Surangi
University of Kelaniya
59 PUBLICATIONS **243** CITATIONS

SEE PROFILE

Journal of Integrated Disaster Risk Management

Regular Article

Barriers to Learning from Crisis: A Neglected Aspect of Disaster Risk Reduction in the Tourism SMEs in Sri Lanka

Kalutara Koralalage Nilanthi Britto Adikaram[1*] and Surangi Hapugoda Achchi Kankanamge Nadee Sheresha[1]

Abstract The survival of Small and Medium Enterprises (SMEs) is a critical necessity due to their economic and social contributions. Organizational crises, on the other hand, pose a threat to the viability of SMEs. Thus, DRM has become increasingly important in the organizational management of SMEs. As a strategic approach to DRR in organizational context, SMEs need to practice crisis management, particularly need to learn from crises. However, the high crisis vulnerability of SMEs indicates ineffective crisis management on their part, mainly due to failure to learn from crises. Using a social constructivist approach, this phenomenological study attempts to identify the various barriers that hinder the crisis learning of SMEs. An in-depth investigation was conducted with 19 selected tourism SMEs located in the Southern Province of Sri Lanka. The results revealed the existence of several crisis learning barriers classified using IPA, namely personal, organizational, and industry level barriers. Among them, the organizational level barriers brought attention to the lack of internal resource integration for crisis management in tourism SMEs. These findings could assist SMEs and stakeholders to identify the corrective measures required to eliminate such learning barriers. They may also help policymakers and supporting organizations in launching their services.

Keywords: Experiential learning, Learning barriers, Phenomenology, Social constructivism, Tourism SMEs, Disaster Risk Reduction, Organizational crisis

[1] Department of Commerce and Financial Management, University of Kelaniya, Sri Lanka
* Corresponding author email: nilanthi@fot.ruh.ac.lk

1. INTRODUCTION

In most developed and developing economies, Small and Medium Enterprises (SMEs) account for more than 90% of total businesses (Schepers et al., 2021; Fasth et al., 2021; Eggers, 2020; Khalique et al., 2011; Kato & Charoenrat, 2017; Dasanayaka & Sardana, 2010). Thus, SMEs are essential to any economy in a number of ways, such as by generating jobs and making a significant contribution to the Gross Domestic Production (Tulus, 2008; Girish et al., 2021). It happens though, that SMEs demonstrate higher vulnerability to a wide range of disasters than larger firms (Sullivan-Taylor & Branicki, 2011; Lai et al., 2016). Nevertheless, these threats result in organizational crises. More significantly, there is no agreed upon definition (Shaluf et al., 2010) of what constitutes a disaster vs a crisis. According to Parker (1992, p.6) disaster is 'an unusual natural or man-made event, including an event caused by failure of technological systems, which temporarily overwhelms the response capacity of human communities, groups of individuals or natural environments, and which causes massive damage, economic loss, disruption, injury and/or loss of life'. However, the term crisis has also been used interchangeably (Shaluf et al., 2010) but with the organizational perspective. Unlu et al. (2010, p.156) referred to crisis management as "different aspects such as administration, recovery and response activities, mitigation efforts or organizational collaboration". In the existing literature, crisis and disasters are used as synonyms, but they are different both, in cause and effect. Although the terms disaster and crisis have different meanings, they are intimately related, mutually dependent, and have a lot in common. The meanings of disaster and crisis are not clearly defined, and the phrases are frequently used synonymously or in combination in mainstream literature, as in the case of "disaster crisis management" and "crisis and emergency management". As many common features have been identified between disaster and crisis, so that they can be used interchangeably in this study. This article focuses on how crisis learning can be included into Disaster Risk Management (DRM). This is a result of the DRM domain becoming into a sufficiently established field, despite their relative lack of integration.

More importantly the vulnerability of SMEs to significant catastrophes, including but not limited to tsunamis, cyclones, floods, and droughts. Other than the nature of the business, the nature of the crises and the way they respond to crises determine the crisis vulnerability of SMEs (Miklian & Hoelscher, 2022). The high vulnerability of SMEs to crises is attributed to various factors, prominently among them being the limited access to advice and support due to resource constraints (Herbane, 2010a; Doern, 2016). Notably, insufficient financial resources, as highlighted by Pathak and Ene (2017) and Auzzir et al. (2018), stand out as significant contributors to the increased crisis vulnerability of SMEs. In addition to financial constraints, non-financial barriers to crisis planning in SMEs were examined in terms of the perceptions and reactive behavior of senior management towards risk management (Herbane, 2010a). A diminished perception of risk (Doern, 2016), stemming from inadequate attention to crisis planning (Asgary et al., 2012; Herbane, 2010b), and a limited focus on cash flow (Herbane, 2010a) were identified as factors responsible for escalating the vulnerability of SMEs to crises. The impact of financial crises on SMEs, hindering productivity and growth, is exacerbated

when compared to larger firms. The added stress brought about by events such as the COVID-19 pandemic, with its economic and health-related shocks, further magnifies the challenges faced by SMEs. Weaker supply chains, a lack of innovation, and less diversified growth strategies contribute to the vulnerability of SMEs during such crises (Erdiaw-Kwasie et al., 2023). Miklian and Hoelscher (2022) describe the SME crisis as a "double shock" involving financial, economic, and pandemic-related challenges, highlighting the multifaceted nature of the crises faced by SMEs.

SMEs' ability to survive and grow is being impacted by an increasing number of crises and disasters. Given the current circumstances, it is imperative to establish synergies between crisis learning and DRM. Scholars have highlighted the necessity of adopting more strategic approaches rather than focusing on the short term recovery from a crisis (Branicki et al., 2017; Kottika et al., 2020). As a strategic approach to organizational management, organisational learning plays a critical role in knowledge creation and enhancing the long-term survival of the organization (Gary, 2009; Wang & Ahmed, 2003). SMEs in particular have been identified as a segment of the economy in which organizational learning is critical (Xie et al., 2020) due to certain inherent weaknesses of SMEs, such as the limited resources they typically possess. Among businesses, tourism industry has been identified as an industry which is more vulnerability to crises due to its nature (Aliperti et al., 2019; Pforr & Hosie, 2008).

A crisis is a situation in which SMEs may be forced to make structural and behavioural changes. Hence, crisis learning would help SMEs to manage any developing crises more effectively by making the best use of their existing resources. Unfortunately, though, evidence suggests that SMEs are never fully engaged in the learning process (Toubes et al., 2021). It resulted in the organizations' focus on crisis management shifting from crisis preparedness to crisis response. (Ates et al., 2011). Even those SMEs identified as showing proactive behaviour, were not putting any real effort into crisis learning. Due to the difficulties that SMEs face in obtaining formal learning, experiential learning would be an alternative means for SMEs to obtain necessary knowledge that could prove useful in times of crisis. Moreover, digitalization has gained momentum during crises due to specific challenges faced during certain types of crises such as pandemics (Hossain et al., 2020). Consequently, despite the increasing number of crises in today's business environment, SMEs continue to remain extremely vulnerable (Runyan, 2006). This could be due to ineffective crisis management. A worse possibility is that SMEs may not learn from crises. It is apparent that more consideration was given to address the problem of crisis but not the problem of not learning from crises. The fact that SMEs face learning challenges may be the reason for such negative behaviour, which is less discussed in depth in the existing SME crisis management literature. Although it has discussed the learning barriers of large organizations (Smith & Elliott, 2007; Schilling & Kluge, 2009) it is rarely discussed with SMEs, particularly on crisis learning. In addition, there are plenty of studies related to SME crisis issues (Fasth et al., 2021; Parnell & Crandall, 2021; Auzzir et al., 2018; Doern, 2016), but those are not related to crisis learning barriers. Hence it is questionable whether the SMEs face learning barriers. If so, this study aims to find answers to the research question of what are the barriers tourism SMEs have to overcome during crisis learning.

It is vital that this research focuses at the experiential crisis learning behavior of SMEs, which is a social coping strategy. Thus, it explores SMEs' participatory learning through exchange of crisis experiences among stakeholders as a crisis management strategy. Considering the significant contribution to the economy this study selected the tourism industry to be investigated. Due to the lack of a unique definition to identify SMEs this study uses the definition of the Ministry of Industries and Commerce (2016) of Sri Lanka for service sector SMEs as businesses with fewer than 200 employees and an annual turnover of less than LKR 750 million.

To accomplish this, this article presents a review of the relevant literature particularly on disaster management, organizational crises management, SME crisis management and experiential learning of organizations. Then it describes the research methodology, followed by the research findings. The discussion then moves on to the conclusion, which presents the research contribution, notes the limitations, and offers suggestions for future research.

2. LITERATURE REVIEW AND THE THEORETICAL FRAMEWORK

The research on organizational crises has expanded quickly in recent years, but not much of it has addressed how SMEs learn from or become ready for crises. This knowledge would support risk and disaster management, crisis preparedness, and the identification of the mechanisms that encourage organizations to take the initiative to implement risk and disaster resolution policies and procedures as well as crisis and disaster preventive initiatives.

2.1 Disaster Risk Management

DRM encompasses a thorough approach that includes recognizing potential threats from hazards, processing and analyzing these threats, comprehending the vulnerability of individuals, evaluating communities' resilience and coping capabilities, formulating strategies for reducing future risks, and enhancing capacities and operational skills to effectively implement the recommended measures (Agrawal, 2018). The increasing frequency of occurrences, the growing complexity, and heightened vulnerability have underscored the imperative need for DRM in the business sector. Recognizing that the complete elimination of disaster risk is not feasible, businesses are compelled to assess and manage these risks systematically to effectively mitigate their impact. This emphasis the more intention to organizational crisis management.

2.2 Organizational Crisis Management

Despite the lack of a unique definition for organizational crisis (Williams et al., 2017), some common features are cited in most crisis definitions as low probability, high impact on the subject, necessity to make urgent decisions, threat to organizational viability and the possible

need to re-structure the system (Shrivastava, 1993; Pearson & Clair, 1998; Runyan, 2006). The impact on local and global economies has caused the discussion of organizational crises to become more prominent than ever. The description of crisis as a continuous process is more valid for organizations (Coombs, 2015; Williams et al., 2017) that assess the various events and forces that may negatively affect the organizations' production, processes, and stakeholders (Coombs, 2015). Within this process, collective perception and long-term understanding have been identified as crucial for effectively managing such crises. The complexity and severity of current crises have caused great sociocultural shifts. For example, the Covid-19 pandemic, which is described as a high impact, slow-burning creeping crisis, has caused enormous disruptions to communities worldwide (Boin et al., 2020; Boersma et al., 2022), including business organizations. Hence, proper communication within the organization between different levels of employees is considered essential for effective crisis management during the post-crisis phase (Smith, 1990). Above all, internal crisis communication must furnish workers with adequate socioemotional tools to lessen the adverse effects of crises and promote organizational transparency (Ruppel et al., 2022).

2.3 Organizational Crisis Learning

Learning is a process that results in a change in a person's behavior as a result of practice or an experience (Houwer et al., 2013; Lachman, 1997). It starts with experiences (Argote & Miron-spektor, 2011), and participatory learning is the foundation for experiential learning. Organizational learning is distinct from individual learning as it improves an organization's performance through the knowledge and understanding embedded within the organization (Ellstrom, 2010). The knowledge can be embedded in various repository systems such as tools, routines, social networks and transactive memory systems (Walsh & Ungson, 1991). Argote and Miron-Spektor (2011) draw attention to the fact that such embedded knowledge can affect future learning. Hence organizational learning is defined as the net gain in an organization's knowledge gained through experience over time, resulting in positive behavioral change (Argote & Miron-spektor, 2011).

Moreover, crisis learning has identified as vital (Elliott et al., 2005) within organizational learning which leads to effective crisis management. Learning can be incorporated at each stage of the crisis, and specifically, the organizational learning would be more applicable during the pre, trans and post phases of crisis management (Herbane, 2014; Smith, 1990; Wang, 2008). Along these, the organizational management plays a key role as the organizations' leaders in fostering a culture of learning (Bhaduri, 2019). Therefore, applying organizational learning to crisis learning may improve the knowledge of employees posted across different levels of the organization, as this is likely to result in a more effective response during a crisis within an organization. The participation of all employees is crucial since the primary goal of crisis management is to restore normalcy as quickly as feasible. Learning is positively correlated with knowledge, and learning has the effect of improving knowledge, and this is also applicable to

crisis learning. Wang (2008, p.426) has stated that, "Though we know much about the types and modes of learning and recognize the connection between learning and crisis management, what appears to be missing in our current knowledge is how learning can be applied and how it contributes to effective crisis management." Therefore, applying organizational learning to crisis learning may improve the knowledge of employees across different levels of the organization, raising the likelihood of more effective management within an organization even which is applicable to SMEs. In addition, little research investigating how its organizational culture may influence its responsiveness to crisis events (Carmeli & Schaubroeck; 2008), particularly with SMEs prone to a crisis event. Okada et al. (2023) have identified the implementation gap at the crisis response phase where it incorporates the Integrated Disaster Risk Management (IDRM). The authors highlighted the necessity of identifying the factors prohibiting learning from past disasters and the remedies to be done to apply what is learnt.

2.4 SME Crisis Learning

The significance of fostering a learning culture within a business (Smith & Elliot, 2007) to gain the highest employee participation was recognised even with SMEs (Xie et al., 2020). Xie et al. (2020) further identified individual and organizational level learning as crucial factors in SME development and success. Organizational learning may create knowledge that is effective for crisis management, and such knowledge could be used to implement best practices (Elliott & Macpherson, 2010) within the SMEs so they can respond to a crisis more effectively (Bhaduri, 2019). Arguably, scholars have claimed that SMEs have not been completely included in the learning process when it comes to knowledge transfer and large organizations integration, both of which are crucial steps in the organizational learning process (Toubes et al., 2021). The authors further stated there was the lack of knowledge transfer and interaction past experiences. However, possessing prior experience or attempting to become normal may not be sufficient (Toubes et al., 2021) for organizations to become resilient in the long run. Thus, the authors recognised the necessity for building ongoing, more strategic learning processes within SMEs. Due to certain business characteristics such as focusing primarily on cash, SMEs are more intent on re-establishing the cash flow to recover from the crisis (Runyan, 2006) rather than adopting a strategic approach such as learning. Some studies have considered the crisis management barriers of SMEs and underlined the significance of crisis learning and the necessity of examining the learning barriers that SME owners face (Runyan, 2006). Although the crisis learning barriers faced by large organizations have been discussed (Smith & Elliott, 2007), there is little discussion of such barriers related to SMEs in the existing literature. Even among those studies that were devoted to SMEs, they mostly highlighted the importance of learning in general (Chaston et al., 2001), and hardly paid any attention to crisis learning.

In addition, Ozanne et al. (2020) emphasised that most existing crisis response studies are based on general observations or secondary data. Hence, the authors stressed the importance

of collecting data from the actual victims (*i.e.*, affected organizations) of the crises. Moreover, most existing research focuses on the SMEs in developed countries (Durst & Henschel, 2021), regardless of the fact that SMEs in emerging nations are more vulnerable to crises (Burhan et al., 2021; Kato & Charoenrat, 2017; Parnell, 2009). Also, the tourism industry has been identified as one of the key industries vulnerable to any crisis (Santana, 2004), with the majority of tourism businesses coming under the SME sector in most developing economies such as Sri Lanka (Central Bank, 2021). Therefore, the authors have recognised the need to explore the crisis learning barriers faced by SMEs.

2.5 Theoretical Framework

Experiential learning theory of Kolb (1984) offers a valuable insight into explaining barriers that SMEs face. This theory emphasizes the importance of learning through experiences, reflection and active engagement. The study applies the experiential learning theory in the organizational domain to understand the SME's crisis learning behaviour. Experiential learning differs from cognitive and behavioural learning as it is based on an integrative learning perspective that incorporates experience, perception, cognition, and behaviour (Kolb, 1984). Therefore, this study could evaluate to what extent the SME's crisis learning involves in the process of experiential learning namely experiencing, reflecting, conceptualizing, and experimenting. Experiential learning is an exchange of experiences between the individual and the environment and may vary in effectiveness across different levels of individuals, groups and organizations (Kolb & Kolb, 2009). Since individual learning plays a vital role within experiential learning in the organizational context, it is essential to eliminate the barriers between individuals and generate a climate where a shared vision can be created. Thus, Kolb and Kolb (2009, p.52) emphasised that "to learn from their experience, teams must create a conversational space where members can reflect on and talk about their experiences together". When it comes to effective disaster management, Okada (2021) discussed specifically this viewpoint and emphasized the value of a communicative environment where people can come together and work together.

This study focuses on learning barriers, which can be overcome by learning from others' experiences, whereby entrepreneurs can use to manage crises in their organizations. By way of a participatory approach to learning in an organization, the social aspect of learning can be supported by the Communities of Practice Theory (CoP) (Wenger, 1998), which proposes that that groups of people who, via regular interaction, learn how to do something better as they share a concern or a passion. The theory mainly considers that the characteristics as described by Wenger (1998) comprise the domain (a shared field of interest), the community (members in the domain engage in joint activities and discussions, help each other, share information, and build relationships to learn from each other), and the practitioners (who develop a shared repertoire of resources such as experiences, stories, tools, and ways of addressing recurring problems), who collectively engage in what is known as a shared practice. However, SMEs may face issues in sharing experiences and knowledge. Therefore, the current study may be

able to determine the extent to which SMEs encounter challenges in knowledge sharing and crisis-related adaptation. Thus, SMEs could identify the ways and means of overcoming such crisis learning barriers.

3. METHODOLOGY

Since knowledge cannot be created in a vacuum, the study includes social interaction, as this is more likely to result in effective experiential learning. Therefore, the social constructivism approach is better suited to studying the experiential learning behaviour of SMEs as it considers the interaction between individuals and society. Furthermore, the authors decided to conduct a phenomenological study to extract the essence of people's lived experiences with the crisis phenomenon. This exploratory study followed the qualitative research to investigate the subject in-depth. Participants were recruited for the study from the highly vulnerable SMEs in Sri Lanka's Southern Province, particularly the tourism industry, which has been badly affected by crises such as tsunami, terrorism, civil unrest, flood, easter attack and pandemic. Since this is a phenomenological study, a purposive sample of participants with relevant crisis experiences was included (Smith, 2011; Alase, 2017), with the expectation that participants will be able to produce useful information for the study (Brikci & Green, 2007). The researchers leveraged their relationships with the relevant authorities, namely the district secretariat offices and district chambers. They were careful to select the most homogeneous sample considering the Interpretative Phenomenological Analysis (IPA) research approach. A semi structured questionnaire was used to collect data from face-to-face interviews with 19 SME entrepreneurs (Table 1).

Table 1. Demographic factors of participants

	Respondent	Gender	Age	Marital status	Type of business	Location	No. of employees
01	Saman	Male	64	Married with children	Restaurant/ Hotel/ Accommodation provider	Urban	10
02	Dhakshi	Female	58	Married with children	Restaurant	Urban	2
03	Prabath	Male	40+	Married with children	Restaurant	Urban	3
04	Jane	Female	59	Married with children	Restaurant	Urban	15
05	Mahesh	Male	71	Married with children	Restaurant/ Accommodation provider	Urban	5
06	Ganesh	Male	62	Married with children	Restaurant/ Accommodation Provider	Rural	8
07	Kumara	Male	48	Married with children	Restaurant/ Hotel/ Villas	Urban	12
08	Siril	Male	60+	Married with children	Restaurant/ Accommodation provider	Urban	36
09	Sahan	Male	61	Married with children	Restaurant/ Accommodation provider	Urban	95
10	Udara	Male	52	Married with children	Guest house	Rural	4
11	Rasika	Male	69	Married with children	Restaurant/ Guest house	Rural	5
12	Nihal	Male	60+	Married with children	Restaurant/ Guest house	Urban	8
13	Gamini	Male	72	Married with children	Restaurant/ Accommodation provider	Urban	8
14	Namal	Male	65	Married with children	Hotelier	Urban	48
15	Kosala	Male	62	Married with children	Restaurant/ Accommodation	Urban	12
16	Sugath	Male	49	Married - no children	Safari Tour Organizer	Urban	3
17	Shammika	Male	45	Married with children	Diving Center	Urban	5
18	Ruwan	Male	40	Married with children	Souvenir shop	Urban	2
19	Madura	Male	40	Married with children	Dress shop	Urban	2

Interviewees were asked to share their experiences of previous similar crisis, particularly any situation where they were unable to apply past experiences to respond the crisis. More importantly they were questioned about major barriers of applying past learning/ learning experiences to a crisis. As an example, the participants were asked about their experiences with the following questions:(a) Can you describe an incident where your business was highly vulnerable for a crisis? (b) Were you had a similar previous experience(s) at that time? (c) Have you identified any situation where you could not apply past experiences to respond the crisis? (d) What are major barriers to you/ other party known to you applying past learning/ learning experiences to a crisis? In response, the participants talked about a variety of situations as "*we had dealt with a wide range of crises. Only volcanoes have not affected us yet. There was a Tsunami, and the flood occurs once a year or once every two years. Then there were the cyclones*" (Sahan). More importantly they outlined numerous instances in which they were unable to make use of their prior crises experiences due to many reasons.

Thus, this qualitative research allowed us to conduct an in-depth analysis, potentially revealing multiple truths consistent with the social constructivism viewpoint. All initial interviews were conducted at the business premises of the respective SMEs. In keeping with the prevailing health guidelines, the participants were contacted over the phone the second time, and nearly six months later, to obtain updated information. Even though personal visits were challenging due to the severe pandemic restrictions, real-time data covering the more recent experiences of participants were collected, as this information was essential for the phenomenological research. A pilot study with six SMEs was carried out before the main study. Discussions with key informants in the field too helped the researchers to improve their knowledge of the subject.

Adhering strictly to ethical guidelines in qualitative research, the researchers were careful to inform participants about the study, obtain both verbal and written consent for interviews, schedule convenient times for participants, audio record the interviews with permission, and so on. To avoid losing any important information, the researchers took care to transcribe and translate the interviews as soon as possible after the interviews. Not shared the interview protocall but the Furthermore, maintaining field notes, making observations at the business premises, and collecting other supporting documents were done assiduously. The multiple data sources also helped to carry out data triangulation to increase the credibility of the research. In the process of applying IPA, the researcher engages in repeated readings of manuscripts while concurrently listening to recordings. Each successive reading yields fresh insights into the data, enhancing comprehension and clarifying crucial information. The initial exploration involves free association and data immersion, leading to the identification of emergent themes that consider both the convergence and divergence of data, aiming to comprehend similarities and differences in individuals' perceptions of experiences (Miller et al., 2018). Subsequently, the process advances to establishing connections among emergent themes through abstraction and integration. By applying a clustering process, it becomes feasible to identify sub-order themes that reflect participants' primary concerns. The development of topics is not solely based on frequency but also takes into account the richness of data present in transcripts where

participants narrate their lived experiences. Subsequently, the identification of super-order themes involves abstracting from the sub-order themes. This iterative process extends until the analysis is completed for the last case. The researcher engages in across cases analysis, delving deeper into the interpretation to uncover overarching patterns and themes that transcend individual experiences. This comprehensive approach allows for a thorough exploration and understanding of the qualitative data collected through the IPA process. Although data saturation is not considered in IPA studies (Brocki & Wearden, 2006; Miller et al., 2018), this study collected data up to saturation level. SQR NVivo 12 software was used to facilitate data processing and increase research transparency. Finally, the data analysis identified three major themes and seven subthemes as the SME crisis learning barriers.

4. FINDINGS AND DISCUSSION

According to the IPA, there are three major SME crisis learning barriers: personal, organizational, and industry-level. It also identified the following subthemes under each of the major theme (Table 2).

Table 2. Major themes and sub themes identified through IPA

Major theme	Sub themes
Personal barriers	Work-life integration: Commitments with personal life
	Organizational myopia: A narrow emphasis on corporate objectives.
Organizational barriers	Path dependency: Inability to have a strategic vision.
	Core-rigidity : Leads SMEs to reactive crisis response.
	Institutional mindset: Cognitive disposition towards supporting institutions
Industry-level barriers	Industry centric pedagogy: Deficiency in tourism industry specific training on crisis
	Collaborative potential: Reduced synergetic engagement opportunities

Employees are essential to the organizational learning process as they are the individuals who acquire the knowledge and utilise it later for the benefit of the organization. Therefore, individual barriers are identified as barriers that prevent entrepreneurs and employees from crisis learning. Learning barriers that stand in the way of creating shared knowledge among organizational members are referred to as organizational level barriers. In view of the

comparatively fewer employees working in most SMEs, both group and organizational level barriers are considered under organizational barriers. Since external stakeholders can strongly influence experiential learning, this study identified the industry level barriers faced by SMEs also as being part of the experiential crisis learning process. The barriers that affect crisis learning at the industry level too must be overcome, for which the industry people must collectively find solutions.

4.1 Personal Barriers

Effective crisis management requires that the knowledge shared among all employees is been used to find solutions to the various problems that emerge, especially during times of crisis. Experiential learning is an important strategy for SMEs to develop their knowledge, skills, and abilities and overcome the challenge of resource limitation (Valaei et al., 2016). However, the participants in this study highlighted several barriers that could arise at the individual level namely work-life integration: commitments with personal life and organizational myopia: a narrow emphasis on corporate objectives.

4.1.1 Work-Life Integration: Commitments with Personal Life

Work-life integration can act as a barrier to the crisis learning of SMEs. Work-life integration refers to the blending of personal and professional commitments, allowing individuals to balance their work responsibilities with their personal life (Morris & Madsen, 2007; Anderson & Kelliher, 2011). Due to the intrinsic nature of most SMEs, the personal lives of SME entrepreneurs and their business lives are closely intertwined (Doern, 2021). Despite certain benefits being made available through such a setup, it gives rise to an environment that is inappropriate for learning by limiting the crisis learning potential of SMEs. In Asian culture, family comes first, and integrating family life into the workplace creates a more comfortable setting for them (Xie et al., 2020). Moreover, SMEs are inextricably linked to personal relationships and personal property. Usually, these are family-oriented businesses with the home serving as the main business premises or alternatively a nearby location being chosen for that purpose. However, this arrangement can sometimes turn out to be disadvantageous. Personal commitments prevent them from learning through weak ties, such as business-related training programmes, workshops, and professional forums. As one of the directors of a regional Chamber of Commerce, Saman explained that family commitments acted as a barrier against participating in such programmes.

So, as they are fully immersed in their own family matters, these receive priority. Maybe the husband and wife run the business as a team, but then the wife has to go and pick up the children from school and things like that. While that is happening, the husband must be there minding the business. So, the husband cannot come and spend a whole day here participating in a seminar, leaving the wife to do everything.

In the Asian context, women being 'dutiful wives' (Surangi, 2018), SME owner-managers prioritise their family responsibilities over business commitments, limiting their networking and learning opportunities. According to Herbane (2010a), the lack of time and the owner's preoccupation with the day-to-day operations of the small business may act as additional barriers against accessing and gathering valuable formative knowhow. In the Sri Lankan context, this could be extended to include family commitments, such as being a 'family man' who is devoted to his family, as this draws more social recognition. So, they are fully immersed in their family matters, which receive priority.

Although distinguishing between family and business work is critical, it is challenging to do so, owing primarily to the organizational structure of SMEs. Thus, the findings indicate that those who run SMEs are hesitant to prioritise learning or training related engagements over their personal commitments. Thus, it limits the learning opportunities available to them to expand their knowledge, even that needed to deal with crises.

4.1.2 Organizational Myopia: A Narrow Emphasis on Corporate Objectives.

Organizational myopia can be defined as a narrow and shortsighted focus on organizational goals (Palmer, 2015; Laverty, 2004). Employee attitudes, according to respondents, could work as a barrier against implementing strategic approaches (*e.g.*, learning and acquiring actual industry exposure), which are necessary for long-term survival. Most tourism businesses face employee issues as the younger generation is more concerned about the salary than acquiring knowledge and skills. Owing to the small workforce size of the majority of SMEs and their significant position in the business, each employee's performance and contribution are essential to the success and performance of SMEs. The narrow focus entrepreneurs may limit the learning behaviour of SMEs, which is critical for the industry's long-term viability.

Employee attitudes generally evolve in tandem with the firm's development, which requires the organizations to grow. Existing studies mainly discuss the attitude of the entrepreneur towards crisis resilience (*e.g.*, Herbane, 2019) but not the learning attitude of employees. Eyeing the potential for career development, employees may wish to learn more about the industry and choose to stay if they want to advance their careers in the industry. Since there are many youthful employees in the tourism industry, it would be beneficial for them to develop the right attitude.

The main thing I see in my son is that he is more focused on earning money (Mahesh). This research complements previous empirical studies of SME entrepreneurs who had their main focus on money (Herbane, 2010a) due to their own financial imperatives (Lee-Ross, 2012), demonstrating that the younger generation entering the tourism business primarily focused on the short-term revenues. Therefore, they are hesitant to implement strategic measures that will secure their long-term survival (*e.g.*, preparing for crisis management, participating in

knowledge-building activities, and providing crisis management training for staff) because these require greater personal commitment.

They are willing and for just one reason, money. But I do not think that anybody should step into this industry only to earn money (Namal).

According to the respondents, the attitude and behaviour of the younger generation that enters the industry must be transformed significantly so they may provide a more satisfactory service to the customers to advance their careers. Faced with such a situation, they may feel eager to learn the essentials of the industry and acquire the additional knowledge necessary to perform their duties more competently.

4.2 Organizational Barriers

Usually, in a crisis, SMEs have a tendency to attempt a short term recovery rather than adopt some long-term strategic approach as many SME entrepreneurs feel less motivated to invest time and energy on more comprehensive crisis management activities because they think it is not worth it (Branicki et al., 2017). However, later studies have found that SMEs that adopted long-term strategic approaches managed to survive most crises successfully (Kottika et al., 2020). Toubes et al. (2021) stressed that knowledge management through crisis learning within SMEs may help the business to move well beyond the short-term focus of simply recovering from the crisis. In addition, the authors argued that in seasonal industries like tourism, where significant numbers of temporary workers are involved, businesses face more challenges in establishing a shared vision within the firm. This study also identified several factors that serve as barriers preventing SMEs from learning valuable lessons from crises namely path dependency: inability to have a strategic vision, core-rigidity: leads SMEs to reactive crisis response and institutional mindset: cognitive disposition towards supporting institutions.

4.2.1 Path Dependency: Inability to Have a Strategic Vision

Path dependency can lead SME entrepreneurs to resist change, less innovative and not flexible and stick to established practices (Greener, 2002). SMEs are primarily family-owned businesses, with the husband and/or wife holding most of the ownership. However, there is a low likelihood that their children will enter the tourism industry and continue the parental business. In Sri Lanka parents are eager to provide their children with a good education. Once qualified in their specialised field of study, they take it up as their profession rather than get involved in the family business. Consequently, there is a significant barrier that prevents the passing of knowledge down the line and creating embedded knowledge within the organization.

Dhakshi is the mother of two daughters, and her husband works for the government. Her eldest daughter has completed her higher education and is working as a civil engineer while

the younger daughter is still pursuing her school education. According to Dhakshi, there is little chance that either of her daughters will carry on the family business after her.

Sometimes I feel they may not continue this after me. But my son-in-law likes this business as they can earn money from it. So, there may be someone to carry on the business.

Therefore, she does not feel compelled to share her knowledge with her children, as she assumes they will not become involved in her business in the future. Even though Sahan has been running his father's business as a partnership with his sister and brother for over 40 years, he is doubtful about what will happen at a later date. The three of them have six children, two each, but it appears that their involvement in the business as the next generation will be minimal. As a result, he observed that,

One of my sister's children has done a business course. He is doing the night business now. It seems that the others may join him or engage in other fields. It is impossible to say what will happen in future. Gamini and Siril also stated that their daughters might not enter their business after them. They were more likely to engage in other well-recognised professions, and become doctors or managers in other industries. Therefore, uncertainty about the business continuation may limit the knowledge sharing activity among family members and even among the employees of the SME. Earlier empirical studies have highlighted that only 10% of SMEs had plans for continuing their businesses into the future (Lee-Ross, 2012). Uncertainty about business continuity demotivates SMEs from sharing their knowledge with other people in the organization. Even though family members are the primary sources of information, respondents explained why they are not delegating responsibility to the younger generation. There may be a lesser concentration on strategic vision that causes to long term survival of businesses due to the uncertainty of business continuity, which offers little opportunity for creating a strategic vision that addresses future uncertainties. Hence, it may put a stop to the creation and embedding of knowledge within the SME. As the company fails to share the experience, there is reduced scope for crisis learning and the creation of embedded knowledge within SMEs.

4.2.2 Core-Rigidity : Leads SMEs to Reactive Crisis Response

The term "core rigidity" describes the point at which an organization has been rigid and resistant to change (Gilbert, 2005). The way SMEs respond to crises can be strongly influenced by this rigidity, which frequently results in a reactive rather than a proactive strategy. This investigation explores the complex link between SMEs' reactive crisis reaction behavior and their underlying rigidity. SMEs engage more in fire-fighting than in fire prevention, which can have a negative impact on the crisis learning behaviour of SMEs (Herbane, 2010a). All respondents stated they were unaware of specific crises such as the tsunami and Covid-19. Respondents believed that crises are always distinct from one another so they assumed that being prepared for one type of crisis was pointless as it would not apply to another. This circumstance highlighted how crucial it is for tourism SMEs to comprehend (Disaster Risk

Reduction) DRR in the organizational context so that they may prepare to limit the impact of any hazards on their operations. According to them, even lessons learned from one type of crisis may not apply to another due to differences in the nature of crises.

It may require making adjustments according to the issue that we have to face. Now, this issue is here. The next issue will be different (Sahan).

The reactive behaviour demonstrates that the owner-managers do not expect certain types of crises to occur even though the SMEs may be vulnerable to them. Thus, they have a low chance of learning about them before they strike.

Each crisis differs from the other. A solution that applies to one would not apply to others (Jane).

Indeed, the reactive nature of SMEs militates against any sort of planning for a crisis.

None of the firms has in place a formal crisis planning or crisis management team (Field note made during the visits from 11th August 2020 to 21st January 2021).

There is a reduced inclination for crisis learning and limited crisis planning behaviour on the part of SMEs. Previous research found that SMEs had no plan to retain key employees, even during difficult times such as a crisis, when such human capital was desperately needed (Gruman et al., 2011). This directly impacts employee learning behaviour and the creation of embedded knowledge within an organization.

The reactive behaviour of SMEs and their poor grasp of crisis preparation make their response ineffective due to the differences between the nature of the crises they encounter. The failure of SMEs to anticipate crises demonstrates the SMEs' reactive posture in the face of crises (Doern, 2016). Since SMEs believe each crisis is unique and different from the next, and because they believe that crisis preparation is a futile exercise, SMEs are hesitant to prepare for crisis management. Thus reactive behaviour, SMEs do not pay much attention to crisis learning. Previous empirical findings supported the later empirical evidence by demonstrating that an increase in the frequency of crises resulted in the deployment of unsustainable adaptation practices (*i.e.*, to eliminate the worst impact to the business) instead of following sustainable adaptation practices (*i.e.*, to continue ongoing business activity) (Crick et al., 2018). This emphasized the fact that the more frequent the crises (say, three extreme incidents), the greater the tendency to shift towards unsustainable adaptation. Therefore, SMEs need to develop their knowledge of potential crisis mitigation actions to be resilient to crises they encounter frequently. Thus, experiential learning may be more appropriate for SMEs to obtain adequate knowledge of crises so they may be more resilient in a future crisis. Furthermore, previous empirical studies conducted on large firms investigated the importance of single-loop/ first-order learning behaviour to identify the cause of the failure and correct the mistake to ensure the continuation of a business process, followed by double-loop/ second-order learning to identify the root cause of the failure and take corrective action so that the same failure does not occur again (Carmeli & Schaubroeck, 2008). This approach could be applied successfully

in organizational crisis learning. However, double-loop learning may be more appropriate for SMEs that strive to be proactive rather than reactive when faced by crises.

4.2.3 Institutional Mindset: Cognitive Disposition Towards Supporting Institutions

Due to the unhelpful attitude of the supporting organizations, SMEs were reluctant to seek their assistance. The findings indicated that most SMEs do not have a favourable opinion of the supporting organizations and their services. That constrained them from approaching the relevant organizations and seeking their advice.

According to earlier empirical studies, SMEs were less dependent on the information on crises received from formal organizations (Herbane, 2014). Supporting that view, the findings of this study show that SMEs do not get much useful information from the formal organizations. This even applies to crisis-related information. Entrepreneurs may believe they are wasting their valuable time by supporting organizations. The following quote by Dhakshi shows how she feels about the service she received.

The most important thing is that we go … take photos…. But nothing happens that is useful.

Similarly, Mahesh believes they are not receiving the expected level of service from the supporting organizations and observes as follows:

Whether or not we receive responses, the Chamber does present our issues dutifully. But I must mention with regret that we must spend our time, money, and bear the cost of travelling to get there. However, nothing really useful happens. That is what I have discovered.

Although they are the office bearers of those organizations, they are unable to see the long term vision of creating sustainable development together with those organizations. The following quote by Dhakshi indicates how the tourism SMEs suffer because of the poor service they receive from certain organizations during the pandemic when they seek assistance from banks to fulfill the working capital requirements.

More than recovering from these types of crises, it is stressful for us to get things done by these institutions. Whenever we go to the bank, we find them mainly targeting the rich and big customers. Just see what is happening with the X bank… They are taking big risks now by lending millions of rupees to big hotels. But the small customers are not treated like that. Since we are small, we are hesitant to go to them.

This indicates that the organizational culture has not developed to serve their customers as expected. This leads not to not to create institutional trust in their customer's mind and deviate the customers from the organizational services. Entrepreneurs may hesitate to approach supporting organizations for necessary assistance or relevant information due to the negative attitudes shown by them. Thus, their industry knowledge will be limited to what they have learnt themselves and from their close ties so that they will not have the up-to-date industry-level information. Due to such attitudes shown by the supporting organizations, entrepreneurs

may be reluctant to approach them and ask for the necessary assistance or relevant information. Therefore, they may be forced to seek their industry knowledge from traditional sources of information and learning. Such behavior may significantly affect in a crisis circumstance and may lead to make SMEs more vulnerable to crises.

4.3 Industry Related Barriers

Besides the individual and organizational level crisis learning barriers, there are industry level barriers that SMEs need to overcome. As a social coping strategy, networking for knowledge sharing is vital for resource constrained SMEs. Therefore, this study explores the existing learning barriers through relational networks with industry stakeholders such as industry centric pedagogy: deficiency in tourism industry specific training on crisis and collaborative potential: reduced synergetic engagement opportunities.

The lack of training opportunities for SMEs in the industry contributes significantly to SMEs' lack of awareness and knowledge of potential crises. Several crisis experiences have led to the realization that more training was needed for SMEs to cope with difficult situations (Kato & Charoenrat, 2017). Furthermore, due to the organizational structure of SMEs, collective thinking was at a minimum. However, relational networks with customers and suppliers and among the SMEs are crucial factors needed to survive any crisis. Therefore, strategic implementation is vital to widen the resource base of SMEs as more resources are likely to result in higher performance (Premaratne, 2001).

4.3.1 Industry Centric Pedagogy: Deficiency in Tourism Industry Specific Training on Crisis

Knowledge creation is an essential component of the learning process. Training is one of the most important and frequently used strategies for gaining awareness and the necessary knowledge and skills about a trade or profession and for transferring such knowledge. According to Toubes et al., (2021), organizations need to offer training as learning does not always occur naturally. Training enables the SMEs to become knowledgeable about industry essentials (Xie et al., 2020). According to Gibb (1997), individual training is a crucial of the learning culture in SMEs. Moreover, formal learning opportunities, specifically structured training programs, greatly benefit employee learning because they allow selected individuals to get training from professionals, so they could later share what they have learned with the other staff members (Xie et al., 2020). However, SMEs have fewer opportunities to get involved in such knowledge sharing activities (Toubes et al., 2021) which is also applicable to crisis related training. Respondents suggested crisis learning programmes as part of other SME training programmes due to the lack of available opportunities and the importance of training needed to acquire the necessary knowledge of crisis management.

Mostly training is necessary. You must train all of them... I think one of the things we should include is a crisis management programme (Prabath).

It was discovered that SMEs did not engage in regular crisis training for their personnel and were instead preoccupied with their recent experiences with crises. Gamini describes how his employees participated in rehearsals to learn how to react to a tsunami. There were regular training sessions for some time after the tsunami, but now they do not practice regularly.

Earlier, everyone participated but not now. Now people do attend, but they only watch.

Endorsing the findings of earlier empirical studies by Kottika et al. (2020), Saman emphasised the importance of providing formal training programmes and obtaining support from large organizations to train people. Saman went on to say that more training institutions were needed. At the same time, he emphasised the need for the government to play an active role by encouraging training, which is currently lacking. One of the primary goals of SME support organizations is to raise the SMEs' awareness and provide them with the knowledge they require (Kottika et al., 2020). Since Ganesh's guest house is in a remote area, he complained of difficulty in obtaining training for his staff due to the unavailability of training centers in his area.

There is no place for our employees to get training. There are NAITA (National Apprentice and Industrial Training Authority) offices in Rathnapura and Colombo, but we are unable to send our employees there.

Although he mentioned general training, this also applies to crisis-related training. Even an experience sharing arrangement would be more effective at providing an active learning opportunity for SME staff members. Participatory learning through experience sharing is vital for SMEs that wish to provide crisis learning for their personnel.

Sometimes we have structured training programmes that allow management and staff to share their worklife experiences. For example, I can help others to enhance their knowledge by showing how I or somebody else with whom I worked managed to cope with a difficult situation.

The quotes by Saman show how experiential learning can be a powerful tool for knowledge sharing. It is more appropriate for crisis learning because the experience varies depending on the circumstances, most notably the crisis phenomenon and the person experiencing it.

Burhan et al. (2021) described how proper employee training could have helped the hospitality industry to cope with the Covid-19 pandemic. It is crucial to train the industry personnel to meet the government health requirements if SMEs are to be given permission to operate during a crisis such as the pandemic. The findings highlighted the importance of training at various levels, such as structured training and experience sharing forums, which could positively contribute by arranging more learning opportunities for knowledge creation. Since such knowledge creation training positively contributes towards increased

employer/ employee awareness, it may be concluded that a lack of such training opportunities would be equally likely to lead to a lack of awareness of such dangers, making SMEs more vulnerable to crises.

4.3.2 Collaborative Potential: Reduced Synergetic Engagement Opportunities

A shared vision among employees encouraged by the learning culture of the business is vital for SME development (Xie et al., 2020). The findings revealed that most organisations had no mechanism for the staff to have a shared vision for crisis management. Since the lack of a proper system for information sharing (*e.g.*, manuals, databases, and files) can limit knowledge creation among employees, Toubes et al. (2021) emphasised the necessity for establishing formal learning systems within SMEs. Considering that SMEs are typically family-run businesses, entrepreneurs feel obligated to share their experience and knowledge with family members. Due to the limited number of staff and the resources it is essential to expand the networking beyond the organizational level. Yet, the findings of the study emphasis the limited potential for networking and collaboration beyond the organizational level that cause to limit their learning potential including crisis learning.

Respondents indicated that their family members were mostly aware of the basic business processes and that the owner-managers typically shared their experiences with family members.

In Jane's business, her daughter and husband assist her to run the operations. The daughter actively participates in business activities and supports her mother. Thus, she took part in the interview along with her mother (Field note – 19/08/2020).

However, in an organization, the employees must also make a significant contribution to ensure the success of the business. It is critical to have shared knowledge and vision to move the business forward effectively (Xie et al., 2020). In a crisis, collective effort is essential because the SME's survival depends on all stakeholders, most notably the owners and employees. Active engagement of all employees in a firm is crucial for effective crisis learning, as sporadic involvement is not likely to disseminate sufficient knowledge among employees (Paraskevas, 2021). Previous studies have found that due to the lack of a shared vision in some SMEs, employees' capacity for independently handling crises was diminished; this was particularly so in those cases where the owner-operators were less accessible (Gruman et al., 2011). Therefore, collective thinking backed by shared knowledge is essential for SMEs to survive in a crisis. However, in this study, respondents highlighted that even the main institution they were attached to did not regularly hold staff gatherings where they could share their experiences.

There were no meetings at the Tourist Board for a whole year. About 5 or 6 years ago, there was a meeting at the River Hotel. I can remember attending that. After that, there has been no meeting at all (Siril).

Networking could lead to the creation of shared knowledge, which can then be applied to crisis learning; that is, a shared vision for mitigating the adverse effects of crises and reducing vulnerability to crises. Mayr et al. (2016) pointed out how networking could positively contribute to the sustainable reorganization of SMEs that had been bankrupted by crisis. In such instances, networking would help SMEs to access expertise in management, finance, and other resources. Early empirical studies reveal that SMEs had used their network to overcome financial barriers. Given the limited capacity of SMEs to allocate financial resources for crisis management (Gruman et al., 2011), a social coping strategy based on networking would be more beneficial and appropriate. More importantly, SMEs could use the available networks to broaden their knowledge of crisis learning. In general, SMEs share their knowledge and discuss business decisions with those with whom they maintain a close relationship. It is even their responsibility to establish networks beyond close ties, particularly with formal networks such as trade associations, supporting organizations, related industry clubs, and others. More importantly, Handaragama and Kusakabe (2021) declared that business associations had on many occasions provided crucial support to women entrepreneurs through networking, thereby easing the pressure on the women who were struggling with the limited resources available to them.

4.4 Effect of Learning Barriers for Crisis Management of SMEs

Due to the startling variety of crises that occur periodically, SMEs have been obliged to implement suitable strategic approaches to minimise their vulnerability to those crises (Vargo & Seville, 2011; Islam et al., 2021). Similarly, the SMEs' resource constraints impressed on them the importance of making do with the existing resources while maximising their utilisation. Consequently, organizational learning has been identified as a critical strategy aimed at ensuring resource expansion and retention (Altinay et al., 2016; Oswald & Allan, 2006). The embedded knowledge developed within the organization serves as a reserved resource that may be recalled for future usage. However, beyond contributing to entrepreneurial cognitive learning, crisis learning has also enhanced the knowledge of entrepreneurs and staff across the different levels of SMEs. Since learning can be a social process, participatory learning could compensate for the lack of formal learning opportunities for professionals or other organizations by allowing people to learn from the experiences of others (Billett, 2004). Previous studies have highlighted that the reduced tendency of SMEs for learning (Toubes et al., 2021), particularly crisis learning, has led to increasing crisis vulnerability (Runyan, 2006). Therefore, it was recognised that analysing the barriers that stood against SME crisis learning was a crucial need. Hence, to facilitate this, the learning barriers associated with SME crisis learning have been classified into three categories as individual, organizational, and industry level.

Accordingly the findings direct to develop a model on SME crisis learning behavior to demonstrate the effect of learning barriers for effective crisis management (Figure 1).
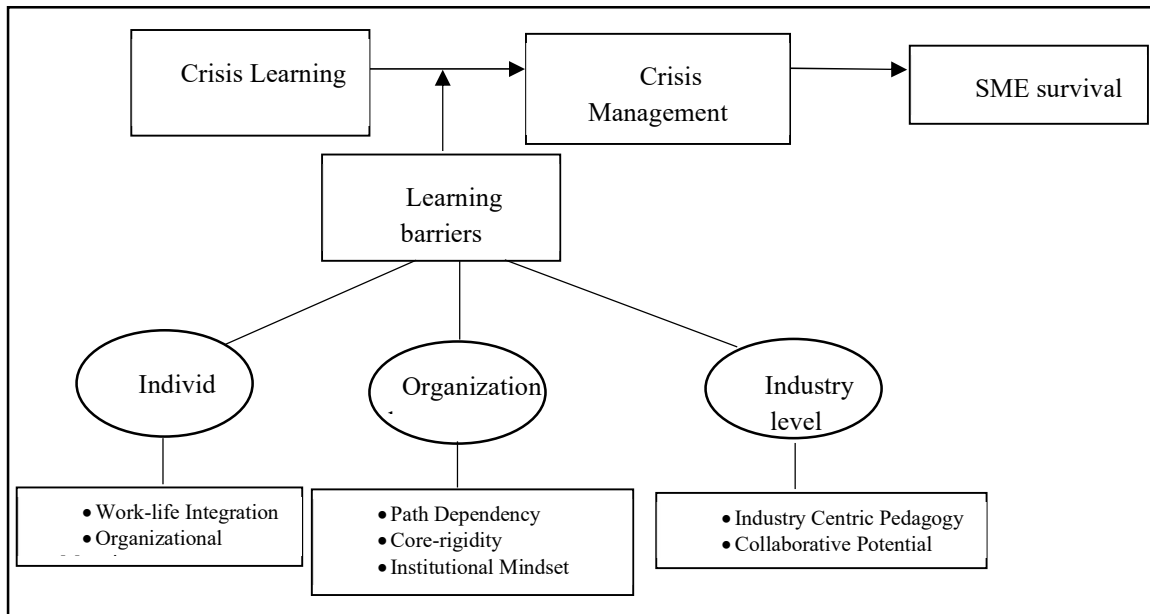
Figure 1. Effect of learning barriers for crisis management of SMEs. The ability of SME's to manage crises, which is influenced by crisis learning, is essential to their survival. SMEs have crisis learning barriers that limit their ability to learn at the individual, organizational, and industry levels.

The model demonstrates how crisis learning influences effective crisis management, which ensures SMEs' survival. The various barriers to learning, however, moderate SMEs' capacity to learn from crises, reducing their ability to manage crises effectively.

However, it can be seen that learning through participation is minimal, mainly because of the organizational and industry level barriers that occur in the learning process of SMEs. This has primarily resulted in limiting the expansion of experiential learning to close ties and not going beyond that. As a result, employees' knowledge at the organizational level is limited, increasing the vulnerability of SMEs to the crisis phenomenon. The results demonstrate how people contribute to an organization's collective learning. Thus, the experiential learning theory can be used to analyze how people interact with learning at the individual level. Entrepreneurs and employees are encouraged to learn from crisis experiences, reflect on them, conceptualize new insights, and apply those back to their work. However various learning barriers with SMEs may hinder their active involvement in experiential crisis learning (*e.g.*: SMEs that are resistant to change due to a strong commitment to current practices may not fully engage with new experiences or exhibit confirmation bias may interpret crisis events in a way that supports their preexisting beliefs). According to CoP theory, it is important to note that it does not expect people to meet regularly but values their interaction as they share information, insight, and advice that will help each other to solve problems (Etienne et al., 2002). Adopting a strategic approach such as human resource development through knowledge creation of employees, followed by extending it to the group and organizational level within SMEs is only happening at a lackluster level. Thus, networking may empower SMEs to enhance their potential by seeking financial, informational and other non-material support from a circle of contacts.

However, some organizations may be using good practices to share their knowledge with their employees. In developed economies such as China, SMEs use social media, namely "WeChat" for informally exchanging their business knowledge, particularly among the managers and other levels of employees (Xie et al., 2020). Our SMEs could easily implement such best practices for knowledge sharing and providing learning opportunities to employees and other relevant stakeholders. Typically, Chambers would be able to assist, but a negative predisposition of entrepreneurs against them makes such assistance difficult. This can prove helpful because the involvement of the government and other support organizations in providing training and other assistance has been deemed insufficient. A national level strategic plan that considers SME development may have the ultimate aim of encouraging and assisting SMEs to make the maximum contribution towards the economic and social well-being of the country in time to come.

5. CONCLUSION

The findings of the study contribute to the SME literature, particularly the SME crisis management literature, by identifying the crisis learning barriers that exist in SMEs. Although the importance of crisis learning has been identified, there has been reluctance on the part of SMEs to engage in crisis learning, with the result there has been little discussion on the subject. Therefore, this study will help SMEs, policymakers, and organizations to address these challenges. More importantly, this study considers the organizational aspect of DRR and the creation of shared knowledge within SMEs for effective crisis response, which is extremely important but has only received little attention in previous studies. Therefore, this discussion could be expanded to examine the barriers to interaction between different industry levels and even within large organizations, where it may be critical for advancement of knowledge among the different staff levels. The generalizability of phenomenological findings is not focused on the population characteristics but on the essential descriptions of the phenomenon (*i.e.*, it is theme-oriented and not person-oriented) (Polkinghorne, 1989). Furthermore, future studies may explore the potential of addressing these challenges even with novel approaches for DRR such as using technology, perhaps the use of social media to enhance the awareness. It could also investigate the possibility of intervention by relevant stakeholders as a social coping strategy for DRR. Conducting a longitudinal study may offer the potential for a more in-depth understanding of organizational processes due to its focus on the longevity of the processes.

REFERENCES

Agrawal, N. (2018). Disaster Risk Management. In: Natural Disasters and Risk Management in Canada. *Advances in Natural and Technological Hazards Research*, 49. https://doi.org/10.1007/978-94-024-1283-3_3

Alase, A. (2017). The Interpretative Phenomenological Analysis (IPA): A guide to a good qualitative research approach. *International Journal of Education & Literacy Studies, 5(2),* 9-19. http://dx.doi.org/10.7575/aiac.ijels.v.5n.2p.9

Aliperti, G., Sandholz, S., Hagenlocher, M., Rizzi, F., Frey, M. & Garschagen, M. (2019). Tourism, crisis, disaster: an interdisciplinary approach. *Annals of Tourism Research, 79*, 102808– doi:10.1016/j.annals.2019.102808

Altinay, L., Madanoglu, M., De Vita, G., Arasli, H. & Ekinci, Y. (2016). The Interface between Organizational Learning Capability, Entrepreneurial Orientation, and SME Growth. Journal of Small Business Management, 54(3), 871–891. doi:10.1111/jsbm.12219

Anderson, D., Kelliher, C. (2011). Spatial Aspects of Professionals' Work-Life Integration. In: Kaiser, S., Ringlstetter, M., Eikhof, D., Pina e Cunha, M. (eds) Creating Balance?. Springer, Berlin, Heidelberg. https://doi.org/10.1007/978-3-642-16199-5_17

Argote, L., & Miron-Spektor, E. (2011). Organizational learning: From experience to knowledge. Organization Science, 22(5), 1123-1137. https://doi.org/10.1287/orsc.1100.0621

Asgary, A., Imtiaz, M., & Azimi, N. (2012). Disaster recovery and business continuity after the 2010 flood in Pakistan : Case of small businesses. *International Journal of Disaster Risk Reduction*, *2*, 46–56. https://doi.org/10.1016/j.ijdrr.2012.08.001

Ates, Aylin; Bititci, & Umit (2011). Change process: a key enabler for building resilient SMEs. International Journal of Production Research, 49(18), 5601–5618. http://doi:10.1080/00207543.2011.563825

Auzzir, Z., Haigh, R., & Amaratunga, D. (2018). Impacts of disaster to SMEs in Malaysia. Procedia Engineering, 212, 1131–1138 https://doi.org/10.1016/j.proeng.2018.01.146

Bhaduri, R. (2019). Leveraging culture and leadership in crisis management. *European Journal of Training and Development, 43*(5/6), 534-549. https://doi.org/10.1108/EJTD-10-2018-0109

Billett, S. (2004). Workplace participatory practices. *Journal of Workplace Learning*, 16(6), 312–324. doi:10.1108/13665620410550295

Boersma, K., Büscher, M., & Fonio, C. (2022). Crisis management, surveillance, and digital ethicsin the COVID‐19 era. *Journal of Contingencies and Crisis Management*, *30*(1), 2-9. https://doi.org/10.1111/1468-5973.12398

Boin, A., Ekengren , M., & Rhinard, M. (2020). Hiding in plain sight: Conceptualizing the creeping crisis. *Risks, Hazards & Crisis in Public Policy, 11*(2), 116-137. https://doi.org/10.1002/rhc3.12193

Branicki, L. J., Sullivan-Taylor, B., & Livschitz, S. R. (2017). How entrepreneurial resilience generates resilient SMEs, *International Journal of Entrepreneurial Behavior & Research.24*(7), 1244-1263. https://doi.org/ 10.1108/IJEBR-11-2016-0396/full/html

Brikci, N., & Green, J. (2007). A guide to using qualitative research methodology. *London, Health Services Research Unit: London School of Hygiene and Tropical Medicine.* http://hdl.handle.net/10144/84230

Brocki, J. M.; Wearden, Alison J. (2006). A critical evaluation of the use of interpretative phenomenological analysis (IPA) in health psychology. Psychology & Health, 21(1), 87–108. https://doi.org/10.1080/14768320500230185

Burhan, M., Talha , M., Omar, S., & Hamda, A. (2021). Crisis management in the hospitality sector SMEs in Pakistan during COVID-19. *International Journal of Hospitality Management, 98,* 103037. https://doi.org/10.1016/j.ijhm.2021.103037.

Carmeli, A., & Schaubroeck, J. (2008). Organisatinal crisis-preparedness: The importance of learning from failures. *Long Range Planning, 41*(2), 177-196. https://doi.org/10.1016/j.lrp.2008.01.001

Central Bank (2021). 2021 Annual Report.
    https://www.cbsl.gov.lk/en/publications/economic-and-financial-report/annual-
    reports/annual-report-2

Chaston, I.; Badger, B.; Mangles, T.; Sadler‑Smith, E. (2001). *Organisational learning
    style, competencies and learning systems in small, UK manufacturing firms.
    International Journal of Operations & Production Management, 21(11), 1417–
    1432.* doi:10.1108/EUM0000000006224

Coombs, W. (2015). The value of communication during a crisis: Insights from strategic
    communication research. *Business Horizons, 58*(2), 141-148.
    https://doi.org/10.1016/j.bushor.2014.10.003

Crick, F., Eskander, S. M. S. U., Fankhauser, S., & Diop, M. (2018). How do African SMEs
    respond to climate risks ? Evidence from Kenya and Senegal. *World Development*, *108*,
    157–168. https://doi.org/10.1016/j.worlddev.2018.03.015

Dasanayaka, S. W. S. B., & Sardana, G. D. (2010). Development of SMEs through clusters:
    A comparative study of India, Pakistan and Sri Lanka. *World Review of
    Entrepreneurship, Management and Sustainable Development*, *6*(1–2), 50–70.
    https://doi.org/10.1504/WREMSD.2010.031638

Doern, R. (2016). Entrepreneurship and crisis management : The experiences of small
    businesses during the London 2011 riots. *International Small Business Journal*, *34*(3),
    276–302. https://doi.org/10.1177/0266242614553863

Doern, R. (2021). Knocked down but not out and fighting to go the distance: Small business
    responses to an unfolding crisis in the initial impact period. *Journal of Business
    Venturing Insights, 15,* e00221. https://doi.org/10.1016/j.jbvi.2020.e00221

Durst , S. & Henschel, T. (2021). COVID-19 as an accelerator for developing strong(er)
    businesses? Insights from Estonian small firms. *Journal of the International Council for
    Small Business, 2*(1), 1-29. https://doi.org/10.1080/26437015.2020.1859935

Eggers, F. (2020). Masters of disasters? Challenges and opportunities for SMEs in times of
    crisis. *Journal of Business Research, 116*, 199-208.
    https://doi.org/10.1016/j.jbusres.2020.05.025

Elliott, D., Harris, K., & Baron, S. (2005). Crisis management and services marketing.
    Journal of Services Marketing, *19*(5), 336 - 345.
    https://doi.org/10.1108/08876040510609943

Elliott, D. & Macpherson, A. (2010). Policy and practice: Recursive learning from crisis.
    Group and Organization Management, *35*(5), 572–605.
    https://doi.org/10.1177/1059601110383406

Ellstrom, P. E. (2010). Organizational learning. International Encyclopedia of Education,
    10(4), 47–52. https://doi.org/10.1016/B978-0-08-044894-7.00006-3

Erdiaw-Kwasie, M.O., Abunyewah, M., Yusif, S. & Arhin, P. (2023). Small and medium
    enterprises (SMEs) in a pandemic: A systematic review of pandemic risk impacts, coping
    strategies and resilience. *Heliyon, 9*(10).

Etienne, W., McDermott, R., & Snyder, Wi. M. (2002). Book review: Cultivating
    communities of practice: A guide to managing knowledge. *Project Management Journal*,
    33(3), 68–68. https://doi.org/10.1177/875697280203300312

Fasth, J., Elliot, V., & Styhre, A. (2021). Crisis management as practice in small‑ and
    medium‑sized enterprises during the first period of COVID‑19. *Journal of
    Contingencies and Crisis Management, 30,* 161-170. https://doi.org/ 10.1111/1468-
    5973.12371

Gary Y (2009). *Leading organizational learning: Reflections on theory and research.* The
    Leadership Quarterly *, 20(1), 0–53.* doi:10.1016/j.leaqua.2008.11.006

Gibb, A. A. (1997). Small firms' training and competitiveness. Building upon the small business as a learning organisation. *International Small Business Journal, 15*(3), 13–29. https://doi.org/10.1177/0266242697153001

Gilbert, C. (2005). Unbundling the structure of inertia: Resource versus routine rigidity.. Academy of Management Journal, 48(5), 741–763. Doi:10.5465/amj.2005.18803920

Girish, S, Venkata V, Deepmala S, Dilip S, Durga G, Ravi B, Ravi G, Roy S, Subramaniyaswamy V, Sudhakar S (2021). Small and medium-sized enterprises' contribution in digital technology . *Annals of Operations Research,* doi:10.1007/s10479-021-04235-5

Greener, I. (2002). Theorising path‐dependency: how does history come to matter in organisations?. Management Decision, 40(6), 614–619. doi:10.1108/00251740210434007

Gruman, J. A., Chhinzer, N., & Smith, G. W. (2011). An exploratory study of the level of disaster preparedness in the Canadian hospitality industry. *International Journal of Hospitality and Tourism Administration*, *12*(1), 43–59. https://doi.org/10.1080/15256480.2011.540980

Handaragama, S., & Kusakabe, K. (2021). Participation of women in business associations: A case of small-scale tourism enterprises in Sri Lanka. *Heliyon, 7*(11). https://doi.org/10.1016/j.heliyon.2021.e08303

Herbane, B. (2010a). Small business research: Time for a crisis-based view. *International Small Business Journal*, *28*(1), 43–64. https://doi.org/10.1177/0266242609350804

Herbane, B. (2010b). The evolution of business continuity management: A historical review of practices and drivers. *Business History*, *52*(6), 978–1002. https://doi.org/10.1080/00076791.2010.511185

Herbane, B. (2014). Information value distance and crisis management planning. *SAGE Open, 4*(2). https://doi.org/10.1177/2158244014532929

Herbane, B. (2019). Rethinking organizational resilience and strategic renewal in SMEs. *Entrepreneurship & Regional Development*, *31*(5–6), 476–495. https://doi.org/10.1080/08985626.2018.1541594

Hossain, M., Akhter, K., & Sultana M. (2020). SMEs in Covid-19 Crisis and Combating Strategies: A Systematic Literature Review (SLR) and A Case from Emerging Economy. *Operations Research Perspectives,* 9. https://doi.org/10.1016/j.orp.2022.100222

Houwer, J. De, Barnes-holmes, D., & Moors, A. (2013). What is learning ? On the nature and merits of a functional definition of learning, 20(4), 631–642. https://doi.org/10.3758/s13423-013-0386-3

Islam, A., Jerin, I., Hafiz, N., Tali Nimfa, D., & Abdul Wahab S. (2021). Configuring a blueprint for Malaysian SMEs to survive through the COVID-19 crisis: The reinforcement of Quadruple Helix Innovation Model. *Journal of Entrepreneurship, Business and Economics*, *9*(1), 32–81.

Kato, M., & Charoenrat, T. (2017). Business continuity management of small and medium sized enterprises: Evidence from Thailand. *International Journal of Disaster Risk Reduction, 27*, 577-587 . https://doi.org/10.1016/j.ijdrr.2017.10.002

Khalique, M., Isa, A. H. M., & Shaari, J. A. N. (211). Challenges for Pakistani SMEs in a knowledge-based economy. *Indus Journal of Management & Social Sciences, 5*(2), 74–80. http://econpapers.repec.org/article/iihjournl/#v5:i2

Kolb, D. A. (1984). Experiential learning : experience as the source of learning and development. *The process of experiential learning* (pp 20-38). Prentice Hall.

Kolb, A. Y., & Kolb, D. A. (2009). Experiential learning theory: A dynamic, holistic approach to management learning, education and development. In S.J. Armstrong & C.V. Fukami *The SAGE Handbook of Management Learning, Education and*

Development (pp 42–68). Sage.

Kottika, E., Özsomer, A., Rydén, P., Theodorakis, I. G., Kaminakis, K., Kottikas, K. G., & Stathakopoulos, V. (2020). We survived this! What managers could learn from SMEs who successfully navigated the Greek economic crisis. Industrial Marketing Management, 88, 352–365. doi:10.1016/j.indmarman.2020.05.021

Lachman, S. J. (1997). Learning is a process : Toward an improved definition of learning. The Journal of Psychology, 131(5), 477-480. https://doi.org/10.1080/00223989709603535

Lai, Y; Saridakis, G; Blackburn, R; Johnstone, S (2016). Are the HR responses of small firms different from large firms in times of recession*?. Journal of Business Venturing, 31(1), 113–131.* doi:10.1016/j.jbusvent.2015.04.005

Laverty, J. (2004). Managerial myopia or systemic short‐termism?. *Management Decision, 42*(8), 949–962. doi:10.1108/00251740410555443

Lee-Ross, D. (2012). An exploratory study of small accommodation-based tourism firms in Australia. *Asia-Pacific Journal of Innovation in Hospitality and Tourism, 1*(1)*,* 1-22. https://fslmjournals.taylors.edu.my/category/asia-pacific-journal-of-innovation-in-hospitality-and-tourism-apjiht/2012-apjiht/volume-1-issue-1-2012-apjiht/

Mayr, S., Mitter, C., & Aichmayr, A. (2016). Corporate crisis and sustainable reorganization: Evidence from bankrupt Austrian SMEs. *Journal of Small Business Management, 55* (1), 108–127. https://doi.org/10.1111/jsbm.12248

Miklian, J. & Hoelscher, K. (2022). SMEs and exogenous shocks: A conceptual literature review and forward research agenda. *International Small Business Journal, 40*(2), 178-204.   https://doi.org/10.1177/02662426211050796

Miller, R., Chan, C., & Farmer , L. (2018). Interpretative Phenomenological Analysis: A Contemporary Qualitative Approach. *Counselor Education and Supervision, 57(4), 240–254.* https://doi.org/10.1002/ceas.12114

Ministry of Industries and Commerce (2016). National policy framework for small and medium enterprises (SMEs) development. Retrieved April 10, 2020, from https://www.industry.gov.lk

Morris, M. L.; Madsen, S. R. (2007). Advancing Work Life Integration in Individuals, Organizations, and Communities. *Advances in Developing Human Resources, 9*(4), 439–454. doi:10.1177/1523422307305486

Okada, N. (2021). Build back better, even before disaster—adaptive design of communicative process, place and practice. In M. Chatterji & P. Gangopadhyay (Eds.), *Contributions to conflict management, peace economics and development* (pp. 27–38). Emerald Publishing Limited. https://doi.org/10.1108/S1572-832320210000029003

Okada, N., Goble R., Seo, K. & Han, G. (2023). Implementation gaps are persistent phenomena in disaster risk management: A perspective developed after discussions at IDRiM 2022. *Journal of Integrated Disaster Risk Management, 13*(1). https://doi.org/10.5595/001c.90964

Oswald J. and Allan M., (2006). Inter-Organizational Learning and Strategic Renewal in SMEs: Extending the 4I Framework. , 39(2), 0–175. doi:10.1016/j.lrp.2005.02.012

Ozanne, L., Ballantine , P., & Mitch, T. (2020). Investigating the methods and ffeectiveness of crisis communication. J*ournal of Nonprofit & Public Sector Marketing, 32*(4), 379–405. https://doi.org/10.1080/10495142.2020.1798856

Palmer, D. (2015). Organizational Myopia: Problems of Rationality and Foresight in Organizations. Contemporary Sociology: A Journal of Reviews, 44(6), 788–789. doi:10.1177/0094306115609925h

Paraskevas, A. (2021). Learning from a cascading crisis: a framework for crisis learning stewardship. In Z. Ghaderi, & A. Paraskevas, *Organizational Learning in Hospitality and Tourism Crisis Management* (pp. 73-90). De Gruyter Publishing.

Parker, D. (1992), The Mismanagement of Hazards – Hazard Management and Emergency Planning, Perspective on Britain, James & James, London.

Parnell, J. A. (2009). Crisis management and strategic orientation in Small and Medium-Sized Enterprises (SMEs) in Peru , Mexico and the United States*, Journal of Contingencies and Crisis Management, 23*(4), 221-233. https://doi.org/10.1111/1468-5973.12060

Parnell, J., & Crandall, W. (2021). What drives crisis readiness? An assessment of managers in the United States: The effects of market turbulence, perceived likelihood of a crisis, small- to medium-sized enterprises and innovative capacity. *Jounal of Contingencies and Crisis Management, 29*(4), 416-428. https://doi.org/10.1111/1468-5973.12350

Pathak, S., & Ene, I. (2017). Gendered approach towards disaster recovery : Experiences from 2011 floods in Pathumthani province , Thailand. *International Journal of Disaster Risk Reduction, 24*, 129–134. https://doi.org/10.1016/j.ijdrr.2017.06.007

Pearson, C. M., & Clair, A. (1998). Reframing crisis management. *Academy of Management Review*, *23*(1), 59–76. https://doi.org/10.5465/amr.1998.192960

Polkinghorne, D. E. (1989). Phenomenological Research Methods. In R. S. Valle & S. Halling (Eds.), Existential-Phenomenological Perspectives in Psychology (1st ed., pp. 41–60). https://doi.org/10.1007/978-1-4615-6989-3

Premaratne, S. P. (2001), Networks, resources, and small business growth: The experience in Sri Lanka, *Journal of Small Business Management, 39*(4), 363–371. https://doi.org/10.1111/0447-2778.00033

Pforr, C. & Hosie, P.J. (2008). Crisis Management in Tourism. *Journal of Travel & Tourism Marketing, 23*(2-4), 249–264. doi:10.1300/J073v23n02_19

Runyan, R. C. (2006). Small business in the face of crisis: Identifying barriers to recovery from a natural disaster. *Journal of Contingencies and Crisis Management*, *14*(1), 12-26. https://doi.org/10.1111/j.1468-5973.2006.00477.x

Ruppel, C., Stranzl, J. & Einwiller, S. (2022), "Employee-centric perspective on organizational crisis: how organizational transparency and support help to mitigate employees' uncertainty, negative emotions and job disengagement", *Corporate Communications: An International Journal, 27*(5). https://doi.org/10.1108/CCIJ-04-2022-0045

Santana, Gui (2004). Crisis Management and Tourism. *Journal of Travel & Tourism Marketing, 15(4), 299–321.* doi:10.1300/J073v15n04_05

Schepers , J., Vandekerkhof , P., & Dillen, Y. (2021). The impact of the COVID-19 crisis on growth-oriented SMEs: Building entrepreneurial resilience. *Sustainability, 13*(16), 9296. https://doi.org/10.3390/su13169296

Schilling, J., & Kluge, A. (2009). Barriers to organizational learning: An integration of theory and research. *International Journal of Management Reviews , 11*(3), 337–360. doi:10.1111/j.1468-2370.2008.00242.x

Shaluf, I.M., Ahmadun, F. & Said, A. M. (2003). A review of disaster and crisis. *Disaster Prevention and Management, 12*(1), 24–32. doi:10.1108/09653560310463829

Shrivastava, P. (1993). Organization & environment crisis theory / practice: towards a sustainable future. *Industrial & Environmental Crisis Quarterly, 7*(1), *23–42.* https://doi.org/10.1177/108602669300700103

Smith, D. (1990), 'Beyond Contingency Planning; Towards a Model of Crisis Management', Industrial Crisis Quarterly, Volume 4, Number 4, pp. 263–276.

Smith, D.; Elliott, D. (2007). Exploring the Barriers to Learning from Crisis: Organizational

Learning and Crisis. Management Learning, 38(5), 519–538. doi:10.1177/1350507607083205

Smith, J. A (2011). Evaluating the contribution of interpretative phenomenological analysis. *Health Psychology Review, 5*(1), 9-27. https://doi.org/10.1080/17437199.2010.510659

Sullivan-Taylor, B., Branicki, L. (2011). Creating resilient SMEs: why one size might not fit all. *International Journal of Production Research, 49*(18), 5565–5579. doi:10.1080/00207543.2011.563837

Surangi, H. A. (2018). What influences the networking behaviours of female entrepreneurs? A case for the small business tourism sector in Sri Lanka. *International Journal of Gender. 10*(2), 116-133. https://doi.org/10.1108/IJGE-08-2017-0049

Toubes , D., Araújo-Vila, N., & Fraiz-Brea , J. (2021). Organizational learning cacpacity and sustainability challenges in times of risis: A study on tourism SMEs in Galicia (Spain). Sustainability, 13, 2-17. https://doi.org/10.3390/su132111764

Tulus T (2008). SME development, economic growth, and government intervention in a developing country: The Indonesian story. Journal of International Entrepreneurship, 6(4), 147–167. doi:10.1007/s10843-008-0025-7

Unlu, A.; Kapucu, N. & Sahin, B. (2010). Disaster and crisis management in Turkey: a need for a unified crisis management system. *Disaster Prevention and Management, 19*(2), 155–174. doi:10.1108/09653561011037977

Valaei, N., Rezaei, S, Emami, M. (2016). Impact of exploitative learning strategy on Malaysian SMEs' creativity and innovation capabilities. International Journal of Management and Enterprise Development, 15(4), 328. doi:10.1504/ijmed.2016.079853

Vargo, J. & Seville, E. (2011). Crisis strategic planning for SMEs: finding the silver lining. International Journal of Production Research, 49(18), 5619–5635. doi:10.1080/00207543.2011.563902

Walsh, J. P.; Ungson, Gerardo Rivera (1991). Organizational memory. *Academy of Management Review, 16*(1), 57-91. https://doi.org/10.5465/amr.1991.4278992

Wang, J. (2008). Developing organizational learning capacity in crisis management. *Advances in Developing Human Resources*, *10*(3), 425–445. https://doi.org/10.1177/1523422308316464

Wang, L.; Ahmed, K. (2003). *Organisational learning: a critical review. The Learning Organization, 10(1), 8–17.* doi:10.1108/09696470310457469

Wenger, E. (1998) *Communities of Practice: Learning, Meaning and Identity,* Cambridge University Press

Williams, T., Gruber, D., Sutcliffe, K., Shepherd, D., & Zhao, E. (2017). Organizational response to adversity: Fusing crisis management and resilience research streams. *Academy of Management Annals, 11*(2), 733–769. https://doi.org/10.5465/annals.2015.0134

Xie, L., Dirani, K., Beyerlein , M., & Qiu, S. (2020). Learning culture in a Chinese SME: The unique role of work-family enrichment. *European Journal of Training and Development*, *44* (2/3), 141-158. https://doi.org/ 10.1108/ejtd-06-2019-0085