



Research Article

VICTORY OR DEFEAT? A STUDY ON WORK-FAMILY BALANCE FOR WOMEN ENTREPRENEURS' BUSINESS SUCCESS IN SRI LANKA

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ABSTRACT

Economic and political situation in the world is changing rapidly and these changes generated pathway for women to running a business. Even though women headed business increasing and contribute large portion to the national economy, they have problems for balancing work family conflict for the success of their business. Research objective is to investigate the impact of work-family issues for the success of women entrepreneurs' in Sri Lanka. Women entrepreneurs selected from the VIDATHA program, Central Province, which was initiated by the Ministry of Science, Technology and Research in mid-2000. Simple Random Sampling method used to select women entrepreneurs and sample size is 65. According to the results, Women entrepreneurs face problem with balancing a role as fulfilling parental responsibility and role as a homemaker. During the start-up pace they have problem with inadequate capital for investing their business. Further on going period they faced cash-flow problem which is difficult to manage working capital. They have barriers for investing money for their business. All the respondents' success due to their hard work which done on behalf of their business and good family support other than the Children because most of women entrepreneurs were having children who were schooling and it is a barrier for them. Among the all respondents most of them were created/pull entrepreneurs. Moral support, financial management training, and training on commercialization is necessary for them.

KEYWORDS

Women Entrepreneurs, Work-family issues, Business success, Community-based Entrepreneurship.

INTRODUCTION

More women now participate in paid employment than at any other time in history across all geographical regions (Heintz, 2006) and therefore, the emergence of women entrepreneurship in the past two decades is not a coincidence (Hisrich & Brush, 2006). The entire business environment has changed and women are being encouraged to participate in various business activities – a process that was unimaginable decades ago (Pink, 2004).

In Sri Lanka, one of the biggest challenges faced is high rate of economically vulnerable female population. For more than two decades, the labour force participation of women in Sri Lanka has been fluctuating within 30 to 35 % (ILO 2016:3). Even though the female working-age population of the country in 2019 has been 53.7% where the male population has been 46.3% (DoCS-SL, 2020). Female labour force participation has been 31.6% by the second quarter of 2020 and this is a downgrading from 35.4% in 2019 and 34% in 2018, respectively. From the female working-age population, the percentage of economically active¹ women have been 35.4 (out of 53.7%), while out of 46.3% a total of 64% of males are economically active. On the other hand, unemployment rate in Sri Lanka was 5.5% in 2020 (DoCS-SL, 2020), where 8.5% were female and only 4% were males. In 2020, female population of Sri Lanka has been 52.1% (CBSL, 2021). Over the last 50 years, female population of Sri Lanka grew significantly, from 48.5 (1970) to 52.1% (2020) (Knoema, 2021), an increasing annual rate that reached up to a maximum of 0.25% in 2007 and then decreased up to 0.08% in 2020 (Knoema, 2021). Hence, the gender demography of Sri Lanka has shown a marginally high female population. Despite having an outstanding female literacy rate of around 90 % and a higher number of females completing their tertiary education, therefore, it can be assumed that female labour force is underutilized and hence majority of females are economically vulnerable in Sri Lanka. In Sri Lanka, 24.3% of the male and 16.1% of the female population are own account workers who contribute to family work respectively (DoCS-SL, 2020a). Hence, most of the economically active women are involved in Micro, Small and Medium Scale Enterprises (MSMEs) in Sri Lanka, particularly in the self-business / entrepreneurs.

Women-owned businesses are growing rapidly all over the world. While no exact data are available on the number of women entrepreneurs (Stevenson & Jarillo, 1990), today, women in advanced market economies own more than 25% of all businesses (Bhatt, 1991) and women owned businesses in South Asia are growing rapidly (Bodrova, 1993), and in Sri Lanka (Moonasinghe, 2000).

Entrepreneurship offers tremendous opportunities for women by opening doors to greater self-sufficiency, self-esteem, education, and growth, not only for the women themselves, but also for their families and their employees (Estes, 1999). While there are constraints and lack of support for women entrepreneurs to conduct business, many women are doing so regardless, and are doing so successfully (Blacklock, 2000).

It has been found that women business operators in Sri Lanka have been mostly spread out in three sub sectors that have been extensions of the skills utilized at their homes; food processing, garments, and handicrafts and there is very little indication that majority of such women had been able to upscale their activities even within these sub sectors or that they have been able to expand into other sub sectors through diversification (Kodithuwakku & Perera, 2003). Another tradition that has greatly contributed to the emergence of women entrepreneurship is the intensive involvement of women in family-owned businesses (Jayaweera, 1996). Recent developments indicate that women

¹ Economically active population is the number of persons (age 15 years & above) who are employed or unemployed during the reference one-week period.



diversify into non-traditional sectors, which are more service oriented. However, women-owned businesses are becoming more important in less traditional sectors like transportation, communication, finance, insurance and real estate.

The number of Women entrepreneurs and Women Decision makers in an economy is an important indicator for gender related policies. In Sri Lanka, 25 percent of the establishments are run by women entrepreneurs or decision makers, while its percentage in the rural areas (35 percent) is significantly higher than that of the urban areas (28percent). The Listing of the Economic Census also reports that the country's economy comprises of around 1.02 million establishments of which 71,126 small scale establishments and 10,405 are medium scale establishments (Census of Economics, 2013-2014). With this back-ground research examined women's entrepreneurs' reason for stated the business, impact of work-family issues for their business, problems that face by them during the start-up and currently and factors which affect for their business success. Research objective is to investigate the impact of work-family issues for the success of women entrepreneurs' in Sri Lanka. Research questions are how women entrepreneurs achieve their business' success? What is the most common work-family issues affect to them? What are the problems faced by women entrepreneurs during star-up and current? The case study focused on the VIDATHA² program, Central Province, Sri Lanka.

The VIDATHA concept (technology to village - *Gamata Thakshanaya*) program was initiated during mid-2000 to enhance the rural economy. It was a timely needed mechanism to transfer locally developed technologies to potential small and medium scale entrepreneurs among the rural folk in Sri Lanka. Therefore, the VIDATHA (VI – *Vidyawa*; Da-Dana; Tha– *Takshanaya*) is an indigenous term for the Transfer of Science and Technology. The Vision of the VIDATHA Program is "utilization of the full potential of Science and Technology (S&T) to improve the living standards of Sri Lankans, giving priority to village which hither to has not attracted attention". The core objective of the VIDATHA program is "to transfer scientific and technological know-how of locally developed simple technologies - both industrial and agricultural - to rural people through various programs and thereby develop small and medium scale entrepreneurs in the rural sector with a view to uplift the living standards of rural people while eradicating poverty and reducing unemployment".³

LITERATURE SURVEY

Women in entrepreneurship possess dual characteristics (for instance, they are firstly women and secondly entrepreneurs). Therefore, women entrepreneurs possess characteristics which include adaptability (Kilby, 1968), innovativeness/creativity (Schumpeter, 1934. Drucker, 1985), strength and internal locus of control (Annekova, 2001), ability to think and reason fast and endure (Mayoux & Jobs, 2001), managerial skill, accountability and credit risk (Thomson, 2002). Factors that motivate women entrepreneurs have been identified to include, dissatisfaction with "glass ceiling" (Familoni, 2007) or limits on their earnings and advancement (Stoner & Fry, 1982), need to improve quality of life (Cooper, 1993), desire to earn more income, growth and innovation (Carland et al., 1984), desire for independence, risk-taking propensity (Brockhaus, 1980), education, freedom, job flexibility and previous experience (Mansor, 2005).

² VIDATHA is indigenous term for the Transfer of Science and Technology to village

³ Please refer Dambugolla, C. P. (2018). The impact of women entrepreneurship Development: Case Study of VIDATHA Programme, Sri Lanka. *International Journal of Multidisciplinary Studies (IJMS)*, 5(2), 31-41, for more details about the VIDATHA project.

Cooper (1985) proposed that three factors influenced entrepreneurship (i) antecedent influence (family influences and genetic factors that affect motivation, skills and knowledge), (ii) incubator organization (the nature of the organization where the entrepreneur who employed just prior to starting a business; the skills learned there) and (iii) environmental factors (e.g., economic conditions, access to venture capital and support services, role models). Research from Western nations indicates that women and men differ on some of the above factors. For example, women face greater difficulties in acquiring venture capital, lack financial resources and skill (Dorf and Byers, 2005); have fewer informal support systems and networks; and have less direct, relevant experience than men (Chunchi and Young, 2002). Other obstacles faced by women entrepreneurs including being accepted as a woman in business, lack of role models (Dias, 1991), lack of professional interaction (Kottogoda, 1990), difficulties in gaining the confidence of clients and suppliers (Weeratunge, 2006), lack of adequate training and lack of related experience (Dasanayake and Sardana, 2008).

While these are important issues, many researchers feel that tension between personal life and career pursuits is the most significant problem that women entrepreneurs face (Belcourt et al., 1991, Gamage, 2004). For example, Orhan and Scott (2003) studied female entrepreneurs in Florida and found that tension between personal life and career was a major problem for these women. Husbands are generally not very involved in their wives' businesses, are not supportive of them (Kantor, 2003) and expect them to continue with their household duties despite the demands of their businesses (Hovet, 2004). Such factors may result in female business owners facing more work-family conflicts than their male counterparts.

Menzies et al. (2004) found that financial gain is not the primary motivating factor for women, who are more likely to start a business from the challenges and opportunity for self-fulfillment. A few others have suggested that women are more likely to start a business for control over the quantity and quality of work and in response to limitations in career advancement (Cope and Watts, 2000). Countries like developed nations indicated that individual 'push' factors, such as dissatisfaction with jobs, are significant motivating factors in the case of women entrepreneurs (Irwin, 2000). Women have also been found to be driven more by the need of achievements (Michael, 2004), challenges and self-determination (Smith, 2003a) than by monetary reasons.

However, studies of South Asian women in Britain and other nations indicate that for a majority of them the driving force to start a business was a sense that their children need less of their time (Blacklock, 2000). For example, Dhaliwal (1998) found that the women in her study started business more as a hobby or a pastime than for financial or economic reasons. Children were their first priority and they start a business only after their children started attending school or left home. They were very involved in their businesses and made their own decisions. As opposed to these 'independent' entrepreneurs, the women who participate in a business owned by a family member (usually a spouse) are motivated by financial reasons and the need to make sure that their children have a good life. Dhaliwal calls these women 'hidden' entrepreneurs, as their contributions to the business were often not very visible.

According to the classification scheme followed by Patel (1997), there are three categories of women entrepreneurs; 'chance', 'forced' and 'created' entrepreneurs which based on how their businesses got started. Chance entrepreneurs are those who started a business without any clear goals or plans. Their businesses probably evolved from hobbies to economic enterprises over time. Forced entrepreneurs are those who were compelled by circumstances (e.g., death of a spouse, a family facing financial difficulties) to start a business; their primary motivation, hence, tends to be financial. Created entrepreneurs are those are 'located, motivated, encouraged and developed through Entrepreneurship Development programs' (Patel, 1997).

Despite the differences in terminology, there are some overlaps between Patel's and Dhaliwal's classification schemes. For example, chance entrepreneurs are somewhat similar to independent entrepreneurs, whose businesses are evolved gradually from a hobby and as a way to 'occupy them once their children were at school' (Dhaliwal, 1997). The forced entrepreneurs are similar to the hidden entrepreneurs, who became entrepreneurs to help their families financially.

Methodology - Population, Sample Selection and Data Collection

Objective of this study is to discuss and analysis work-family issues and its impact on the success of women entrepreneurs. The structured questionnaire was designed to collect the qualitative data. The data consists of a survey which was carried out among women entrepreneurs who are registered with VIDATHA Centers, Central Province in 2015. A list of registered women business operators was obtained from the Ministry of Science, Technology and Research; a total of 125 Women business operators were registered with the program under five different types of businesses. Simple Random Sample was stratified based on industry and the probability proportionate to size. Fifty two percent (52%) of the population is covered in the sample and the respective women business operators were drawn at a fixed interval basis within the strata that amounts to a sample of 65 women business operators.

Table 1: Population & Sample selection

	Industry Sector	Population Size	Sample Size
1	Agro Based Products	17	9
2	Food Based Products	19	10
3	Garment and Tailoring	53	27
4	Leather & Rexene Based Products	21	11
5	Other ⁴	15	8
	TOTAL	125	65

Sources: Annual Report, Ministry of Science, Technology and Research, 2015

The data was collected through the in-depth personal interview around two three hours which was carried out with the respondents that allowing them to tell their business/life stories. The interview was done by visiting the business location/s in order to gain sound knowledge about the business and their operations. A structures questionnaire was used as a guide during the interview and qualitative data collected through open-ended questions. Multiple sources

⁴ Electronic items repairing, Banner printing, Ornaments making, Toiletries making, Solar Power products

and techniques can be used to collect the data (Soy, 1994). Accordingly, this research was carried out through questionnaire, unstructured and semi-structured interview, document analysis and observations.

Based on the reason for starting business by women, they were classified into three main categories; “Chance”, “Forces” and “Created or pulled”. Women who started particular business as a hobby by means of utilizing their free time because at the moment their children needed less attention from them were considered as “Chance” entrepreneurs whereas those who were failing to start their business due to the financial reason because of financial difficulties within the family or death of spouse etc. were classified as “Force” entrepreneurs. Finally, women who started business for the purpose of need to achieve something like independence, status, role model for family or village and recognition etc. were considered as “pulled or created” entrepreneurs. On the other hand, work-family studies are mainly categorized into three areas namely, (i) their role as spouse, (ii) as a parent and (iii) homemakers and measures using the Likert scale. Using the five different statements each of these conflicts was measured. Each item was measured by time-based and strain-based work family conflicts. In order to study the start-up problems, women entrepreneurs were provided with a list which included fifteen problems and asked them to select applicable ones.

FINDINGS AND DISCUSSIONS

First task is to discuss the demography of Sri Lankan women entrepreneurs. According to the survey results of this study, following table 2 showed the results of 41.5% women entrepreneur's ages between young middle aged; 31-40 which is highest and followed by 24.6% between 41-50 years, 15.4% between 51-60 years and 10.8% were ages between 20-30 years. The lowest is in between ages above 61 which were 7.7%.

Table 2: Age of the Respondents			
Variables	Items	Total	Percentage
Age	20-30	7	10.8%
	31-40	27	41.5%
	41-50	16	24.6%
	51-60	10	15.4%
	Above 61	5	7.7%
N		65	100%

Source: Author's Field Survey 2015

As described in Table 3, Education level of the women entrepreneurs were 32.3% passed GCE (A/L) which is highest. Second highest 23.1% was having GCE (O/L) qualifications and Technical education is having by 20%, qualifications gathered through Seminar/ Workshops were 16.9% and By Experience is 7.7% of the respondents.

Table 3: Educational Level of the Respondents			
Variables	Items	Total	Percentage
Educational Level	GCE (O/L)	15	23.1%
	GCE (A/L)	21	32.3%
	Technical	13	20.0%
	By Experience	5	7.7%
	Seminars/ Workshops	11	16.9%
N		65	100%

Source: Author's Field Survey 2015

Types of business was studies and results given in the table 4. Majority of the Women entrepreneurs in this study engaged in Garment and Tailoring – 32.3% followed by Food based products – 20%, Agro based products – 18.5%, Leather and Rexene based products – 16.9% and other – 12.3%.

Table 4: Types of Business		
Items	Total	Percentage
Agro -based Products	12	18.5%
Food Based Products	13	20.0%
Garment and Tailoring	21	32.3%
Leather and Rexene Based Products	11	16.9%
Other ⁵	8	12.3%
	65	100%

Source: Author's Field Survey 2015

⁵ Other businesses such as computer & mobile repairing, printing & communications etc.

As mentioned in the table 5, majority 75.4% of the women entrepreneurs were operated their business as a single proprietorship where as 24.6% were operate as a partnership with family members (spouse or parents) and friends.

Table 5: Ownership of the Business			
Variables	Items	Total	Percentage
Ownership of the Business	Fully Self-owned	49	75.4%
	Partnership	16	24.6%
N		65	100%

Source: Author's Field Survey 2015

Among the women entrepreneurs 92.3% were married whereas 7.7% were unmarried (Table 6).

Table 6: Marital Status of the Respondents			
Variable	Items	Total	Percentage
Marital Status	Married	60	92.3%
	Unmarried	5	7.7%
N		65	100%

Source: Author's Field Survey 2015

Also, majority of women having two children in a family which is 40%, followed by three was 21.5%, having one child 20%, having four was 7.7% and 10.8% have no children (Table 7).

Table 7: Number of Children			
Variable		Total	Percentage
No of Children	0	7	10.8%
	1	13	20.0%
	2	26	40.0%
	3	14	21.5%
	4	5	7.7%
N		65	100%

Source: Author's Field Survey 2015

Secondly it was studied about the features of the businesses that have been carried out by women entrepreneurs. In this part of the study, researcher was study about types of business connections, sources of funds, reason for starting the business, reason for success the business, problems faced by them and impact of work-family issues on behalf of their business.

According to the business connections which had women entrepreneurs; majority's spouses were in businesses from the beginning. Further, among the respondents 25% entrepreneurs' parents were engaged in businesses. 18% of the respondent's parents and spouse were engaged in business previously. Only 12% of the women business entrepreneurs were not having any business connections previously and they newly started their businesses. These results are given in the below table 8. As summary among all the respondents, 88% of the respondents were having business connections. Though majority was having business connections, respondents in this study did not have much experience previously

Table 8: Business Connection		
Variables	No. of respondents	Percentage
Parent in business	16	25%
Spouse in business	19	29%
Parent and Spouse	12	18%
Other ⁶	10	15%
None	8	12%
	65	100%

Source: Author's Field Survey 2015

As the results given below table 9, majority of women entrepreneurs are self-financed which was 52%, followed by 23% financed by Banks. 12% of the women entrepreneurs financed through both spouse/family and other sources such as lending, borrowing etc. from village people.

Table 9: Sources of Funds		
Variables	No. of respondents	Percentage
Self	34	52%
Spouse/Family	8	12%
Banks	15	23%
Other ⁷	8	12%
	65	100%

Further, Women entrepreneurs were asked why they started a business (Table 10). "Financial requirement" is the most common answer given by them. 20% of them said that they were doing business because they need money. 12% of the women business operators said that they do business because of supporting their family. 6% of women

⁶ Other business connections identified as friends, relatives, other family members such as sisters or brothers

⁷ Other sources such as lending, borrowing etc. from village people

entrepreneurs do business because they have extra time and they need utilized that time for worthwhile activities. 8% and 12% of the respondents were doing business because they have interest and as a hobby and their family and spouse having the business respectively. Among the Women entrepreneurs who started business due to having self-satisfaction and to give employment were 5%, for giving experience to their children was 9%, to be independent was 4%, due to status or recognition 8% and as a risk/ challenge taker was 11% of the respondents

Table 10: Reason for starting business		
Variables	No. of respondents	Percentage
Forced Entrepreneurs		
Need money	26	20%
Give financial support to family	16	12%
Chanced Entrepreneurs		
Having extra time	8	6%
Due to special interest/hobby	11	8%
Family and spouse having business	15	12%
Created/Pulled Entrepreneurs		
Self-satisfaction	7	5%
To give experience for children	12	9%
To give employment /doing worthwhile thing	6	5%
To be independent	5	4%
For status /recognition from the society	10	8%
Take risk/challenge	14	11%
	130 ⁸	100%
Source: Author's Field Survey 2015		

⁸ Note: Due to the Women Entrepreneurs asked to select most important two reasons, respondent increased up to 130.

Accordingly, reason for starting business was studied under the three main categories; Created/pulled entrepreneurs, Forced entrepreneurs and Chanced entrepreneurs. As per the following chart 1, 42% were the created/pulled women business entrepreneurs which are majority among the respondents. Secondly forced entrepreneurs were by 32% and finally 26% for chanced entrepreneurs.

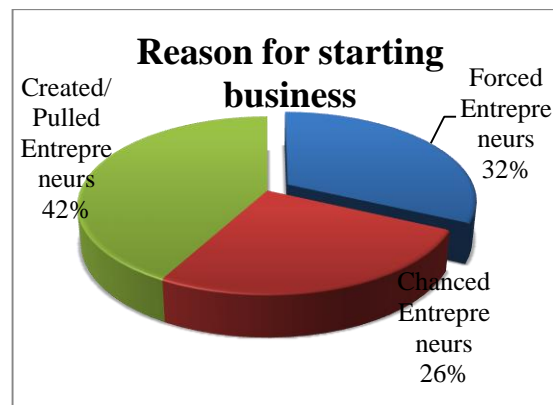


Chart 1: Reason for starting business.

Investigations done to look at the reasons for succeeding the women entrepreneurs' business. Out of the 130 respondents' opinion 47 of them said that they were succeeded due to their hard work on behalf of the business, which is 36%. Secondly were the family supports by 25%. Next was marketing and management capabilities that had with women entrepreneurs (16%) followed by 14% due to the quality and variety of the goods, 9% the lowest due was due to uniqueness that having for their designs (Table 11).

Table 11: Reason for Success

Variables	No. of respondents	Percentage
Hard work	47	36%
Variety/quality of the products	18	14%
Unique designs	12	9%
Sound Marketing channels/ management skills	21	16%
Family support (Spouse/Parents & Children)	32	25%
	130	100%

Source: Author's Field Survey 2015

Problems that faced by women entrepreneurs were studies under the two main categories, start-up position and current problems. During the start-up period majority of the respondents face family issues which are 28% followed by insufficient capital by 18%, inadequate managerial experience by 12%, sales and marketing problems by 11%, and flow problem by 10%. Both product quality and employee problem are 8% and lowest time constraints by 6% during the start-up period.

According to the problem face at present majority have problem with “Cash-flow”, while “family issues” was second. Insufficient capital was third and fourth was “time constraints” (Table 12). Employee problem, Inadequate Managerial experience and Sales & Marketing problems were significantly low as of the results of the studied which were 9%, 8% and 6% respectively. Since the more women used their own money and borrowed from parents/spouse to carry out their business, inadequate working capital was main problem for them. On the other hand, most of them had taken bank loans. Further due to the having less work experience previously they had problems with reference to the managerial, sales and marketing issues.

Table 12: Start up and current problems				
Variables	No. of respondents			
	Start up		Current	
insufficient capital	21	18%	18	18%
Cash-flow problem	12	10%	21	21%
Quality of the product	10	8%	7	7%
Employee problem	9	8%	9	9%
Family issues	33	28%	19	19%
Time constraints	7	6%	10	10%
Inadequate Managerial experience	14	12%	8	8%
Sales & Marketing problems	13	11%	6	6%
	119 ⁹	100%	98 ¹⁰	100%

Source: Author's Field Survey 2015

Considering the results generated in this study (Table 13), women entrepreneurs didn't have bad feel as a spouse or not strong impact for their entrepreneurial activities. For example, mean score of the five variables measured indicated that 2.6277 for the “Relationship with Spouse” because lower value indicated the lower conflict level.

Second lowest value was indicated for the entrepreneurial conflict as a “Homemaker Role”, which is the mean value of 3.0554. Among all three variables, highest level of work family conflict was found in the “Relationship with children” which was the mean value of 3.0892. They need someone to help with their children' work and cater their requirements such as assisting school works, caring, feeding etc.

⁹ Note: Due to the Women Entrepreneurs asked to select most important two reasons, respondent increased up to 119. Some of the entrepreneurs select only one reason.

¹⁰ Note: Due to the Women Entrepreneurs asked to select most important two reasons, less entrepreneurs select two problems, hence the number of responses increase only up to 98.

Table 13: Descriptive Statistics- Work Family Conflict	
	Mean
Relationship with Spouse	
Keep me spend time with business	2.63
Improve relationship	2.6
Worries occur with relations	2.52
Doing things with spouse is tired	2.62
Due to business Marriage was suffered	2.77
Total Average	2.6277
Relationship with Children	
Difficult to have good relationship	2.88
Lack of time to spent with them	2.91
Less energy to be a good parent	3
Imagine not as a good parent	3.52
Makes her as a better parent	3.14
Total Average	3.0892
Home Maker Role	
Difficult to do household task	3.03
difficult to balancing time between business and work	3.03
Worries arisen due doing household task	2.83
Less energy to do tasks	3.17
Make it easier to get work done	3.22
Total Average	3.0554

Source: Author's Field Survey 2015

Considering the percentage value of these main three work family conflicts, both “relationship with children” and “as a homemaker role” were having highest impact with reference to the women’s entrepreneurial activities. Which was the value of 35% and relationship with spouse shows the 30% according to the mean value (Chart 2).

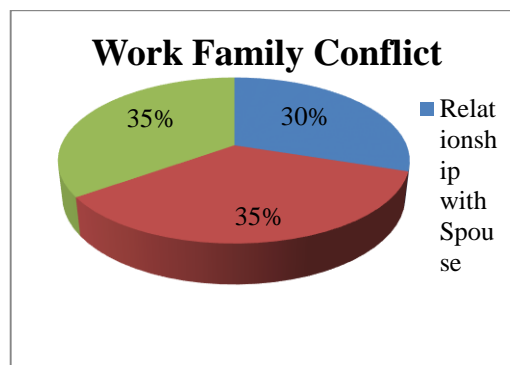


Chart 2: Work Family Conflict

CONCLUSION

This study aims at examining the work family balance faced by women entrepreneurs who were succeeded in the businesses from those who were registered with VIDATHA centers, Central Province, Sri Lanka. Findings of this study revealed that Women entrepreneurs face problems on balancing a role as a parent and as a homemaker. During initial stages they had problems on inadequate capital for investing their business. Women Entrepreneurs mostly depend on bank loans, and borrowings from their spouses, parents or other lenders. On the other hand, during this process they currently face cash-flow problems, which leads to difficulties to manage working capital. Hence women entrepreneurs’ have barriers with investing money for their businesses. On the other hand, respondents have succeeded in their businesses due to their work, tireless efforts and sacrifices which was backed by their spouses and parents. This is because most of women entrepreneurs are having children of school age. Among all respondents most of them were created/pull entrepreneurs.

The main focus of the VIDATHA project is to transfer technology for the rural community in order to start a technology-based business, they don’t aim much on providing other entrepreneurial support such as financial, marketing, promotions, and quality assurance etc. Therefore, it is suggested that provide more training and development programs to support the financial management, sales and marketing aspects etc. and to initiate sound collaboration mechanism/strategies among organizations which facilitate such support services for the grass root level women entrepreneurs. Also, this study suggested to assist more on “created” or “pulled” entrepreneurs because they showed better success among others. On the other hand, it is suggested for further study on success of “Community Based Entrepreneurship” approach for overcome barriers faced by women entrepreneurs.

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