BARRIERS TO WOMEN'S ENTREPRENEURIAL SUCCESS AND SOCIAL IDENTITY IN SMALL AND MEDIUM ENTERPRISES: A QUALITATIVE STUDY IN NORTHERN AND EASTERN PROVINCES IN SRI LANKA

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Abstract

Purpose: In Sri Lanka, female entrepreneurship has emerged as a catalyst for economic development, job creation and social development. Despite the rise in the contribution of women in the Small and Medium Enterprise (SME), women-run enterprises are still underrated as compared to those run by men that hinder their social recognition. Hence this research examines the obstacles to entrepreneurial performance and social identity of women entrepreneurs in the Northern and Eastern Provinces of Sri Lanka.

Design/Methodology/approach: The design was an exploratory qualitative design that used an inductive research approach. Semi structured interviews with 15 purposive sampled women entrepreneurs were used to gather primary data. The sample comprised of women in SME activities in Northern and Eastern Provinces of Sri Lanka. Thematic analysis was used to analyze the collected data to determine the key obstacles affecting entrepreneurial growth, sustainability, and social positioning of women entrepreneurs in these underserved and post-conflict areas.

Findings: The results indicate that the most significant obstacles to women entrepreneurs are a lack of access to finance, socio-cultural factors, household duties, gender roles, and their mobility. Poor business networks, lack of training and family related commitments are other factors that inhibit business growth and innovation. Gender inequality also decreases the confidence, visibility, and social status of women. The paper highlights the necessity of family support, mentorship, financial inclusion, gender-sensitive policies, and inclusive entrepreneurial networks to enhance the performance and social identity of women as entrepreneurs.

Research limitations/implications: The research has a small qualitative sample size and is regional, which limits generalization. Nonetheless, it provides valuable suggestions to policy makers, development agencies, and support institutions to develop inclusive interventions that increase the entrepreneurial involvement and social empowerment of women in such settings.

Originality/value: The research contributes to the literature by connecting entrepreneurial achievement with social identity of women entrepreneurs in the Northern and Eastern Provinces in Sri Lanka. It adds context-dependent data of post-conflict and underserved areas, where the entrepreneurial activity of women is not thoroughly studied in the literature.

Keywords: Entrepreneurial Success; Northern and Eastern Provinces; SME Sector; Social Identity; Women Entrepreneurs

1. Introduction

1.1. Background

Entrepreneurship by women has been identified as an important factor in economic growth, creation of jobs and social development in developed as well as the developing economies. Women owned businesses in the Sri Lanka make a big impact in poverty alleviation, generation of household income and development of society. Although the country has rather high rate of female literacy, women are still being deprived of the opportunity to contribute to the economy. According to recent statistics, only 29.6% to 33.2% of women are in the labor force, only 25 percent own or run small and medium enterprises (SMEs), and this shows that the women entrepreneurial potential is significantly underutilized (Department of Census & Statistics, Sri Lanka, 2021). According to the earlier research on women entrepreneurship, the involvement of women in the SME sector is not only associated with the national economic growth but also with the social empowerment of women and the justification of their abilities to make better decisions and their social status (Nimeshi & Rodrigo, 2024). Nevertheless, it is always noted in literature that women entrepreneurs in developing nations have more problems compared to their counterparts in terms of structural, cultural and institutional management (Amarasooriya et al., 2024). Social identity in this regard is what the families, the communities and the professional networks give to women as businesspeople and thus determine their confidence and motivation levels in business and sustainability. Through entrepreneurship women can become financially independent and gain bargaining power in their households in addition to gender equality. However, women entrepreneurs in developing nations have fewer opportunities compared to men because they have more challenges with structural, cultural, and institutional barriers, and it is a unique factor that affects their social identity and entrepreneurial success.

Limited access to Finance, education, business training, technology and professional networks also limit managerial skills and innovation ability (UNDP, 2025). Such difficulties are especially acute in the Northern and Eastern Provinces, where the long-term consequences of civil war, inadequate infrastructure, inaccessible markets, and limited institutional assistance still limit the opportunities of businesspeople. The household roles as dictated by the socio-cultural norms and gender role restrict the women in time, space, and concentration to business. Moreover, women become insecure, invisible, and lacking a sense of identity due to social expectations and institutional gender biases in financial institutions and business networks, which consequently influences their entrepreneurial performance and business success in the long-term.

1.2. Research Problem

Despite the growing interest in women entrepreneurship, women in Sri Lanka continue to experience significant challenges in business start-ups, continuity, and growth. Women still lack social and economic opportunities as compared to men especially in entrepreneurship and business development (Fatema Khatun, 2014). Entrepreneurship is a multidimensional phenomenon; this means that more context-specific analysis is required to determine factors contributing to success and failure (Vanessa Ratten, 2023; Ratten, 2014). The entrepreneurship of women must be considered a more comprehensive process, in other words, women are trying to gain economic space, professional legitimacy and social identity in a shifting environment (Melissa Stewart, 2023).

According to previous research, the entrepreneurship among women has been researched to a relatively small extent and significant obstacles continued to impede women entrepreneurial achievement and social acceptance (Abeysekara, 2002; Kodithuwakku and Perera, 2003). These obstacles are particularly harsh in the Northern and Eastern Provinces where women in business face worse conditions due to post-conflict realities, bad infrastructure, low market accessibility, low financing, lack of mentoring, genderized expectations, limited networks, technological dilemmas, and weak institutional support (Silva and Jayawardena, 2021; Perera and Fernando, 2022). Consequently, most women entrepreneurs are faced with the challenge of not only establishing a sustainable and successful business but also developing a decent social identity in their communities and the entrepreneurial world at large. Despite existing studies, there remains limited context-specific understanding of how these barriers interact in post-conflict SMEs and affect women's long-term business sustainability and social recognition (Amarasooriya et al., 2024; Nimeshi and Rodrigo, 2024; Yogendrarajah, 2019). Thus, the main research issue of the given study was to investigate the most important economic, social, technological, institutional and personal obstacles that impact women entrepreneurs in Northern and Eastern Provinces in Sri Lanka and how these obstacles can affect the success and social identity of women.

1.3. Objectives

- To identify the barriers faced by women entrepreneurs in the SME sector in Northern and Eastern Province, Sri Lanka.
- To examine how these factors influence women entrepreneurs in achieving entrepreneurial success and establishing their social identity in the SME sector in Northern and Eastern Province, Sri Lanka.

2. Literature review

2.1. Critical Discussion

2.1.1 Women Entrepreneurship in Sri Lanka

The role of women in SMEs has an economic growth, household income as well as social empowerment in Sri Lanka. The government campaigns, such as the Empowering Business Environment to Women Entrepreneurs programs by the EDB, aim at eliminating gender inequality. Previous articles focus on the part women play in sustainable development and reinvestment to the community (Chakraborty, 2020; Fernando and Perera, 2023). Institutional Theory, Social Identity Theory, and Social Feminist Theory have also been used in recent literature to explain how gendered norms, institutional logics, and social recognition influence women and their experiences and results in entrepreneurship. Nevertheless, advantages are still disproportionate to the geographical areas, particularly in post-conflict areas.

2.1.2 Abridgements to Women Entrepreneurs

The most reliable challenge is financial limitations, and women-owned businesses have a greater loan rejection rate and restricted access to micro-financing (Perera and Fernando, 2022). Growth is also limited by technological barriers whereby most women are not digitally skilled and online market (Seneviratne, 2020; Kumar and Silva, 2023). These complications are compounded by social and family obligations that reduce time and resources to work on the business, thereby increasing burnout and worse entrepreneurship performance (Gunasekara, 2020). These socio-cultural and structural barriers as well affect the social identity of the women, which can be defined as the recognition and rightfulness of persons belonging to social groups that defines confidence, motivation, and involvement in entrepreneurial practices .Although most other studies have continually found these obstacles, others also reported that these obstacles could be alleviated through the support of families and communities, which contradict the other findings on the relationship between personal networks and structural constraints and the construction of women entrepreneurs' identity.

Post conflict situations in the Northern and Eastern Provinces influence entrepreneurship and typically lead to necessity-based enterprises with restricted market and mentorship opportunities (Silva & Jayawardena, 2021). The cultural expectations of care giving make mobility and time more limited to women (Jayasundara, 2023; Gunawardena and Weerasinghe, 2023). The presence of family and social support enhances the results, and social identity and acceptance in the community are the focus of success, but few studies investigate the impact of recognition and legitimacy on motivation, confidence, and performance. The ability to be competitive depends on digital access and literacy, whereas rural/post-conflict women experience restricted tools, training, and access to the internet (Fernando, 2022; Seneviratne & Wijesinghe, 2021). Male networks restrict the access to social capital and knowledge (Wijesinghe and Rathnayake, 2023). Gender specific networks and mentorship boost confidence, resources, and outcomes but are not exploited by these regions.

Although there are policies for SME development in Sri Lanka, very few policies directly address the gendered barriers in post-conflict areas (Karunaratne & De Silva, 2024). Integrated support - integrating financial inclusion, entrepreneurship training, digital literacy and mentorship - is proven to help businesses perform better, as well as enhance the social identity of women, allowing them to participate more fully in the economic ecosystem (Jayawardena & Perera, 2022).

2.1.3 Social Identity and Entrepreneurial Success

In women entrepreneurship, social identity is directly related to entrepreneurship success. The Social Identity Theory is one of the theories that have been instrumental in explaining the role played by recognition, legitimacy, confidence, motivation and involvement of women in business. The recent literature has also been keen on the application of the Institutional Theory, legitimacy perspectives and the Social Feminist Theory in explaining how gendered norms, institutional structures and the social expectations affect the experiences and performance of women in entrepreneurship. The lack of legitimacy among women in Sri Lanka unfolds due to the gendered expectations, inadequate mobility, and ineffective access to markets and networks, especially post-conflict areas (Silva and Jayawardena, 2021; Jayasundara, 2023; Gunawardena and Weerasinghe, 2023). According to previous research, finance and technology are only some of the factors, and entrepreneurial success relies on mentoring, social acceptance, and community support (Perera and Fernando, 2022; Fernando, 2022; Seneviratne and Wijesinghe, 2021). Social identity is therefore both a psychological and structural determinant influencing the visibility of women in entrepreneurship, legitimacy and long-term sustainability.

2.2. Research Gap

Despite the increasing academic interest in the topic of women entrepreneurship in Sri Lanka, several gaps are still observed regarding the influence of various obstacles on the success of women in entrepreneurship and social identity, especially in post-conflict areas (Amarasooriya et al., 2024; Yogendrarajah, 2019). Although body of literature on women entrepreneurship in Sri Lanka is on the increase, there is still a clear empirical gap in comprehending how various and interconnected barriers influence the entrepreneurial achievements of women and their social identity in post-conflict areas. The existing literature has analyzed general limitations, i.e. finance, education, and networks, and concentrated on urban and developed economic regions, with little consideration of the Northern and Eastern Provinces (Abeysekara, 2002; Kodithuwakku and Perera, 2003; Silva and Jayawardena, 2021). Thus, there is a lack of context-specific information on the ineffective infrastructure, socio-cultural expectations, and limited institutional assistance, psychological capital in affecting women as entrepreneurs and increasing their legitimacy and long-term sustainability in these areas.

3. Methodology

3.1 Research Approach

This paper embraced a qualitative Inductive approach, and it was suitable, as it allowed deepen the comprehension of the lived experiences, perceptions, and behaviors of the participants towards the complex financial, social, emotional, and structural problems (Creswell & Poth, 2018). It assisted in determining the real obstacles met by women entrepreneurs and the way in which the obstacles influenced the entrepreneurial life of women. According to Thilini De Silva (2021), the only way to create valuable insights and assist in long-term research and development is to have an open and trusting conversation with the women entrepreneurs.

The target of the research was on women who were actively running SMEs in the Northern and Eastern Provinces due to their unique post-conflict socio-economic factors, which determine entrepreneurial opportunities and social presence. Qualitative design also increased credibility and reliability of findings since it gave the participants the option of giving their experiences using their own words. According to Breg and Hansson (2000), qualitative research offers suitable and reliable understanding of intricate social phenomena, and this is critical in analyzing the phenomenon of women entrepreneurship as a multidimensional and socially constructed phenomenon. Author believes that this approach was suitable since the study involved interviewees with first-hand entrepreneurial experience and that may provide an informative account of the problems under exploration.

3.2 Research Strategies

The qualitative strategy employed to carry out the study was interview-based, based on face-to-face in-depth semi-structured interviews. The approach allowed the researcher to get accounts of the participants about their entrepreneurial experiences in detail and still be consistent with the research objectives. The interviews were held in a non-formal and relaxed environment, at workplaces or in the homes of the participants. The choice of semi-structured interviews was driven by the fact that they provide flexibility and cover important thematic areas of concern in the study (Kvale and Brinkmann, 2009). The competencies of entrepreneurship, financing, socio-cultural forces, gender roles, experience of networking, work-life balance, management within an organization, and perceived impacts of these on entrepreneur success and social identity were discussed in the interviews.

All the interviews were audio-taped with informed consent, and the field notes were kept recording non-verbal data and contextual data (Creswell and Poth, 2018). The research questions were transformed into an interview guide which contained open-ended questions and semi- structured questions. Where needed, emergent questions were also applied to understand better and more detailed descriptions of the experiences of the participants. Secondly, contextual interpretation was supported by secondary information based on academic literature, policy documents, and past empirical research. Such an adaptable and still narrowed design reinforced the methodological framework of the study that matters in the research of entrepreneurial capability and support mechanisms (Ambepitiya, 2019).

3.3 Research Site

The study location was the Northern and Eastern Provinces of Sri Lanka. The choice of these locations enables the research to be able to embrace the various realities of women entrepreneurs in the locations that are influenced by various degrees of development, infrastructure, social expectations and market accessibility. The study intends to produce a more in-depth insight by scrutinizing the experiences, challenges and contributions of women entrepreneurs by covering a wide geographical region in the Northern and Eastern Provinces. This localized approach is significant in that entrepreneurship is localized and the local conditions define the entrepreneurship experience of women, and this could be different in different environments. The site selection thus helps the purpose of the study to learn more about how women entrepreneurs operate under different socio-economic and cultural settings and the impacts that these settings have on their entrepreneurial performance and social identity.

3.4 Sample

The sample was 15 women entrepreneurs who're already in operation in the SME sector and have at least one to three years of entrepreneurial experience. The experience requirement was taken to make sure that the participants would have enough experience of their entrepreneurship realities and would be capable of discussing the challenges that they had to face and what methods they employed to address them. Purposive sampling was used to identify the participants, as it should include people who have direct entrepreneurial experience that is relevant to the research goals (Patton, 2015). This requirement guaranteed that the participants were exposed to enough entrepreneurial challenges and at the same time remained in the formative development stages. The study was not limited to a particular industry and hence participants of the study were attracted across numerous industries. The sample were the women between 25 and 50 years of age having varied personal and business backgrounds. The choice was not limited on the religious, ethnic, level of education and income, if the individuals chosen were women entrepreneurs, and they were in the current business environment. To maintain their anonymity and confidentiality, the participants were assigned the designation of P1, P2, P3 etc.

Table 1: Participants' Details

Participants	Status	Entrepreneurship	Years of Experience	Province
P1	Unmarried	Herbal Products	2	Eastern
P2	Married	Natural Plants, Fertilizers, Seed cards and stationary items	2.3	Northern
P3	Unmarried	Art gallery	1.6	Northern

P4	Married	Tailoring and Aari work	3	Eastern
P5	Married	Aari work	1.8	Eastern
P6	Married	Designing and tailoring	2	Northern
P7	Married	Cake Production	1.8	Northern
P8	Unmarried	Tailoring	2	Northern
P9	Unmarried	Hand craft products	1.5	Eastern
P10	Married	Beauty Parlor	2	Northern
P11	Married	Artisanal food powder packaging	2.8	Northern
P12	Married	Tailoring	1	Northern
P13	Married	Natural Food packing	1.2	Eastern
P14	Married	Fiber production industry	2.5	Northern
P15	Married	Bag manufacturing industry	3	Eastern

3.5 Measures

The research employed in-depth structured interviews as the primary method of data collection. The interviews were dedicated to various key areas: the competencies of entrepreneurs, the ways to finance it, the family problems, the effect of the environment, gender stereotypes, planning, the management of organizations, networking, human resources, their commitment to success and their reputation, and work-life balance. All these areas were selected as they are directly connected to the barriers and conditions that make female entrepreneurship experiences take their specific shape.

The interviews, which took a duration of about one hour and were conducted in the form of a face-to-face interview at the workplace or homes of the participants when they were convenient. During the research, ethical values were upheld. Before the interviews were carried out, the participants were informed about the objective of the study, and informed consent was received. Respondents were given confidentiality and anonymity by assuring them that their participation was voluntary. The data and transcripts were recorded and stored safely and only utilized for academic purposes as per qualitative research ethics. Anonymity and

confidentiality were guaranteed during the study. The undertakings were used to support genuine and valid responses. Accuracy of data retrieval and transcription was also enhanced by using recorded interviews. This combined data collection process thereby adopted flexibility on top of its structured nature in a bid to acquire similar information and accounts that are rich.

3.6 Analysis Tools

The thematic analysis was performed on the data according to the model suggested by Braun and Clarke (2006). The recordings of the interviews were transcribed word-to-word and re-heard several times so that familiarity with the information could be attained. The first level of coding was determining meaningful segments associated with financial, technological, socio-cultural and institutional obstacles. Descriptive codes (e.g., access to finance, mobility constraints, networking constraints, etc.) and interpretive co-codes (e.g., confidence, legitimacy, recognition, and entrepreneurial identity) were produced. The codes were later sorted into general themes that represented patterns within the experiences of the participants. Themes were discussed, narrowed and made consistent with the research purpose to have analytical consistency and credibility; which aligns with established qualitative thematic analysis procedures (Braun & Clarke, 2006; Nowell et al., 2017). The relationships between the structural barriers, social identity formation and the entrepreneurial results were identified because of this analytical process. Thematic analysis brings out between-repeating themes of challenges, adaptability and gendered entrepreneurship.

The thematic analysis also allowed the researcher to make an interpretation of both the explicit and implicit meaning behind the answers of the participants. Because the research involved the issue of personal experience, social context, and the realities of entrepreneurship, the tool of analysis was an appropriate instrument to ensure that the qualitative data could be used to make meaningful conclusions.

4. Results and discussion

4.1 Data Description

The results indicate that there are several interrelated barriers among women entrepreneurs, both in terms of entrepreneurial success and social identity. The primary themes were found to be the lack of access to resources, poor networking prospects, customer and operational problems, psychological and emotional stress, and conventional social stigmatization. Some results are aligned with previous research laying financial, social, and cultural barriers as the key limitations to women entrepreneurship in Sri Lanka (Silva and Jayawardena, 2021; Perera and Fernando, 2022).

One of the most common challenges in the report was financial limitations. Participants, including P1, P2, P4, P13, P14, and P15, indicated that lack of capital inhibited business start-up, growth, acquisition of equipment, and use of technology. One of the interviewees reported that her company was still home-based as she could not afford her own office. This confirms Silva and Jayawardena (2021), who list access to finance as one of the most significant barriers to entry and development of women in the SME sector.

The statistics also indicate that women business activities are highly influenced by domestic obligations, lack of space and time constraint. This data confirms Jayasundara (2023) and Gunawardena and Weerasinghe (2023), who also focus on the role of gendered expectations and social-cultural standards to reduce the involvement and representation of women in entrepreneurship. Below are some responses stated by entrepreneurs.

P1- "I had previously worked as an Ayurvedic doctor but due to my interest in this herbal production field I started doing this business alone. But many government regulations are there in Sri Lanka that stop the women entrepreneurs from exporting these herbal products outside the region and as well as the country. I am facing some challenges in managing these kinds of political influence in transporting my products to the customers"

P3- "I had many political issues when I was starting the business. Still, I am facing those. I do free classes for the children as a service in several places. But some political party people 46 influence that even I got some threatening messages to support their party instead of the other party. As a women entrepreneur I consider this as my passion to succeed but not to be partial for any political parties or politicians"

Other forms of bias included gender bias, poor credibility and non-representation to sectors dominated by men. The discrimination experiences and social opposition, as well as absence of opportunities, show that the problems faced by women in entrepreneurship are not merely economic, but have a strong social and cultural foundation.

P3 - "I usually face a lot of challenges from boys and men. As I am still a youngster I do face these issues. I usually get unwanted messages from men, and I had some issues directly with some people who intentionally wanted to make trouble. So later, I shifted my whole business to my home"

P12- "Many men tailors in my area consider themselves as competitors for me and recently I heard that they are copying my works in their business. And I usually face challenges by men tailors that they try to get my customer base"

4.2 Data Analysis

The results indicate that the obstacles that women entrepreneurs encounter do not exist in a vacuum; on the contrary, they support each other. One of them was limited access to resources, such as capital, raw materials, equipment, and sufficient workspace. Lack of finance decreased the capacity of the women in formalizing their operations, production and connecting to broader markets. In the less developed regions, institutional support and a poor credit system made these constraints more severe. This aids Silva and Jayawardena (2021) who cite finance as one of the most significant obstacles that confront female entrepreneurs in Sri Lanka.

The second theme of concern was poor networking and market penetration. The participants observed that family, cultural limitations and geographical seclusion diminished their chances of establishing professional networks, finding mentors or establishing partnerships. The reason is that even in cases where women have the skills of doing business, the absence of social and professional networks hinders the growth of the business as indicated by one respondent. What this confirms is Perera and Fernando (2022) who believe that the advancement of women in

entrepreneurship is not only restricted to finance but also to lack of strategic advice and mentoring. The visibility of the business and its credibility before the population is also made weaker by reduced networking (Gunawardiena and Weerasinghe, 2023).

The research also discovered some customer-related and operational challenges such as late payments, order cancellations, changing customer demands, quality complaints and staff shortages. But even though such problems seem to be operational, they relate to more general structural weaknesses, such as training deficiencies, resource shortages, and insufficient system support. It implies that operational instability is not only a managerial problem but also a by-product of more general institutional and developmental limitations (Karunaratne and De Silva, 2024).

A second theme that was significant was the existence of psychological and emotional obstacles, such as self-doubt, fear of failure, stress, and burnout. Some of the participants stated that they were overwhelmed with the pressure of business management combined with domestic expectations. One of the participants indicated that she lacked confidence in the ability to make decisions regarding business due to constant family and social pressure.

P10 - "As a woman in the beauty industry, I often face societal pressure to conform to certain stereotypes, with expectations placed heavily on me. Breaking through these norms has been a struggle, and despite my progress, this pressure continues to act as a barrier". These results imply that emotional stress undermines resilience, risk-taking, and long-term planning. Fernando (2022) also reports that women in underserved regions do not have the required support and social capital to gain confidence and continue to grow the business. As some industries are uncommon women still face lot of challenges. *"P14- "The fiber industry is uncommon in these regions, yet I ventured into it as a woman entrepreneur to create a positive impact. However, I frequently encounter societal pressure and limited support from my family, which consistently affects my confidence and resilience"*

The motif of conventional social stereotypes was also very prominent. According to the women entrepreneurs, the society tends to relate ambition, running of business, and taking of risks to men. These assumptions make women less legitimate as businesspeople and make them less visible in the market. Social expectations in this research restrained the entrepreneurial identity of women, since they were expected to be homemakers rather than careerists. Therefore, entrepreneurship did not just require business capacity, but it also required the degree to which women should have been socially accepted as empowered economic players.

Additionally, study indicates that women operate in "restricted agency" which are restricted by cultural, economic and social parameters (Anderson & Ojediran, 2022; Journal of Business Venturing, 2021. However, women entrepreneurs are resilient, and the unending evidence of socio-economic and structural barriers demonstrates the importance of targeted policies and support systems to help foster inclusive and sustainable entrepreneurship.

4.1. Inferences

The results of the findings suggest that female entrepreneurs in the Northern and Eastern Provinces are subjected to financial, social, technological, operational, and psychological

challenges that are interrelated and cause significant restraint to business sustainability and social acceptance. These obstacles do not challenge each other as individuals but instead they are combined to form an inhibitory entrepreneurial environment. This confirms the opinion that entrepreneurship activities of women in Sri Lanka are influenced by structural and context-specific factors, but not by individual efforts only (Vanessa Ratten, 2023; Karunaratne and De Silva, 2024). The research also indicates that there is a good connection between the social identity and performance of the entrepreneur. Women who had no money, connections, fame, and social recognition were unable not only to keep their businesses going but also to become the recognizable entrepreneurs. It was particularly salient in the post-conflict and culturally conservative environment, whereby poor infrastructure and insufficient institutional support exacerbated such limitations (Amarasooriya et al., 2024; Nimeshi and Rodrigo, 2024; Yogendrarajah, 2019). Comprehensively, the results suggest that enhancing women entrepreneurship is a matter of interventions, which are gender sensitive and integrated such as provision of access to finance, support of digital literacy, mentoring programs, family support policies and stereotypical awareness programs. These intercessions are necessary to empower women, increase their visibility, and role in inclusive development of the region in Sri Lanka.

5. Conclusion

5.1 Summary

This research analyzed the challenges encountered by women in the Northern and Eastern Provinces of Sri Lanka when conducting an entrepreneurial business and discovered that their entrepreneurial experiences are determined by intertwined socio-cultural, financial, technological, institutional and psychological factors. The results indicate that women entrepreneurship success is restricted not only by absence of capital, digital connectivity, as well as professional networks, but also by household duties, gender expectations, and poor institutionalization. All these impediments present a state of constrained agency where women must bargain on business expansion under socially and structurally limited conditions. The study has also revealed despite these restrictions women entrepreneurs have resilience, adaptability and commitment to their business as they exploit informal support systems, local knowledge and small-scale innovation to keep up their businesses.

5.2 Recommendations

The results indicate that the recommendations should be in direct connection with the identified barriers of the study. First, gender-sensitive microfinance services, low-interest loans, flexible arrangements in terms of repayment and lessening the collateral requirements of women-owned businesses should be provided. Second, affordable digital literacy education, and support mechanisms on practical adoption of e-commerce, particularly by rural and home-based businesses, must be enhanced to promote digital inclusion. One of the strong ones is mobile-first business support. A lot of rural or post-conflict rural women have more access to smartphones than to formal business services and therefore support programs could take the form of WhatsApp based bookkeeping, order tracking, customer management and short-form digital training in their preferred languages. This could include curated online storefronts,

district-level e-commerce onboarding, and logistics partnerships that help women sell beyond local markets. Third, peer support sites, women business associations, and mentorship structured networks should be created to enhance visibility, confidence, access to the market and professional legitimacy. Fourth, the complexities of support in community and family level such as subsidized childcare, awareness program on shared domestic responsibility are needed to alleviate the double burden of women entrepreneurs. Lastly, the introduction of psychological support, resilience-building programs, and local entrepreneurial support hubs is recommended to empower women, increase their confidence level, coping capacity, and sustainability of a business in the long-term. These suggestions are also evidence-based since they are a direct response to the financial, social, technological, and emotional obstacles that were found in the results.

5.3 Implications

The research has significant theoretical and practical implications. The results point to the fact that capable women or women who work hard are not entirely the ones who make it in business, but the way the society constructs and perceives the role of women as entrepreneurs. In practice, the research has practical implications to policy makers, financial institutions, non-governmental organizations and business development agencies. It notes the necessity of gender responsive policies and specific institutional assistance to tackle the experienced realities of women entrepreneurs in post-conflict and culturally conservative areas. The developmental impact of supporting women entrepreneurs more broadly is that it has the potential to foster job creation, economic resilience in local economies, innovation, and regional development inclusivity as women-led businesses have been associated with these aspects.

5.4 Limitations

First, the research is geographically confined to the Northern and Eastern Provinces and thus may not be generalizable to women entrepreneurs in other regions of Sri Lanka especially the urban regions like Colombo. Second, the study is based on qualitative design with a limited sample size of 15 people, which is very deep, but restricts the generalization. Finally, the study was cross-sectional; it considers the experiences at a single time and does not address their changes with time.

5.5 Future Research

The geographical area in future studies needs to be extended to cover other provinces and urban settings to compare the regional variation in the experiences of women in entrepreneurship. Larger mixed-method studies would have depth and greater external generalizability. A longitudinal study would also prove useful in investigating the way entrepreneurial obstacles, coping mechanisms and success of women businesses change through time. Moreover, it is advisable that in the future, more focus on the topics of mental health, resilience, and identity formation is paid because these aspects seem to be the key to the sustainability of women in entrepreneurship. Future studies can also compare how gender-sensitive policy interventions,

mentorship program and digital inclusion initiatives can be effective in enhancing the entrepreneurial strength of women in Sri Lanka.

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