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## **Gender Differences in the Determinants of Business Performance among Entrepreneurs of the Tourism Industry in Sri Lanka**

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### **Abstract**

*Women entrepreneurs often face challenges in accessing finance due to cultural norms and gender bias. This can impact their ability to invest in their business and expand operations, which can lead to lower business performance. This study analyses the factors that influence the business performance of men and women in different sub-sectors of small-scale enterprises in the tourism industry in Sri Lanka. This is an explorative study, which employed several data collection techniques, including key informant interviews, non-participant observation, a questionnaire survey and in-depth interviews. They were carried out among small-scale tourist enterprises in the Hikkaduwa Urban Council (HUC) area of Galle district, Sri Lanka. The samples were chosen at random, and the data was analysed quantitatively and qualitatively. Three major sectors, namely accommodation, food and beverage, and tourism-affiliated retail services were selected for this study. Secondary information was mostly collected from the literature on gender studies and relevant documents of small-scale enterprises. The data suggests those women entrepreneurs in the tourism industry in Sri Lanka are performing well and, in some cases, outperforming men. The fact that women in all three sub-sectors showed a higher increase in sales than men is a positive sign of the growing role of women in the tourism industry. Furthermore, the fact that women entrepreneurs in the accommodation sub-sector showed the highest sales expansion is particularly encouraging. This indicates that women in this sub-sector may have fewer gender differences in business performance than women in the other two sub-sectors.*

**Keywords:** *Business performance, Entrepreneurs, Gender, Sri Lanka, Tourism Industry*

## **Introduction**

In the general Sri Lankan context, the patriarchy influences all social phenomena in the society. There is no exception when it comes to gender participation in enterprises. Female participants are at a disadvantage when it comes to surviving in the industry (Meru and Kinoti, 2021). They have to face a lot of barriers in the industry because of the gender inequality that could be generally observed in society.

Tourism as an industry has been growing in the recent past in Sri Lanka. The main reason for this is the end of the civil war and the improvement of transportation and infrastructural facilities around the country (Sri Lanka Tourism Development Authority, 2014). This has opened up a lot of opportunities in the tourism sector in Sri Lanka. Yet, due to the gender inequality that prevails in Sri Lankan society (Jayaweera, 1999 A), whether this condition has created equal benefits for both genders is questionable.

**Lack of gender-specific research:** While there is a growing body of research on entrepreneurship in Sri Lanka, there is a need for more specific studies that examine gender differences and constraints faced by men and women on running their businesses. By addressing this gap, the study can contribute to a more comprehensive understanding of the challenges and opportunities for men and women in the tourism industry.

**Practical implications and policy considerations:** Understanding the factors influencing business performance and the gender differences in the tourism industry could have practical implications for policymakers, industry practitioners, and aspiring entrepreneurs. By identifying the constraints faced by men and women, appropriate measures can be developed to address gender disparities and promote a more inclusive entrepreneurial environment.

By considering these evidences, the research problem of investigating the gender differences in factors affecting business performance among small-scale tourism entrepreneurs in the Hikkaduwa study area is justified, as it addresses the existing knowledge gaps, align with the broader context of gender inequality and entrepreneurship in Sri Lanka, and has practical implications for the industry.

In the general Sri Lankan context, patriarchy influences all social phenomena in society, including gender participation in enterprises (Meru and Kinoti, 2021). Female participants in the industry face numerous barriers due to gender inequality prevalent in society. Research has shown that women entrepreneurs in Sri Lanka encounter challenges and opportunities shaped by gender inequality (Meru and Kinoti, 2021). This situation raises concerns about whether the growth of the tourism sector, driven by the end of the civil war and improvements in transportation and infrastructure (Sri Lanka Tourism Development Authority, 2014), has equally benefited both genders in Sri Lanka (Jayaweera, 1999 B).

Small-scale enterprises play a significant role in every industry, as many existing businesses started on a small scale due to the lower resource requirements. Studies have highlighted the importance of small-scale enterprises as a starting point for individuals entering the business field (Meru and Kinoti, 2021). This is because such enterprises

demand fewer resources compared to larger-scale ventures. However, it is crucial to examine the factors that influence the business performance of men and women in different sub-sectors of small-scale enterprises in the Sri Lankan tourism industry.

This paper aims to contribute to the understanding of gender differences in factors affecting the business performance of small-scale tourism entrepreneurs in the Hikkaduwa study area. By analysing these factors, the study intends to shed light on whether there is a difference in the business growth of men and women-owned enterprises across various sub-sectors. Additionally, the research will investigate the different constraints that men and women face in running their businesses. Through this analysis, we can gain insights into the challenges and opportunities that exist for women entrepreneurs in the Sri Lankan tourism industry (Meru and Kinoti, 2021; Jayaweera, 1999 B).

Furthermore, it is worth noting that women's economic empowerment has shown broader impacts in various domains, including socioeconomic opportunities, property rights, political representation, social equality, individual rights, family development, market development, and community development (Sathiabama, 2010). Understanding the influence of gender on business performance can contribute to advancing women's empowerment and addressing gender disparities in the entrepreneurial landscape.

## **Literature Review**

The International Labor Organization (ILO) recognizes the importance of women's entrepreneurship in developing countries as a means to achieve gender equality, women's empowerment, and poverty reduction (Pettersson and Hedin, 2010). The nature of women's entrepreneurial activities is influenced by the region, socio-economic status, and geographical conditions they belong to (Xheneti et al., 2019). Cultural features and religious influences in East Asia and the Pacific contribute significantly to shaping the representation of women entrepreneurs (De Vita et al., 2014). Motivations for engaging in business vary across countries, with factors such as communitarianism and the need for independence playing a role (Carter et al., 2003).

In the Middle East, women entrepreneurs face challenges due to socio-cultural backgrounds and limited access to funds from banks, resulting in a higher promotion of family-based enterprises rather than women-owned enterprises (World Bank, 2014). In South Asia, the growth of women's entrepreneurship is impacted by institutional and educational levels (De Vita et al., 2014). Sub-Saharan Africa sees a significant presence of women business owners, but high fertility rates and family obligations pose challenges (Tajeddini et al., 2017; Cabrera and Mauricio, 2017).

Gender disparities in new venture formation and firm ownership persist across countries, irrespective of GDP and geography (Waring and Brierton, 2011). Household variables are found for a better explanation on gender disparities in labour market outcomes than

individual traits or outright discrimination (Brush et al., 2009; Henry et al., 2016). The African context highlights that women are more prevalent in specific sub-sectors of the informal economy, such as fruits and vegetables street trading (Skinner, 2010).

Understanding the socio-political background and specific cultures of Sri Lanka is crucial to comprehending women entrepreneurs in the country. Individual characteristics, values, social obligations, and behaviours are shaped by diverse cultural and historical backgrounds (De Vita et al., 2014). Despite slower growth and limited expansion, women-owned firms are growing in number and making significant contributions to wealth creation, employment, and innovation (Brush et al., 2009).

The nature of women's entrepreneurship is complex and influenced by various factors, including cultural, socio-economic, and historical contexts. Understanding the specificities of women entrepreneurs in Sri Lanka requires consideration of the country's socio-political background, cultural attributes, and individual characteristics. While challenges persist, women entrepreneurs are making valuable contributions to the economy and society.

Social science and other policy studies have significantly researched an understanding of small-scale enterprises in tourism (Thomas et al., 2011). Studies such as the Global Entrepreneurship 2011 proved remarkable dissimilarities between men and women in terms of entrepreneurial activities (Maes et al., 2014).

Scholars (Sharpley, 2015; Kinnaird and Hall, 2000; Chambers et al., 2017) found that gender studies in tourism had explored different aspects such as tourist motivation, roles, relationships, institutions, and the impact of tourism on society. Many women relish the opportunities created by tourism, but the extent to which they could enjoy these opportunities is restricted (Meera, 2014; Bakker, 2019). It is notable in many studies (Baum, 2013; Baum, 2015; Baumet al., 2016; Booyens, 2020) analysing the nature of workforce problems women face regarding their wages and roles in tourism.

Few women are in managerial or decision-making roles in small businesses in the tourism sector (Liu and Wall, 2006; Kattara, 2005). It compared the employment structure in the tourism industry to a pyramid, with many women working seasonal and part-time jobs at the bottom and a small number holding the top management positions (Jordan, 1997; Liu and Wall, 2006).

Aitchison (2005) reveals that existing gender patterns of employment in tourism culture contribute to maintaining and continuing the challenges which women are facing in tourism. Hence it is essential to discuss the challenges those are women entrepreneurs facing., (Iwu and Nxopo, 2015; Nsengimana, 2017). In addition, women-owned businesses have many market restrictions, and limited opportunities are available for women entrepreneurs (Bates, 2002). Further, many studies related to tourism

development consider gender as a variable; however, the significance of gender causes some debates (UNWTO and UN Women, 2011).

Income disparity had become one of the main aspects of research on women and tourism (Guimaraes and Silva, 2016; Casado-Díaz and Simon, 2016; Figueroa-Domecq et al., 2015). According to them, the gender wage gap is more comprehensive in tourism because women run a comparatively smaller business and their household responsibilities pose gender-based restrictions that limit their business tasks (Wiklund and Shepherd, 2005; Morrison and Teixeira, 2004). Women have made remarkable steps towards attaining equality in tourism. Particularly women managers in food serving and service providing vocations struggle to achieve equality.

Tourism researchers have studied gender roles for several decades (Nunkoo et al., 2020). Due to their low capital and lack of support from governmental or connected institutions, the majority of traditional women entrepreneurs have less facilities. These difficulties and issues make their business undesirable to tourists. As a result, these business owners make less money. This is largely acknowledged by conventional women business owners (Misango and Ongiti, 2013). However, despite the challenges and constraints faced by women entrepreneurs, recent studies have revealed an increasing trend in women's participation in entrepreneurial activities in the tourism industry compared to men (Ratten, 2018; Tajeddini et al., 2017). This growing participation highlights the resilience and determination of women in pursuing entrepreneurial ventures. However, women entrepreneurs often face less recognition and their impact on the country's economy is often under-recognized due to gender implications and traditional sex segregation. This lack of recognition further compounds the challenges faced by women entrepreneurs in the tourism sector (Hewapathirana, 2011; Meunier et al., 2017).

When it comes to starting up a business, both men and women entrepreneurs encounter constraints related to capital, labour, and resources. This cross-cultural analysis reveals that women in Uganda, for example, tend to be less successful than their male counterparts in the entrepreneurial field (Katongole et al., 2013). Family and cultural restrictions also pose significant barriers for women entrepreneurs, particularly in male-dominated societies (Poggesi et al., 2016; Welsh et al., 2014). These constraints and barriers can impede the growth and development of women-owned businesses, limiting their entrepreneurial opportunities and potential.

In conclusion, while there is a positive trend in women's participation in entrepreneurial activities in the tourism industry, women entrepreneurs still face numerous challenges and constraints. The under-recognition of their contributions and the gender implications in society hinder their progress and limit their economic impact. Capital, labour, and resource constraints, along with family and cultural restrictions, further compound the challenges faced by women entrepreneurs. To support and empower women entrepreneurs in the tourism sector, it is crucial to address these barriers, provide targeted support, and foster an inclusive and enabling environment that recognizes and values their

contributions. By doing so, women entrepreneurs can fully unleash their potential, contribute to economic growth, and promote gender equality in the entrepreneurial landscape.

## **Materials and Methods**

This study adopts mixed methodologies, including both qualitative and quantitative approaches. The study location was Hikkaduwa urban council (HUC) in the southern province of Sri Lanka, which is identified as one of the main tourist destinations in Sri Lanka. The first nearly six months of the period were used to collect data in May-November 2015 by the author in the Sinhala language. Small scale enterprises registered in HUC are spread across 28 sectors, including seven in the tourism industry. Of these seven sectors, accommodation, food and beverage (F&B), and tourism-affiliated retail services were selected for the study as they had the largest number of enterprises owned by women. The main techniques used were simple observation, key informant interviews (25) semi-structured questionnaire surveys (390) (195 women and men entrepreneurs each), and in-depth narrative interviews (24). Considering the existence of a substantial number of establishments, the existence of a substantial number of engagements by both men and women and having observed the trend of expansion of business establishments during the 2009 - 2014 period, the sample was drawn. The list of entrepreneurs was collected from the government office, and respondents were contacted. All the women entrepreneurs in these three sectors (accommodation, F&B and tourism-affiliated retail services) were surveyed. This amounted to 195 women respondents. For comparison purposes, an equal number of male entrepreneurs were selected from the three sectors. Since there are more men entrepreneurs, 195 men were selected at random from the list of entrepreneurs available at the HUC. Semi-structured interview results were analysed using descriptive statistics.

Simultaneously, twenty-four in-depth interviews (12 women, 12 men) were conducted with four male and four female entrepreneurs from each of the three sectors. Respondents were selected among the semi-structured survey respondents on the basis of the rapport established between the informants and interviewer, and the reliability of the information shared in the questionnaire survey. Respondents who were willing to share detailed business data and whose survey data revealed interesting nuances to the case were purposefully selected for in-depth interviews. In-depth interviews were transcribed, translated into English, and coded for analysis.

Factors affecting gender differences in business performance in income and expansion among sub-sectors compared with before and after engagement of SSE narrated in their accounts have been analysed to understand trends, patterns, classifications, and connections in each story were analysed and interpreted. Quantitative data is analysed using SPSS and Minitab statistical packages, deriving descriptive analysis, percentages, frequencies, cross-tabulations, and chi-square tests were done.



Non-participant observation, key informant interviews, and in-depth interviews were used to collect qualitative data. Qualitative data have been analysed, categorised similar themes under relevant categories as per the context of narratives. The researcher sought trends, patterns, classifications, and connections to encounter the study objectives. By triangulating with various methods, the researcher was able to investigate from various angles and perspectives. All findings were organised in the data presentation together with the study goals and theoretical ramifications, as well as any relevant interpretations, descriptions, quotes, comments, and arguments. All names mentioned in the narratives are synonyms.

## **Results and Discussions**

### **Factors Affecting Gender Differences in Business Performance in Income and Expansion among Sub-sectors**

This study aims to analyse the factors affecting gender differences in business performance in income and expansion among sub-sectors. Some of the influencing factors include lack of financial access, poor financial literacy, unfavourable social norms and attitudes toward starting your own business, limited mobility, no/less access to networks or communication, unequal distribution of household and family responsibilities, and poor maternity protection (Vossenbergh, 2013; Hewapathirana, 2011; Madurawala et al., 2016). Women entrepreneurs also encounter a lower level of market access as a significant challenge. Some researchers (Singh et al., 2001; Carter, 2000; Roomi et al., 2009) argue that men are better at business. Women entrepreneurs remain at the low-income level in the small and medium enterprises sub-sector because of the socio-cultural restrictions on women. These include the demands of domestic duties, restricted nighttime movement, worry about reputation, and men's superior knowledge and abilities.

### **Negative Norms towards Entrepreneurship**

This section elaborates on the different business performances by sub-sectors and each sub-sector experiences the negative norm as a barrier differently. Considering the competition faced by women entrepreneurs in different sub-sectors, over 71.1% of women entrepreneurs in the accommodation sub-sector face very high competition as they revealed (Table 1).

Table 1: Competition Faced at the Beginning of Business by Gender and Sub-Sector

The Competition of Small – Scale Entrepreneurs’ Faced in Continuing this Kind of Business in 2009	Men						Women					
	Type of Small-Scale Enterprise						Type of Small-Scale Enterprise					
	Accommodation		Food and Beverage Services		Tourism-affiliated Retail Services		Accommodation		Food and Beverage Services		Tourism-affiliated Retail Services	
Very High	01	2.6%	00	0.0%	02	1.5%	02	5.3%	00	0.0%	05	3.7%
High	27	71.1%	13	59.1%	33	24.4%	25	65.8%	09	40.9%	51	37.8%
Moderate	10	26.3%	08	36.4%	95	70.4%	10	26.3%	11	50.0%	75	55.6%
Low	00	0.0%	00	0.0%	05	3.7%	01	2.6%	00	0.0%	02	1.5%
Very Low	00	0.0%	01	4.5%	00	0.0%	00	0.0%	02	9.1%	02	1.5%

Source: Field Survey, 2015



As shown in Table 1, more women in the accommodation sector than in other sectors felt that they faced severe competition. Having reached higher income levels than other women, women entrepreneurs from the accommodation sub-sector have successfully overcome such norms as ‘women cannot work in competitive environments under challenging conditions.’ Sri Lankan women’s gender identity had been primarily concerned with being a “dutiful wife and a caring mother” (Surangi, 2018). Hence, this traditional motherhood role centred on child-rearing and caring, and average domestic tasks loaded on women’s hands are the leading constraints that obstruct women entrepreneurs in their journey toward business success.

Support from husbands makes women feel less stressed and contributes to a better income. According to Table 2, 75.9% of women’s spouses in the accommodation sub-sector are involved in the business. This has led women entrepreneurs from the accommodation sub-sector to manage their household work without complexities.

Women entrepreneurs in the accommodation sector try to balance their business and daily household responsibilities. In analysing the stories, most women respondents in the present investigation affirmed their satisfaction with their businesses, even though they run the business in a small space. There were few opportunities to learn about market potential or their own potential to develop as entrepreneurs. Mrs. Kusuma<sup>[1]</sup> explained,

I chose to start this business two years ago. I am satisfied with it. With a household to manage as well, I cannot have a large business. To earn more, I have to work more. If I become too competitive, I might not be able to fulfil my duties as a mother. I do everything for my family and my children who have lost their father. So, running a business that matches my level is better for me. We women cannot work as men in this field. This is more than enough. (Field Data, In-depth Interview, Women Small-scale Entrepreneur, Tourism-affiliated Retails Services Sub-Sector, October 2015).

Ms. Ramya,<sup>[2]</sup> an unmarried woman, recalled her memories of the times she started her business. Social norms, which subordinate and marginalised women, restricting them to the prescribed domestic roles, have a massive impact on women’s businesses (Kodagoda, 2012) and the support available for women entrepreneurs.

I was afraid of investing a big amount of money in expanding my business. Also, my parents said, how can you, as an unmarried girl, expand this shop by getting a big loan? Though I have the willingness to expand, finally, I decided not to do so (In-depth Interview, Field Data, Food and Beverages Sub-Sector, 2015).

The individual stories bring different degrees of such competitions. This is the story of an unmarried girl in the accommodation sector. She indirectly revealed the nature of the societal attitude toward starting a business by an unmarried young woman. Power dynamics that prevail in the patriarchal culture deteriorate women to be dependent on the men of the family. Less confidence in risk-taking in expansion causes these women to maintain their businesses on a small scale. The reason could be that women commonly receive a lower recognition as entrepreneurs, viewing that they have fewer capacities. Not being risk-takers can be identified as a significant business growth barrier for women (Hewapathirana, 2011). Unlike the other two sectors, women entrepreneurs in the accommodation sub-sector revealed they had to face high competition at the time of business starts.

Ms. Ramya's story reveals that these societal perceptions, influenced by family members, cause women to be less capable. The negative opinions from outsiders (family members, friends, rules and regulations of financial institutions) influence women's perceptions of taking risks. As the above story highlighted, "... because you are an unmarried girl" proves that society expects certain limitations from a woman in functioning. Labelled as the risk or vulnerable group in society, women feel uncertain about expanding their business without encouragement from society.

Being a woman hinders women's engagement and the development of their representation in tourism. Chinomona and Maziriri (2015) mention that "Entrepreneurship has been a men-dominated phenomenon, but time has changed the situation and brought women as today are most memorable and inspirational entrepreneurs" (Chinomona and Maziriri, 2015: 835). However, the picture in Sri Lanka is still the same according to the above mentioned witnesses.

Still and Timms (2000) analysed women who own small businesses. They stated that economic and cultural factors affect income differences among men and women. The presence of the men is a significant factor in handling liquor, with or without a licence, in running a tourism business.

Married women with lower business targets tend to perceive that it is better to run their businesses on a smaller scale. They admit that they have fewer capacities with the burden of household duties (Surangi, 2018). This is also stated in the OECD report 2012, delineating that women-owned enterprises are smaller and earn 30–40% less profits than men-owned enterprises of comparable size (OECD, 2012). This has led women to have lower performance than men. Selling liquor is essential to increase sales, mainly in the accommodation and food beverages sub-sectors.

Most tourists visiting Sri Lanka are from Western countries, and their cultures are embedded with liquor consumption. Many small-scale women entrepreneurs in the

accommodation sector have mentioned the difficulties of getting a liquor licence at a higher tax rate. However, in most Asian cultures (particularly in Sri Lanka), liquor consumption or any liquor-related business by women is not socially approved. Although tourist arrivals have created much demand for accommodation and food and beverages sub-sectors, selling liquor by women business owners is considered culturally unacceptable. Compared to the food and beverage sub-sector, women entrepreneurs in the accommodation sector face less pressure to offer liquor since accommodation-related businesses have other income and do not need to depend on income from illegal liquor sales. Having a bar licence in the local context is an expensive process.

As an alternative, the small-scale business holders in the accommodation sector had chosen to sell the liquor illegally as they can manage it during the seasons when tourist arrivals are high without obtaining an annual legal licence at a much higher price. This alternative had never worked in women-headed businesses since women are afraid of the police or excise officers, unlike men. Caught by the police for selling illegal liquor is a kind of culturally labelling act for a woman rather than for a man. Therefore, to be in the legal process, women should seek help from other men. Mrs. Kumuduni<sup>[3]</sup> is a woman who accepted that challenge. As she explained,

I am a woman and running a business hiring eight men. What could I do in my business without a liquor licence? I tried to sell 'arrack,' but I was caught by the police. I was at the police station and went to the courts too. After that bitter incident, I was rejected by the neighbourhood. I was labelled as a 'bad woman,' giving meaning to me as a sex worker. My children do not like me anymore. They complained that they could not go to school because other children teased them due to my story of being in the police station. The same thing happened to Ayya<sup>[4]</sup> in the next stall. Nobody accused him as a sex worker who has been to jail and courts for the matter of selling liquor without a licence. But, in my case, being a woman, I should maintain the standards and dignity and obey the rules and regulations! (In-depth Interview, Field Data, Small-scale Women Entrepreneur Accommodation Sub-Sector in Hikkaduwa, 2015).

The above story points out the double standards set out by society for women. The comparing view of the women-headed small-scale entrepreneur in Hikkaduwa cites that she has been labelled and discriminated against by society and stereotyped as a 'bad woman' simply because she was selling liquor illegally. When a man in her neighbourhood did the same, society did not view him as a 'bad man.' This woman further stated that she should maintain societal standards and dignity by obeying the rules and regulations that govern by society. This shows that women's roles in different sub-sectors are stereotyped by the rigid and dominating patriarchal hegemonic values.

## **The Negative Attitudes Towards Entrepreneurship**

This section elaborates on why each sub-sector differently experiences negative attitudes as barriers to business performance. The following narrative of the women-headed small-scale enterprise in the food and beverages sub-sector points out difficulties in running a business. Studies have proved that women in Sri Lanka continue to face several impediments when owning a business. In such cases, cultural attitudes often work unfavourably (Surangi, 2018).

Mrs. Kanthi,<sup>[5]</sup> a widow, explained the challenges she faced and how she had overcome them:

"I am a widow. My husband started this business. When he died, I had no means to live on. So, I decided to continue the business. It was very difficult for me to run the business. I had the challenge of finding skilful labourers and keeping them for a long time in the business. Some labourers tried to manipulate me, taking authority over me. They thought, I am just a woman widow and can be controlled easily. They wanted me to run the business as they wished. When I went against their decisions, they quit the job and put me in trouble. My husband never had such issues when he was the manager. The staff were so nice to him and got things done as he desired. However, I gradually learned the ways to manage the staff. Now I have become a firm but flexible manager for seven workers. The business is profitable, and it benefited the labourers as well due to an increase of their salary and improved wellbeing. But I have to tell you this; it is not easy for women to run a business" (In-depth Interview, Field Data, Small-scale Women Entrepreneur, Tourism affiliated Retail Services Sub-Sector, 2015).

The study found that 11.9% of women in the tourism-affiliated retail services are unmarried, and 3.7% are widowed. Societal attitudes obstruct women from running the business, and how women who have patience in handling business tasks effectively could cope with such challenges. Tourism-affiliated retail services sub-sector women reported a higher widowed rate than other sectors. It also revealed that tourism-affiliated retail services women earn less comparatively. In Sri Lanka, "... in the temporary or permanent absence of men, mothers have to take responsibilities and roles of being the economic provider and protector, and also have to continue the roles of nurturing and caregiving" (Surangi, 2018: 7). Women who are suffering from economic difficulties always have adequate courage to find their own ways to get rid of such challenges by taking it as the primary motive for prospecting a better life for their children. Hence women in this sector reported a higher widowed rate and faced greater economic difficulties than married women in other sectors.

The women cannot take risks by selling liquor with a licence due to the gender-constructed roles in social institutions. Social norms for subordinate

women heavily impact women's businesses and the support systems available to women entrepreneurs. Maintaining a guesthouse by a woman has not been accepted by society, and such societal values have constrained women from actively engaging in their business purpose. In a way, women must cope with prevailing negative social and cultural attitudes and gender discrimination (Terrell and Troilo, 2010; Chinomona and Maziriri, 2015). These general norms and cultural practices in the country obstruct women's success as entrepreneurs (Wellalage and Locke, 2013).

The four capital types, i.e., financial, social, cultural capital, and human and symbolic capital, as stated by Pierre Bourdieu, are found in the above narratives of small-scale men entrepreneurs in the study (Bourdieu, 2013). Women have been influenced by less access to financial, cultural, and social capital than men, making it difficult for them to run their businesses.

### **Unequal Share of Family and Household Responsibilities**

This section elaborates on why men and women in each sub-sector experience an unequal share of family and household responsibilities as the main barrier to business performance. When 21.6% of men entrepreneurs in the food and beverages sub-sector are expanding their business in space, only 5.4% of women entrepreneurs do the same. Unlike men, women have strong family bonds, and women entrepreneurs in this sub-sector require much commitment to the business. Buying raw foods from the market, food preparation, and cleaning and handling business are major tasks. When women entrepreneurs in the food and beverages sub-sector receive a double burden from the family, they find it harder to manage their business. Hence, naturally, they choose to run their business in a small scale. Men entrepreneurs in all three sub-sectors tend to expand their businesses while only a few women entrepreneurs do.

When analysing the reasons why women entrepreneurs in the accommodation sector earn less than men in the same sector, the men entrepreneurs believe that women in their own industry have limitations in handling the business. Men entrepreneurs do believe that balancing both household and business tasks for women is quite a difficult task. Mr. Lalith<sup>[6]</sup> revealed his view on this. According to his quote, even male entrepreneurs believe that women find it difficult to achieve business development since balancing both family and business tasks remains a challenge for them.

As we think it is easy for women to manage their home activities but maintaining both family and business is not an easy task for them. Also, they should give priority to household tasks because they have to pay more attention to children (In-depth Interview, Field Data, Men-headed Small-scale Entrepreneur, Accommodation Sub-Sector, 2015).

Unequal sharing of family responsibilities also limits women's innovation by limiting their networking. Mrs. Kanthi<sup>[7]</sup> explained her story by saying how many responsibilities she handles on her family alone while running the business. At the same time, family responsibilities obstruct women from losing business opportunities. Because of family commitment, women had to refrain from running a profitable business. The responsibilities of a dutiful wife made a woman more dependent on family members. Balancing daily activities and achieving entrepreneurial targets had created stress among women.

I have two children, and my husband is disabled. Children are still schooling. I live with my parents. They are also in bad health condition. Therefore, I have to stay at home to care for them and my husband too. That is why I maintained this stall at home-based. Most of the time, I miss opportunities to participate in training because if I go there, no one will take care of them. I have to support my children's homework. In addition, I have to escort my parents to the clinic. Cooking, washing, cleaning, and almost everything I have to do by myself. Therefore, I have no chance to spend more time on my business. (In-depth Interview, Field Data, Women Entrepreneur Small-scale Retail Entrepreneur, Tourism-affiliated Retail Services Sub-Sector, 2015).

The household responsibilities and their impact on business management are common to women in all three sectors. With all the maternal responsibilities, women are motivated to balance their family and work-life, believing that giving comfort to the family is also a maternal responsibility.

The married women in each sector, women without children have shown an increase in sales in expansion than those who have children. 20.8% of accommodation sector women who do not have children increase their sales while only 7.7 % of women with one child in the same sector increase their sales. According to Pearson Chi-Square, a significant relationship occurs among the expansion of 2014 and the number of children among the women in different sub-sectors, considering that the P-value (0.010) was less than the 0.05 significance level. Also, male respondents' number of children was less than 0.05 significance level, considering the P-value (0.000). A statistically significant relationship was found ( $\chi^2(1) = 31.79, p < 0.000$ ) when the Chi-square test of independence was calculated between the expansion of 2014 and the number of children.

Also, considering the P-value (0.000), the number of children in women respondents' was less than the 0.05 significance level. A statistically significant relationship was revealed ( $\chi^2(1) = 17.92, p < 0.000$ ) when the Chi-square test of independence was calculated between the expansion of 2014 and the number of children.

Research on cross-cultural environments also demonstrates that a woman's primary societal function is that of a wife and mother, and that such familial and

cultural constraints limit their ability to pursue their own business interests (Welsh et al., 2014). Owing to the purpose of devotion to family and housework, women prefer professions or roles that need less educational qualifications and smaller human capital investment. This has been identified as a self-imposed barrier to women's achievements in entrepreneurial success (Segovia-Perez et al., 2019).

Women entrepreneurs face various problems linked with entrepreneurship. These problems intensify since they have to play a dual role as wage earners and homemakers (Chinomona and Maziriri, 2015). Women also play a triple role beyond the dual role in society. The unpaid but necessary responsibilities of daily family life, like child care and housework, nonetheless fall on their shoulders.

The study examines the occupation of respondents' spouses to understand the role of gender and its relation to business performance. A significant association exists between men and women respondents with the type of business they are engaged in terms of spouses' employment status (Table 2). There are fewer women entrepreneurs whose husbands are helping them in their businesses. Employment status of spouses and combined variables of the sub-sector with gender Chi-square test was performed, and it had generated the p-value of 0.000. P-values less than 0.05 alpha levels, confirm ample evidence of a significant relationship between the spouse's occupation and gender. A statistically significant relationship was found when the Chi-square test of independence was calculated between the employment status of the spouse and the combined variable of the sub-sector with gender [(c2 (1) = 37.203, p <0 .000)].



Table 2: Employment Status of Spouse

<b>Spouse Employment Status</b>	<b>Accommodation</b>		<b>Food and Beverages Services</b>		<b>Tourism-affiliated Retail Services</b>	
	<i>Gender</i> Men	Women	Men	Women	Men	Women
<i>Spouse Employed</i>	17	06	06	10	57	69
	46.0%	20.7%	28.6%	52.6%	51.0%	61.0%
<i>Spouse Unemployed</i>	01	01	04	00	02	02
	2.7%	3.4%	19.0%	0.0%	1.8%	1.8%
<i>Spouse involved in Businesses</i>	19	22	11	09	53	42
	51.3%	75.9%	52.4%	47.4%	47.2%	37.2%
Total	370	29	21	19	112	113
	100%	100%	100%	100%	100%	100%

Source: Field Survey, 2015

For both women's and men's enterprises in the main three sub-sectors, annual revenue is higher when both parties are involved in the business (Table 3 and Table 4). This makes sense because the spouse may perform a crucial role as an unpaid family employee for the company. The difference is more in men's enterprises in the accommodation sector. The accommodation sector requires more workers and gains the maximum income among the three sectors. Here, men who had successfully organised their wives' labour had an advantage over their competitors.

On the other hand, in the accommodation sector, approximately half of the female company owners in the highest salary group operate their companies without the assistance of their husbands. This signifies the strong business leadership of the business women entrepreneurs in accommodation and the difficulties they face in mobilising spouses for their business. It can be inferred from the Chi-square test in Table 3 and Table 4 that the relationship exists between the 2014 revenue and the combined variables of the sub-sector with spouse involvement because the P-value (0.000) was less than 0.05 significance level.

Table 3: Revenue in 2014 by Spouse Involvement to the Business-Men Entrepreneurs

Revenue 2014 in Million	Accommodation				Food and Beverage Services				Tourism-affiliated Services		Retail		Total	
	With Spouse		Without Spouse		With Spouse		Without Spouse		With Spouse		Without Spouse			
0.1-3.0 Mn	06	27.2%	12	75.0%	07	53.8%	08	88.9%	29	44.6%	41	58.6%	103	52.8%
3.1-6.0 Mn	08	36.4%	03	18.8%	06	46.2%	01	11.1%	34	52.3%	27	38.6%	79	40.5%
6.1 and above	08	36.4%	01	6.2%	00	0.0%	00	0.0%	02	3.1%	02	2.8%	13	6.7%
Total	22	100%	16	100%	13	100%	09	100%	65	100%	70	100%	195	100%

Source: Field Survey, 2015

Table 4: Revenue in 2014 by Spouse Involvement to the Business - Women entrepreneurs

Revenue 2014 in Million	Accommodation				Food and Beverage Services				Tourism-affiliated Retail Services				Total	
	With Spouse		Without Spouse		With Spouse		Without Spouse		With Spouse		Without Spouse			
0.1-3.0 Mn	05	28.0%	04	20.0%	05	55.6%	05	38.4%	45	73.8%	44	59.50%	108	55.4%
3.1-6.0 Mn	08	44.0%	10	50.0%	04	44.4%	04	30.8%	16	26.2%	29	39.20%	71	36.4%
6.1 and above	05	28.0%	06	30.0%	00	0.0%	04	30.8%	00	0.0%	01	13.0%	16	8.2%
Total	18	100%	20	100%	09	100%	13	100%	61	100%	74	100%	195	100%

Source: Field Survey, 2015

Spouses' occupation was another constraint in which women entrepreneurs faced greater difficulties in making income. The Pearson Chi-Square denotes a significant relationship between 2014 revenue and combined variables of the sub-sector with spouse involvement of women entrepreneurs by considering the P-value (0.000) was less than 0.05 significance level. A statistically significant relationship was found when the Chi-square test of independence was calculated between 2014 revenue and combined variables of the sub-sector with spouse involvement of women entrepreneurs [( $\chi^2(1) = 53.145, p < 0.000$ )].

While running the business, women entrepreneurs have to attend to their family responsibilities. The percentages of women entrepreneurs' spouse involvement in the business remain low in each sub-sector except for women entrepreneurs in the accommodation sub-sector.

Women entrepreneurs in the accommodation sub-sector reported receiving the highest support from their spouses (75.9%). Analysing the reasons behind the higher rate of spouse involvement in women entrepreneurs' businesses in the accommodation sub-sector revealed that managing guest houses by women entrepreneurs alone is reported as a difficult task.

### **The Problem of Land Ownership**

In the Sri Lankan legal context, men and women are lawfully permitted to legally own, transfer, inherit, and dispose of land or any other property. However, Sri Lanka's Land Development Ordinance and some other personal laws (Sri Lanka's laws such as the Kandyan law, Thesawalamai Law, and Muslim Law), which are currently operating in the country, have also been accused of gender bias in land ownership. For example, a woman married under the personal law of Thesawalamai<sup>[8]</sup> will not be able to use or request loans from the local banks without her husband's consent or the consent of a relative of his family (Jayawardene and Gunerathne, 2010). If her husband died, she has to get consent from another man in the family.

The Land Development Ordinance 1935, which is relevant to British regulations, made biased on women's land ownership by giving preference to men's owners (traditionally a man) upon intestate. The bias has been reinforced via the custom/practice accompanied by authorities' officials of solely accepting the man as the head of the household, even when the man got disabled, and the woman would be the household breadwinner.

The women prefer to keep their businesses small. However, when compared with women from the other two sub-sectors, women in accommodation sub-sectors, out of 38 women-owned enterprises, 14 expanded their business in space in the three different sub-sectors, a significant relationship had been found between

business expansion and gender (Table 5). As discussed above, women in the accommodation sub-sector tend to receive a better income than men in the same sub-sector. Since the accommodation sub-sector requires a higher capital investment, women entrepreneurs with their own property tend to earn more than women entrepreneurs in other sectors as they have no expenses for hiring buildings or lands.

Chi-square test results also found a significant relationship between the owner of the business location among men and women entrepreneurs in all three sub-sectors. As space is a critical factor for the accommodation sub-sector, at the beginning of a business, men have shown higher expansion in space (30) than women (14) in the accommodation sub-sector. Generally, in the accommodation sub-sector, both men and women entrepreneurs required larger capital for a start up than the other two sub-sectors. However, most women do not own their land in the accommodation sub-sector (Table 6), as their husbands own them. Therefore, women do not expand their businesses as they cannot expand their businesses on rented land. When entrepreneurs or entrepreneurs' parents own the land, there is a trend for women entrepreneurs to grow their businesses in space. This pattern is mainly evident among women entrepreneurs in the accommodation sub-sector. Entrepreneurs need their own property for business expansion.

Table 5: Expansion vs. Owner of the Business Location at the Beginning by Sub-Sector

			Men							Women					
			Type of Sub-Sector							Type of Sub-Sector					
			Accommodation		Food and Beverage Services		Tourism-affiliated Retail Services			Accommodation		Food and Beverage Services		Tourism-affiliated Retail Service	
Who was the owner of the business location at the beginning	Entrepreneur	Expansion 2014	Space	20	80.0%	07	43.0%	01	1.50%	07	43.8%	00	0.0%	01	1.6%
			Branches	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%
			Number of sales	00	0.0%	07	43.8%	29	43.9%	03	18.8%	05	83.3%	29	46.8%
			Space and Branches	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%
			Branches and Number of sales	05	20.0%	02	12.5%	11	16.7%	05	31.3%	00	0.0%	10	16.1%
			Space and Number of sales	00	0.0%	00	0.0%	25	37.9%	01	6.3%	01	16.7%	22	35.5%
			Space, branches, and number of sales	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%
	Entrepreneur's parents	Expansion 2014	Space	09	75.0%	01	100%	00	0.0%	05	41.7%	01	9.1%	00	0.0%
			Branches	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%
			Number of sales	00	0.0%	00	0.0%	06	37.5%	05	41.7%	08	72.7%	12	80.0%
			Space and Branches	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%	00	0.0%



			Branches and Number of sales	03	25.0%	00	0.0%	02	12.5%	01	8.3%	00	0.0%	01	6.7%
			Space and Number of sales	00	0.0%	00	0.0%	08	50.0%	00	0.0%	02	18.2%	02	13.3%
			Space, branches, and number of sales	00	0.0%	00	0.0%	00	0.0%	01	8.3%	00	0.0%	00	0.0%

Source: Field Survey, 2015

Women entrepreneurs must rely on rented land or land that belongs to their husbands. Land is a critical asset, and its access is the greatest challenge for women entrepreneurs in a masculine society. Pearson’s Chi-square test is employed to find the relationship between gender and land ownership. This identifies the categorical explanatory variables by combining categories to exclude cells below the expected frequency of 5. The results identify a significant relationship between gender and land ownership. More than 65% (65.8%) of men entrepreneurs in the accommodation sub-sector have their own land, while the number of women entrepreneurs accounted for less than that (42.1%). The pattern is the same in the food and beverages sub-sector, i.e., 72.7% and 27.3%. Social attitudes toward land inheritance in Sri Lanka give privileges for men to receive land ownership generationally.

Table 6: Owner of the Business Location at the Beginning by Sub-Sector

Who was the owner of the business location at the beginning	Type of Sub-Sector					
	Accommodation		Food and Beverage Services		Tourism-affiliated Retail Services	
	Sex		Sex		Sex	
	Men	Women	Men	Women	Men	Women
Entrepreneur	25 65.8%	16 42.1%	16 72.6%	06 27.3%	66 48.8%	62 46%
Entrepreneur’s spouse	01 2.6%	09 23.7%	01 4.6%	03 13.6%	07 5.2%	20 14.8%
Entrepreneur’s parents/ Entrepreneur’s spouse’s parents	12 31.6%	12 31.6%	01 4.6%	11 50.0%	17 12.6%	16 11.8%
Other	00 0.0%	01 2.6%	04 18.2%	02 9.1%	45 33.4%	37 27.4%

Source: Field Survey, 2015

Otherwise, they have to get rented land for business purposes. Hiring a land/building for accommodation purposes is more expensive for accommodation entrepreneurs than the other two sub-sectors because the accommodation sub-sector requires relatively larger land than the other two sectors. A small space is sufficient for the retail sub-sector to run their business at a minimum level.

Table 6 shows that men are the primary group who has ownership of the business location. The statistical data indicate that 54.87% of male entrepreneurs in the three sub-sectors own the business location, while only 43% of women entrepreneurs own their business location. According to Pearson Chi-Square, there is a significant relationship between business location ownership and

combined variables of sub-sector gender, when considering the P-value (0.000) was less than 0.05 significance level. When the Chi-square test of independence is calculated between business location ownership and combined variables of the sub-sector with gender, a statistically significant relationship was found [( $\chi^2(1) = 76.219, p < 0.000$ )]. There are specific reasons for this fact. Men are advantaged in finding suitable land for the startup business (e.g., getting bank loans), which ultimately links to the business performance. Following empirical findings of a women entrepreneur reveals the nature of men's dominant society widespread in Sri Lanka.

### **Education and Training**

Insufficient education and training posed constraints on women entrepreneurs' business performance (Chinomona and Maziriri, 2015). Girls' education is one of the most effective instruments for empowering women. It could be accomplished by giving the girls the information, abilities, and self-assurance they needed to look for economic opportunities. Jalbert's (2000) argument claims that most women entrepreneurs have no training or education; due to this, it is difficult for women to start and manage businesses.

The situation is common for Eurasian countries as they claim gender differences exist largely in the labour market. The reason is that women must tolerate the burden of unpaid and unavoidable tasks such as childcare and household work in their daily domestic lives (Jalbert, 2000).

The present study reveals that the majority of women respondents (43.1%) have studied up to A/L<sup>[9]</sup>, while most men respondents (45.1%) have studied up to O/L<sup>[10]</sup>. According to the data, only 0.5% of male respondents and 1.5% of women respondents have received their higher education. Comparatively, women in the sample had received higher educational attainments than men. Therefore, no significant differences were found in the education level between men and women entrepreneurs in the sample.<sup>[11]</sup> However, as discussed in the latter part of this chapter, women entrepreneurs had been shown fewer chances of getting proper training related to the tourism field.

Although there are no considerable differences in educational attainments of men and women entrepreneurs in different sub-sectors<sup>[12]</sup>, both genders in the study area had less access for training. Those women entrepreneurs in the tourism-affiliated retail service sub-sectors reported having the highest number of training at 26.6%, while men in the food and beverage sub-sector marked the highest number among male entrepreneurs among all sectors. Lack of training was a leading issue for women entrepreneurs in the Hikkaduwa sample area, where they faced higher competition levels.

As shown in Table 7, training gives positive outcomes, but they do not make a direct form of impact on gaining higher income. Training does not necessarily bring a significant and direct impact to improve revenue as it provides a selective form of impact on entrepreneurs' lives.

Table 7: Training or Examination Related to Business/Tourism by Annual Revenue in 2014

			Annual revenue 2014 (in Mn)				
			0.10 - 3.00	3.10 -6.00	6.10 - 8.00	8.10 -10.00	10.10 - 20.00
<b>Men</b>	<b>Training or examination related to business/tourism</b>	<b>Yes</b>	18.4%	5.1%	15.4%		
		<b>No</b>	81.6%	94.9%	84.6%	100.0%	100.0%
	<b>Total</b>		100.0%	100.0%	100.0%		
<b>Women</b>	<b>Training or examination related to business/tourism</b>	<b>Yes</b>	14.8%	7.0%	7.7%		
		<b>No</b>	85.2%	93.0%	92.3%		
	<b>Total</b>		100.0%	100.0%	100.0%	100.0%	100.0%

Source: Field Survey, 2015

Training influences business formation mainly by enhancing the necessary skills of entrepreneurs. For example, proper training related to courses such as gem science, sewing, and Batik had improved the required industrial skills. However, reaching higher income levels highly relies on other reasons, such as how far the entrepreneurs can cope with other barriers and new innovative ideas of entrepreneurs could be better competed with other businesses. In addition, most training programs were random, and usually, they did not continue, as revealed by respondents.

### **Access to Finance and Financial Assistance for Accessing Loans**

The shortage of capital was a critical barrier for the further development of business. Women had chosen various strategies to achieve economic security for their businesses. Within the bank strategies of entrepreneurs, women got fewer chances to deal with financial assistance. Women faced many crucial challenges in securing personal fulfilment for their bank loans where guarantors were unwilling to sign on behalf of them (Women's Chamber of Commerce and Industry, 2015: 3). Women themselves underestimate their capacity to deal with financial institutions perceiving that they are less capable than men in handling financial matters. Also, financial institutions hold a biased attitude toward men, believing men entrepreneurs are more stable in their businesses than women entrepreneurs. They revealed that they had past experiences with women who had given up their businesses due to circumstances of their lives like childbirth and caring for family-related matters. Besides, most women entrepreneurs have difficulties knowing how best to approach banks and use bank loan schemes and other credit products (Women's Chamber of Commerce and Industry, 2015:3).

Table 8: Financial Assistance Received During Start-Up of the Business by Sub-Sectors

How do you rate the level of assistance you received when you started your business?	Men						Women					
	Type of Small-Scale Enterprise						Type of Small-Scale Enterprise					
	Accommodation		Food and Beverage Services		Tourism-affiliated Retail Services		Accommodation		Food and Beverage Services		Tourism-affiliated Retail Services	
Very High	01	2.6%	00	0.0%	00	0.0%	00	0.0%	02	9.1%	02	1.5%
High	15	39.5%	06	27.3%	05	3.7%	14	36.8%	01	4.5%	09	6.7%
Moderate	14	36.8%	05	22.7%	36	26.7%	05	13.2%	04	18.2%	26	19.3%
Low	00	0.0%	01	4.5%	26	19.3%	02	5.3%	00	0.0%	13	9.6%
Very Low	08	21.1%	10	45.5%	68	50.4%	17	44.7%	15	68.2%	85	63.0%

Source: Field Survey, 2015



Comparatively, entrepreneurs in the accommodation sub-sector were found to hold a positive attitude towards the assistance received from financial institutions (Table 8). When they started their business, financial institutions mainly worried about the bail bonds of their agreements. Entrepreneurs in the accommodation sub-sector are more stable in their initial capital than entrepreneurs in the other two sub-sectors. Therefore, the bank got the least risk in offering them loans. Therefore, as entrepreneurs in the accommodation sub-sector, they got easy financial access and thus, held a positive attitude towards the assistance they received.

Masculine values accept that women are more suitable for home-based activities than businesses. However, this has changed in the present day; women now run their own businesses. Some successful women have taken up all those challenges. The historical records of Sri Lanka mentioned that fewer women were in their own-account work, and most women workers were unpaid or underpaid (Madurawala et al., 2016; Surangi, 2018). However, women entrepreneurs experienced obstacles that limited their development. This study's empirical findings figure out the existence of gender biases in small-scale enterprises and their impacts on women entrepreneurs.

## **Conclusion and Recommendations**

In conclusion, the study reveals significant gender differences in factors affecting business performance in terms of income and expansion across sub-sectors. Factors such as unequal sharing of family and household responsibilities, negative norms and attitudes towards entrepreneurship, land ownership issues, limited access to education and training, and challenges in accessing finance contribution to the income disparities between men and women entrepreneurs.

The study highlights that men tend to have higher incomes and larger businesses compared to women, particularly in the higher income categories. Women-owned enterprises, especially in the food and beverages and tourism-affiliated retail services sub-sectors, tend to have smaller businesses and earn lower incomes. However, women entrepreneurs demonstrate higher sales expansion in all sub-sectors, with the accommodation sub-sector exhibiting the least gender differences in business performance.

The analysis also emphasises the impact of family responsibilities on women's business performance. Women with more dependents or small children face greater challenges in managing their businesses, as their unpaid household responsibilities limit their time, networking opportunities, and access to new ideas. Spouse involvement in the business also influences performance, with both husband and wife involvement generally associated with higher revenues.

However, in the accommodation sub-sector, many women entrepreneurs successfully manage their guesthouses without a partner's involvement.

The study suggests several recommendations to address the challenges faced by men and women in different sub-sectors of small-scale entrepreneurship in the tourism industry in Sri Lanka. These recommendations include promoting gender-sensitive strategies for equality, implementing proactive training programmes, developing gender-sensitive and sector-specific action plans, reviewing industry policies, and establishing effective financial networks. By implementing these action points, the barriers and constraints faced by men and women entrepreneurs can be mitigated, fostering a more inclusive and equitable entrepreneurial ecosystem in the tourism industry.

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[1]Mrs. Kusuma is a pseudonym for a woman entrepreneur in the tourism-affiliated retail stores sector, who has run her business for 5 years.

[2]Mrs Ramya is a pseudonym used for a women-owned small-scale entrepreneur in the accommodation sub- sector, who runs her business for 5 years.

[3]Mrs. Kumuduni is a pseudonym used for a women-owned small-scale entrepreneur in the accommodation sub-sector, who has run her business for 15 years.

[4]One of the elder brothers.

[5]Mrs. Kanthi is a pseudonym for a women-owned small-scale entrepreneur in the tourism-affiliated retail services sector who has run her business for 10 years.

[6]Mr. Lalith is a pseudonym for a man-owned small-scale entrepreneur in the accommodation sector who has run his business for 7 years.

[7]Mrs. Kanthi is a pseudonym used of a woman-owned small-scale entrepreneur in the tourism-affiliated retail services sub-sector, who runs her business for 6 years.

[8] Thesawalamai is one of the three main customary laws operating in the country. It is a personal law applicable to the Tamil people of the Jaffna province.

[9]A Sri Lankan qualification examination. G.C.E. A/L, General Certificate of Education, similar to the British Advanced.

[10]A Sri Lankan qualification examination. GCE O/L, General Certificate of Education, conducted by the Department of Examinations under the Ministry of Education.

[11]It is noted that a quarter of the (25.1%) women respondents engaged in the tourism-affiliated retail services business are A/L qualified, compared to their male counterparts (21.5%). Similarly, the majority (29.2%) of men respondents who engage in tourism-affiliated retail services business are O/L qualified, compared to their women counterparts (26.2%).

[12]According to Pearson Chi-Square, there is no significant relationship between training or examination related to business/tourism. Combined variables of sectors by sex considering the P-value (0.544) and (0.291) was more than 0.05 significance level. When the Chi-square test of independence is calculated between gender and training or examination related to business/tourism, a statistically significant relationship was not found ( $\chi^2 (1) = 1.218$ ,  $\chi^2 (2) = 2.466$ ). The Chi-square test of independence was performed between three different sectors in terms of combined categories of training or examination related to business/tourism.