



SOCIAL WORK INTERVENTION FOR EMPOWERMENT AND PSYCHO-SOCIAL SUSTAINABILITY OF RURAL WOMEN ENTREPRENEURIAL FAMILIES IN SRI LANKA: A SECONDARY DATA ANALYSIS

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ABSTRACT

Rural women's entrepreneurship has emerged as an important mechanism for promoting economic empowerment, poverty reduction, and rural development in Sri Lanka. Despite its growing contribution to household welfare and local economic development, rural women entrepreneurs continue to face numerous economic, socio-cultural, and psychosocial challenges that limit entrepreneurial sustainability and long-term empowerment. This study aimed to propose Social Work interventions to enhance the empowerment and psychosocial sustainability of rural women entrepreneurial families in Sri Lanka. Specifically, the study examined the factors influencing women's participation in entrepreneurship, the contribution of rural women entrepreneurship to local economic development, the effects of powerlessness and socio-cultural constraints on entrepreneurial development, the psychosocial challenges faced by women entrepreneurs, and the effectiveness of existing government policies and programmes. The study employed a qualitative secondary data analysis approach based on peer-reviewed journal articles, government reports, policy documents, and publications of national and international organizations published primarily between 2020 and 2025. Data were analysed using thematic analysis guided by Empowerment Theory, Ecological Systems Theory, Feminist Theory, and Social Capital Theory. The findings reveal that women engage in entrepreneurship due to economic necessity, aspirations for financial independence, family welfare considerations, and opportunities for personal empowerment. Rural women entrepreneurship contributes significantly to income generation, employment creation, poverty reduction, and community development. However, entrepreneurial development is constrained by limited access to finance, socio-cultural barriers, gender inequalities, and inadequate institutional support. Furthermore, women entrepreneurs experience psychosocial challenges including financial stress, work-family conflict, emotional exhaustion, and social isolation. The study concludes that Social Work can play a vital role in

promoting sustainable entrepreneurship through integrated interventions at individual, family, community, institutional, and policy levels. Such interventions can enhance economic empowerment, psychosocial well-being, and sustainable rural development in Sri Lanka.

Keywords: *Rural Women, Entrepreneurship, Empowerment, Psychosocial Sustainability, Social Work Intervention*

Introduction

Entrepreneurship is widely recognized as a critical driver of economic growth, employment generation, innovation, and social development. In developing countries, entrepreneurial activities play an important role in promoting local economic development, reducing poverty, and diversifying livelihood opportunities, particularly in rural communities where formal employment opportunities are often limited (Bruyat & Julien, 2000). Contemporary scholarship conceptualizes entrepreneurship not merely as the establishment of businesses but as a dynamic process through which individuals create economic and social value by utilizing available resources and opportunities within their social environments. Consequently, entrepreneurship has become an increasingly important strategy for achieving sustainable development and enhancing community resilience. Within this broader context, women's entrepreneurship has emerged as a significant contributor to economic and social transformation. Women entrepreneurs contribute to employment generation, household income enhancement, and local economic development while simultaneously promoting family welfare and social progress. Previous studies indicate that women-owned enterprises frequently reinvest business earnings in children's education, healthcare, nutrition, and overall family well-being, thereby producing developmental benefits that extend beyond individual business success (Carter, 2011). As a result, women's entrepreneurship is increasingly viewed as an effective mechanism for promoting gender equality, economic empowerment, poverty reduction, and inclusive development.

In Sri Lanka, women constitute more than half of the population and possess relatively high levels of educational attainment compared with many countries in the Global South. Despite these advantages, women continue to experience lower levels of labour force participation than men, limiting their access to formal economic opportunities. Consequently, entrepreneurship has become an important avenue through which women seek economic independence, income generation, and social mobility. Rural women, in particular, engage in diverse entrepreneurial

activities, including agricultural processing, handicraft production, food manufacturing, retail trade, home-based businesses, and service-oriented enterprises. These entrepreneurial activities contribute significantly to household income generation, local employment creation, and rural economic development (Attygalle et al., 2022).

The importance of women's entrepreneurship has become increasingly evident in the aftermath of Sri Lanka's recent economic crisis. Rising living costs, declining employment opportunities, inflationary pressures, and increasing household vulnerabilities have encouraged many women to seek alternative livelihood opportunities through self-employment and microenterprise development. Recent evidence suggests that women-owned micro, small, and medium-sized enterprises (MSMEs) have played a crucial role in strengthening household resilience and supporting local economic recovery during periods of economic instability (UNDP, 2024). Furthermore, entrepreneurial engagement among Sri Lankan women is associated with aspirations for financial independence, improved living standards, social mobility, and enhanced family welfare (Perera & Gunawardena, 2023). Despite these contributions, women entrepreneurs continue to face numerous challenges that hinder entrepreneurial growth and sustainability. Research indicates that women-owned enterprises frequently encounter barriers related to access to finance, business development services, technology, markets, and professional networks (Nimeshi & Rodrigo, 2024). These challenges are often compounded by socio-cultural norms and gendered power relations that influence women's access to resources, decision-making authority, mobility, and entrepreneurial opportunities. Empirical evidence from rural Sri Lanka demonstrates that traditional gender expectations, financial limitations, and restricted access to entrepreneurial resources continue to constrain women's entrepreneurial development and business sustainability (Wijesinghe et al., 2022). Consequently, entrepreneurial success is shaped not only by individual capabilities but also by broader social, cultural, and institutional environments.

While entrepreneurship is frequently promoted as a pathway toward empowerment, the psychosocial dimensions of entrepreneurial experiences remain relatively underexplored. Women entrepreneurs often perform multiple roles simultaneously as business owners, caregivers, mothers, wives, and household managers. Balancing these responsibilities frequently exposes women to financial stress, role conflict, work-family imbalance, emotional exhaustion, and social pressures. Stephan (2018) argues that psychological well-being and

resilience are critical determinants of entrepreneurial sustainability, yet they remain inadequately addressed within entrepreneurship research and policy interventions. Recent studies further suggest that women entrepreneurs experience unique psychosocial challenges associated with gender inequalities, caregiving responsibilities, and institutional constraints (Liyanagamage et al., 2024). The concept of psychosocial sustainability provides an important framework for understanding these challenges. Psychosocial sustainability extends beyond economic success and refers to the ability of individuals and families to maintain psychological well-being, resilience, social functioning, and supportive social relationships while navigating economic and social challenges. In the context of rural women entrepreneurship, psychosocial sustainability encompasses emotional well-being, family stability, social support, community participation, and adaptive coping capacities. Emerging evidence indicates that sustainable entrepreneurial development depends not only on economic resources but also on supportive social environments that enhance resilience and psychological well-being (Attygalle et al., 2022; UNDP, 2024).

Within this context, Social Work offers a valuable framework for addressing the multidimensional challenges experienced by rural women entrepreneurs and their families. Guided by principles of empowerment, social justice, human rights, and community development, Social Work seeks to strengthen individual capacities while addressing structural inequalities that contribute to vulnerability and exclusion. Through counselling, family interventions, community mobilization, advocacy, capacity building, and policy engagement, social work can play a significant role in enhancing both economic empowerment and psychosocial sustainability among entrepreneurial families.

This study is informed by Empowerment Theory, Ecological Systems Theory, Feminist Theory, and Social Capital Theory. Together, these theoretical perspectives provide a comprehensive framework for understanding how individual capacities, family relationships, community networks, institutional structures, and socio-cultural norms influence entrepreneurial experiences and outcomes. Although previous studies have examined women's entrepreneurship from economic and business perspectives, limited attention has been given to the psychosocial sustainability of rural women entrepreneurial families and the potential contribution of Social Work interventions in addressing these challenges. Therefore, this study aims to propose Social Work interventions that can enhance the living standards and psychosocial sustainability of rural women

entrepreneurial families in Sri Lanka by identifying the factors influencing women's participation in entrepreneurship, examining the contribution of rural women entrepreneurship to local economic development, analysing the effects of powerlessness and socio-cultural constraints on entrepreneurial development, identifying psychosocial challenges faced by women entrepreneurs, and evaluating the effectiveness of existing government policies and programmes.

Methodology

Research Design

This study employed a qualitative secondary data analysis approach to examine the factors influencing rural women entrepreneurship, its contribution to local economic development, the challenges faced by women entrepreneurs, and the potential role of Social Work interventions in promoting empowerment and psychosocial sustainability among rural women entrepreneurial families in Sri Lanka. Secondary data analysis is an appropriate methodological approach for synthesizing existing empirical evidence and generating new insights through the systematic examination of previously published research, policy documents, institutional reports, and statistical records (Johnston, 2017). The study adopted an interpretivist research paradigm, which facilitates an in-depth understanding of complex social phenomena through the analysis of existing knowledge and contextual evidence. This approach was particularly suitable because the study sought to explore multidimensional issues related to entrepreneurship, gender, empowerment, psychosocial well-being, and social work intervention rather than measure causal relationships through primary data collection.

Data Sources

The study was based exclusively on secondary sources obtained from peer-reviewed academic journals, government publications, policy documents, institutional reports, and publications produced by international organizations. To ensure the relevance and credibility of the evidence, priority was given to empirical studies and official reports published between 2020 and 2025.

The primary sources included:

1. Peer-reviewed journal articles related to women entrepreneurship, rural development, psychosocial well-being, empowerment, and social work.

2. Government reports published by the Ministry of Industries, Ministry of Women, Child Affairs and Social Empowerment, Department of Census and Statistics, and other relevant state institutions.
3. Publications of international organizations, including the United Nations Development Programme (UNDP), International Labour Organization (ILO), World Bank, Asian Development Bank (ADB), United Nations Women (UN Women), and the Institute of Policy Studies of Sri Lanka (IPS).
4. Policy documents and strategic frameworks related to entrepreneurship development, gender equality, rural development, and social protection.

Electronic databases including Scopus, Web of Science, ScienceDirect, SpringerLink, Taylor & Francis Online, Google Scholar, ResearchGate, and institutional repositories were used to identify relevant literature.

Inclusion and Exclusion Criteria

To enhance the quality and relevance of the review, specific inclusion and exclusion criteria were applied.

Inclusion Criteria

1. Empirical research articles published between 2020 and 2025.
2. Studies focusing on women entrepreneurship, rural entrepreneurship, women-owned SMEs, empowerment, psychosocial well-being, or social work interventions.
3. Research conducted in Sri Lanka and other developing-country contexts with relevance to rural women entrepreneurship.
4. Official reports and policy documents published by government agencies and internationally recognized organizations.
5. Publications available in English.

Exclusion Criteria

1. Non-peer-reviewed publications lacking methodological rigor.
2. Opinion papers, editorials, and unpublished reports without empirical evidence.
3. Studies published before 2020 unless they were used for theoretical or conceptual foundations.

4. Publications unrelated to entrepreneurship, gender, empowerment, or psychosocial sustainability.

Data Collection Procedure

Data collection was conducted through a systematic search of electronic databases and institutional websites using a combination of keywords and search strings. Keywords included “women entrepreneurship,” “rural women entrepreneurs,” “women-owned SMEs,” “empowerment,” “psychosocial well-being,” “mental health,” “social work intervention,” “rural development,” and “Sri Lanka.” Following the initial search process, the titles, abstracts, and full texts of identified documents were reviewed to assess their relevance to the objectives of the study. Duplicated records and publications that did not meet the inclusion criteria were excluded. The final dataset consisted of empirical studies, policy reports, and institutional publications that directly addressed the research objectives.

Data Analysis

The collected data were analysed using thematic analysis. Thematic analysis is widely used in qualitative research to identify, organize, and interpret recurring patterns within textual data (Braun & Clarke, 2022). The themes were developed according to the specific objectives of the study:

- Factors influencing women’s participation in entrepreneurship
- Contribution of rural women entrepreneurship to local economic development
- Effects of powerlessness and socio-cultural constraints on entrepreneurial development
- Psychosocial challenges faced by rural women entrepreneurs
- Effectiveness of existing government policies and programmes
- Implications for social work intervention

The thematic approach enabled the integration of evidence from multiple sources while facilitating a comprehensive understanding of the economic, social, cultural, and psychosocial dimensions of rural women entrepreneurship.

Factors Influencing Rural Women to Engage in Entrepreneurship

The reviewed literature indicates that women's participation in entrepreneurship is shaped by a combination of economic, social, educational, technological, and institutional factors. In rural contexts, entrepreneurship serves both as a livelihood strategy and a pathway toward empowerment. Women often engage in entrepreneurial activities due to a combination of necessity-driven and opportunity-driven motivations. Economic necessity remains one of the most significant factors encouraging women to pursue entrepreneurship. Sri Lanka's recent economic crisis increased unemployment, reduced household income, and intensified financial insecurity, particularly among rural families. Consequently, many women turned to self-employment and microenterprise development as alternative sources of income. Women-owned micro, small, and medium-sized enterprises (MSMEs) have become increasingly important in supporting household resilience and economic recovery during periods of instability (UNDP, 2024). Studies further indicate that financial independence, household security, and improved living standards are among the primary motivations for women's entrepreneurial engagement (Perera & Gunawardena, 2023).

From the perspective of Empowerment Theory, entrepreneurship provides women with opportunities to gain greater control over economic resources and decision-making processes. Through business ownership, women often experience increased autonomy, self-confidence, and social recognition, which contribute to both personal and family empowerment (Attygalle et al., 2022). Entrepreneurship therefore functions not only as an economic activity but also as a mechanism for strengthening women's agency within households and communities. Family-related considerations also play an important role in motivating entrepreneurial participation. Many rural women pursue entrepreneurship to improve family welfare, support children's education, and secure long-term economic stability. Entrepreneurship is often perceived as a flexible livelihood option that enables women to balance income-generating activities with caregiving responsibilities. Research suggests that women frequently prefer entrepreneurial activities because they allow greater control over work schedules compared to formal employment (UN Women, 2023).

Social networks and community support systems significantly influence entrepreneurial participation. Social Capital Theory highlights the importance of trust, networks, and social relationships in facilitating access to resources and opportunities. Women who possess strong community connections are more

likely to access financial services, training programmes, business information, and market opportunities. Community organizations, cooperatives, and women's groups frequently provide important support mechanisms that facilitate enterprise development and sustainability (Attygalle et al., 2022). Educational attainment and skills development further influence entrepreneurial engagement. Women with access to education, vocational training, and entrepreneurial knowledge are generally better positioned to establish and sustain successful enterprises. However, rural women often face limited access to technical training, business education, and digital literacy programmes, thereby restricting their entrepreneurial potential (Nimeshi & Rodrigo, 2024). The growing use of digital technologies has also created new opportunities for entrepreneurship. Social media platforms, online marketplaces, and digital payment systems have enabled women to expand business activities beyond traditional geographical limitations. Digital entrepreneurship has become particularly attractive because it facilitates market access and business growth while allowing women to operate from their homes (Dissanayake, 2025).

Nevertheless, entrepreneurial participation is influenced by broader socio-cultural conditions. Feminist Theory emphasizes that women's economic opportunities are shaped by gendered social norms and power relations. Traditional expectations often define women primarily as caregivers and household managers, thereby limiting mobility, access to resources, and participation in economic activities. Ecological Systems Theory further suggests that entrepreneurial decisions are shaped by interactions among individuals, families, communities, institutions, and broader socio-economic environments. Therefore, women's entrepreneurship is influenced not only by personal motivation but also by the availability of supportive social and institutional structures.

Contribution of Rural Women Entrepreneurship to Local Economic Development

The reviewed literature demonstrates that rural women entrepreneurship contributes significantly to local economic development through income generation, employment creation, poverty reduction, social empowerment, and community resilience. In Sri Lanka, women entrepreneurs are primarily engaged in micro, small, and medium-sized enterprises (MSMEs) operating in sectors such as agriculture, food processing, handicrafts, retail trade, textile production, and service industries. These enterprises play an important role in strengthening rural

livelihoods and promoting inclusive economic growth. One of the most important contributions of rural women entrepreneurship is household income generation. Women-owned enterprises often serve as either a supplementary or primary source of income for rural families, particularly in economically vulnerable communities. During periods of economic instability, entrepreneurship enables households to diversify income sources and reduce dependence on a single wage earner. According to the United Nations Development Programme (UNDP, 2024), women-owned MSMEs have become increasingly important in enhancing household resilience and economic recovery in Sri Lanka following recent economic challenges. Through entrepreneurial activities, women contribute directly to household consumption, education, healthcare, savings, and overall family well-being.

Women entrepreneurs also make a substantial contribution to poverty reduction. Entrepreneurship enables women to generate sustainable income, accumulate assets, and improve financial security. Research suggests that women often reinvest a significant proportion of their earnings in family welfare, including children's education, nutrition, and healthcare (Attygalle et al., 2022). Such investments create positive developmental outcomes that extend beyond individual households and contribute to broader community well-being. Consequently, supporting women's entrepreneurship has become an important strategy for addressing rural poverty and socioeconomic inequality. Employment creation represents another important contribution of rural women entrepreneurship. Although many women-owned enterprises operate on a small scale, they frequently provide employment opportunities for family members, neighbours, and other women within local communities. In rural areas, women-led businesses often create flexible work opportunities for individuals who may face barriers to entering the formal labour market. As a result, these enterprises contribute to local income circulation and strengthen community-level economic activity.

From a rural development perspective, women entrepreneurs contribute to local production systems and value creation. Many enterprises utilize locally available resources, labour, and knowledge to produce goods and services that meet community needs. The Asian Development Bank (ADB, 2023) emphasizes that women-owned MSMEs contribute to strengthening local value chains, promoting market development, and retaining economic resources within rural communities. Such activities support local economic diversification and reduce dependence on

external markets. Beyond economic contributions, entrepreneurship also promotes social empowerment and community development. Empowerment Theory suggests that economic participation enhances individuals' capacity to influence decisions affecting their lives and communities. Through entrepreneurship, women often gain greater financial autonomy, self-confidence, leadership skills, and social recognition (Liyanagamage et al., 2024). These outcomes contribute to increased participation in community organizations and local decision-making processes.

Social Capital Theory further highlights the importance of networks and community relationships in entrepreneurial development. Women entrepreneurs frequently participate in cooperatives, savings groups, and community organizations that facilitate information sharing, collective action, and mutual support. These networks strengthen social cohesion and enhance access to resources, training opportunities, and financial services (Attygalle et al., 2022). Despite these positive contributions, the full potential of rural women entrepreneurship remains constrained by barriers such as limited access to finance, inadequate infrastructure, restricted market opportunities, and gender-based discrimination. Therefore, maximizing the developmental impact of women entrepreneurship requires supportive policies and interventions that strengthen women's economic capacities while addressing structural inequalities. Overall, rural women entrepreneurship remains a vital mechanism for promoting local economic development, social empowerment, and sustainable community growth in Sri Lanka.

Effects of Powerlessness and Socio-Cultural Constraints on Entrepreneurial Development

The reviewed literature indicates that powerlessness and socio-cultural constraints remain significant barriers to the entrepreneurial development of rural women in Sri Lanka. Although entrepreneurship is often promoted as a pathway to empowerment and economic independence, women continue to operate within social and institutional environments that limit their access to resources, opportunities, and decision-making power. These barriers affect not only business growth but also women's ability to achieve sustainable empowerment. Feminist Theory provides an important framework for understanding how gendered social structures influence entrepreneurial experiences. In many rural communities, women are traditionally expected to prioritize domestic responsibilities, childcare,

and household management over economic activities. Such expectations restrict women's participation in entrepreneurship by limiting their mobility, access to resources, and involvement in economic decision-making. Research conducted in Sri Lanka demonstrates that traditional gender norms continue to influence women's entrepreneurial opportunities and business development (Liyanagamage et al., 2024).

Limited access to financial resources represents one of the most significant manifestations of powerlessness. Access to capital is essential for business establishment, expansion, and sustainability. However, women entrepreneurs often face greater difficulties than men in obtaining formal credit and financial services. According to the United Nations Development Programme (UNDP, 2024), women-owned enterprises continue to experience challenges in accessing institutional finance due to inadequate collateral, limited asset ownership, and restrictive lending requirements. Since productive assets such as land and property are frequently owned by male family members, women often lack the financial security required to access formal credit. Empowerment Theory suggests that access to resources is fundamental to enhancing individual and collective power. When women lack ownership of productive assets and financial resources, their capacity to exercise economic agency becomes constrained. Consequently, many women entrepreneurs operate with limited capital, restricting business growth and innovation (Attygalle et al., 2022). This situation reinforces economic dependency and reduces opportunities for entrepreneurial advancement.

Socio-cultural norms also affect women's mobility and access to markets. In many rural areas, women face restrictions on travel, participation in business networks, and engagement with external stakeholders. Such limitations reduce opportunities for training, networking, market expansion, and business development. Nimeshi and Rodrigo (2024) found that mobility constraints significantly hinder the growth and competitiveness of women-owned enterprises in Sri Lanka. Another important challenge is the unequal distribution of household responsibilities. Women entrepreneurs frequently manage multiple roles simultaneously as business owners, mothers, caregivers, and household managers. This "double burden" limits the time and energy available for business activities, training, and networking opportunities. As a result, women often face slower business growth and reduced competitiveness compared to entrepreneurs with fewer caregiving responsibilities. Educational and technological inequalities further contribute to entrepreneurial powerlessness. Although educational

attainment among women has improved, many rural women continue to experience limited access to entrepreneurial training, digital literacy programmes, and business development services. The growing importance of digital technologies in entrepreneurship has created new opportunities; however, many women remain excluded due to inadequate access to internet services, digital devices, and technology-related skills (Dissanayake, 2025).

Ecological Systems Theory highlights that these barriers emerge through interactions among family, community, institutional, and societal systems. Therefore, powerlessness should not be viewed solely as an individual limitation but as a consequence of broader structural inequalities. Addressing these challenges requires interventions that strengthen women's access to resources while simultaneously transforming the socio-cultural and institutional conditions that perpetuate inequality. Overall, the findings suggest that gender norms, limited access to finance, unequal household responsibilities, mobility restrictions, and educational disparities continue to constrain entrepreneurial development among rural women. Sustainable empowerment therefore requires comprehensive interventions that address both individual capacities and structural barriers affecting women's participation in entrepreneurship.

Psychosocial Challenges Faced by Rural Women Entrepreneurs

The reviewed literature indicates that rural women entrepreneurs experience numerous psychosocial challenges that significantly affect both their personal well-being and the sustainability of their enterprises. Although entrepreneurship is often promoted as a pathway to economic empowerment and social mobility, it also exposes women to various psychological, emotional, and social pressures. These challenges are particularly evident among rural women who operate within resource-constrained environments while simultaneously managing multiple family and community responsibilities. Therefore, understanding the psychosocial dimensions of entrepreneurship is essential for promoting sustainable entrepreneurial development.

One of the most significant psychosocial challenges is financial stress. Rural women entrepreneurs often operate small-scale enterprises characterized by unstable income, limited access to capital, fluctuating market demand, and vulnerability to economic shocks. The recent economic crisis in Sri Lanka further intensified these challenges by increasing production costs, reducing consumer

purchasing power, and creating uncertainty regarding business sustainability. Consequently, many women experience continuous anxiety related to business survival, loan repayments, and household financial obligations (UNDP, 2024). Persistent financial insecurity can negatively affect psychological well-being and entrepreneurial performance. Another major challenge is role conflict. Women entrepreneurs frequently perform multiple roles simultaneously as business owners, mothers, wives, caregivers, and household managers. Balancing these responsibilities often creates tensions between family obligations and business demands. Research suggests that women entrepreneurs experience higher levels of work-family conflict than men because they continue to carry primary responsibility for unpaid care work and household management (Liyanagamage et al., 2024). Such competing demands can lead to emotional strain, frustration, and reduced life satisfaction.

The concept of emotional labour further explains many of the psychosocial burdens faced by women entrepreneurs. Women are often expected to maintain positive relationships with customers, employees, suppliers, family members, and community stakeholders while managing their own emotional responses to stress and uncertainty. Continuous emotional regulation may contribute to burnout, emotional exhaustion, and reduced motivation. These conditions can undermine both personal well-being and business productivity. Social isolation is another important psychosocial concern. Many rural women entrepreneurs operate home-based businesses or small enterprises with limited opportunities for professional interaction and networking. Geographical isolation, transportation difficulties, and socio-cultural restrictions on mobility may further reduce access to supportive social networks. Social Capital Theory emphasizes that social relationships and community support are essential resources that promote resilience and psychological well-being. Women who lack such support systems may experience loneliness, reduced confidence, and limited access to practical and emotional assistance (Attygalle et al., 2022).

Mental health concerns have also emerged as an important issue within entrepreneurship research. Stephan (2018) argues that entrepreneurial well-being is closely associated with business sustainability because mental health influences decision-making, innovation, productivity, and resilience. Rural women entrepreneurs may be particularly vulnerable to anxiety, chronic stress, and emotional fatigue due to the combined pressures of financial insecurity, caregiving responsibilities, and social expectations. Gender-based discrimination

and negative social stereotypes may further undermine self-esteem and contribute to psychological distress. Family relationships play a critical role in shaping psychosocial outcomes. Supportive families can provide emotional encouragement, practical assistance, and financial support that enhance resilience and entrepreneurial persistence. Conversely, family conflict and unequal household responsibilities can intensify stress and negatively affect business performance. Ecological Systems Theory highlights the importance of family environments in influencing individual well-being and adaptive functioning. Overall, the findings demonstrate that financial stress, role conflict, emotional labour, social isolation, mental health concerns, and family pressures significantly influence the psychosocial well-being of rural women entrepreneurs. These challenges affect not only individual quality of life but also entrepreneurial sustainability. Therefore, entrepreneurship development programmes should move beyond economic support and incorporate psychosocial interventions that strengthen resilience, social support systems, mental well-being, and family functioning. Such an approach is essential for promoting the psychosocial sustainability of rural women entrepreneurial families in Sri Lanka.

Evaluation of the Effectiveness of Current Government Policies and Programmes Supporting Rural Women Entrepreneurs

The Government of Sri Lanka has introduced various policies and programmes to promote entrepreneurship, strengthen small and medium-sized enterprises (SMEs), and enhance women's economic participation. These initiatives have become increasingly important as entrepreneurship is recognized as a key mechanism for economic growth, employment generation, poverty reduction, and social inclusion. Government agencies, financial institutions, and international development organizations have implemented programmes focusing on entrepreneurship training, financial assistance, business development services, and skills enhancement. While these interventions have contributed to improving entrepreneurial opportunities for women, their effectiveness in addressing the specific needs of rural women entrepreneurs remains limited.

One of the major strengths of current policy interventions is the provision of entrepreneurship training and capacity-building programmes. These initiatives have improved women's knowledge of business management, financial planning, marketing, and enterprise development. Research indicates that business development services have enhanced entrepreneurial competencies and increased

women's confidence in managing enterprises (Attygalle et al., 2022). Such programmes have also contributed to leadership development and improved awareness of business opportunities among women entrepreneurs. Financial inclusion programmes represent another important policy intervention. Various government-supported credit schemes, microfinance initiatives, and development banking services have been established to improve women's access to capital. These programmes have enabled many women to initiate or expand income-generating activities. However, despite these efforts, access to finance remains one of the most significant challenges faced by women entrepreneurs. According to the United Nations Development Programme (UNDP, 2024), many women continue to face difficulties obtaining formal credit due to collateral requirements, limited asset ownership, and restrictive lending conditions. Consequently, the benefits of financial inclusion programmes have not been equally accessible to all women entrepreneurs, particularly those operating in rural areas.

A further limitation of existing policies is the unequal distribution of support services. Entrepreneurship development programmes are often concentrated in urban and semi-urban regions where institutional infrastructure is stronger. Women residing in remote rural communities frequently encounter difficulties accessing training opportunities, financial institutions, mentoring services, and market development programmes. Transportation barriers, limited awareness, and inadequate institutional outreach further restrict participation. As a result, many vulnerable women remain excluded from available support mechanisms. The reviewed literature also suggests that existing policies focus predominantly on economic outcomes while giving limited attention to psychosocial well-being. Most programmes emphasize business growth, income generation, and employment creation without adequately addressing issues such as stress management, mental health, family support, and psychosocial resilience. Yet, the sustainability of entrepreneurship depends not only on financial resources but also on the psychological and social well-being of entrepreneurs. The absence of psychosocial support services represents a significant policy gap, particularly for women entrepreneurs who experience role conflict, emotional stress, and multiple caregiving responsibilities.

From the perspective of Ecological Systems Theory, entrepreneurial success is influenced by interactions among individuals, families, communities, institutions, and broader social structures. However, many existing policies focus primarily on individual-level interventions such as training and credit provision. Insufficient

attention is given to family dynamics, community support systems, gender norms, and structural inequalities that influence entrepreneurial outcomes. Similarly, Empowerment Theory suggests that sustainable empowerment requires not only economic assistance but also enhanced decision-making power, social participation, and access to supportive environments.

Overall, current government policies and programmes have made valuable contributions to supporting women's entrepreneurship in Sri Lanka. However, challenges related to financial accessibility, geographical disparities, gender responsiveness, psychosocial support, and institutional coordination continue to limit their effectiveness. Therefore, future policy frameworks should adopt a more holistic and integrated approach that combines economic empowerment with psychosocial support, family strengthening, community participation, and gender-sensitive development strategies. Such an approach would contribute more effectively to the long-term empowerment and psychosocial sustainability of rural women entrepreneurial families.

Social Work Interventions for Empowerment and Psychosocial Sustainability of Rural Women Entrepreneurial Families

The findings of this study demonstrate that rural women entrepreneurs in Sri Lanka face multidimensional challenges that extend beyond economic constraints. Financial insecurity, socio-cultural barriers, gender-based discrimination, psychosocial stress, limited access to resources, and inadequate institutional support collectively influence entrepreneurial development and family well-being. Consequently, interventions aimed solely at improving business performance are insufficient to ensure sustainable empowerment. A comprehensive Social Work approach is required to address the interconnected economic, psychological, social, and structural factors affecting rural women entrepreneurial families.

Social Work is uniquely positioned to contribute to entrepreneurship development because of its commitment to social justice, empowerment, human rights, and community development. The profession's person-in-environment perspective recognizes that individual outcomes are shaped by interactions between personal capacities and broader social systems. Therefore, Social Work interventions should be implemented at multiple levels, including the individual, family, community, institutional, and policy levels. Drawing upon Empowerment Theory, Ecological Systems Theory, Feminist Theory, and Social Capital Theory, this

study proposes an integrated intervention framework to enhance the empowerment and psychosocial sustainability of rural women entrepreneurial families in Sri Lanka.

- **Individual-Level Interventions**

At the individual level, Social Work interventions should focus on strengthening women's psychological well-being, entrepreneurial competencies, and personal empowerment. Many women entrepreneurs experience stress, anxiety, low self-confidence, and emotional exhaustion arising from business uncertainties and family responsibilities. These challenges can negatively affect decision-making, productivity, and entrepreneurial persistence. Consequently, professional counselling services should be integrated into entrepreneurship development programmes to provide emotional support, stress management strategies, and coping mechanisms.

Strengths-based Social Work practice offers a particularly useful approach in this context. Rather than focusing solely on problems and deficiencies, strengths-based interventions emphasize individuals' existing capacities, resilience, skills, and resources. Social workers can assist women entrepreneurs in identifying personal strengths, enhancing self-efficacy, and developing confidence in their entrepreneurial abilities. Research indicates that increased self-confidence and psychological empowerment contribute significantly to entrepreneurial success and resilience (Liyanagamage et al., 2024).

In addition, capacity-building programmes should extend beyond technical business training to include leadership development, communication skills, negotiation skills, financial literacy, digital literacy, and problem-solving competencies. Such interventions can improve women's ability to navigate complex business environments while simultaneously enhancing personal empowerment and autonomy.

- **Family-Level Interventions**

The findings of this study indicate that family relationships play a critical role in shaping entrepreneurial outcomes and psychosocial well-being. Family support can function as an important protective factor, while family conflict and unequal household responsibilities can contribute to stress and business challenges.

Therefore, family-centred Social Work interventions are essential for promoting entrepreneurial sustainability.

Family counselling programmes should be introduced to strengthen communication, mutual understanding, and shared decision-making within entrepreneurial households. These interventions can help family members recognize the economic and social value of women's entrepreneurial activities while encouraging equitable distribution of household responsibilities. Such approaches may reduce work-family conflict and enhance emotional support within families.

Social workers can also facilitate family education programmes that challenge traditional gender norms and promote shared caregiving responsibilities. Feminist Theory emphasizes that women's empowerment cannot be achieved solely through individual change; it also requires transformation of gender relations within households and communities. Encouraging greater participation of spouses and family members in domestic responsibilities can create supportive environments that enable women entrepreneurs to devote more time and energy to business development.

Furthermore, family strengthening programmes should focus on improving parenting practices, financial planning, conflict resolution, and emotional well-being. Strengthening family functioning contributes directly to psychosocial sustainability by enhancing resilience and reducing household stress.

- **Community-Level Interventions**

Community-based interventions represent a central component of sustainable Social Work practice. Social Capital Theory suggests that social networks, trust, and collective action significantly influence entrepreneurial success. Therefore, strengthening community support systems can enhance both economic and psychosocial outcomes for women entrepreneurs.

One important intervention involves the establishment of women entrepreneurs' support groups. Such groups provide opportunities for peer learning, emotional support, knowledge sharing, mentoring, and collective problem-solving. Participation in support groups can reduce social isolation, enhance confidence, and strengthen resilience among women entrepreneurs. Social workers can facilitate these groups while promoting mutual aid and collective empowerment.

Community awareness programmes are also necessary to address discriminatory attitudes and gender stereotypes that restrict women's economic participation. Educational campaigns can challenge traditional beliefs regarding gender roles and increase community recognition of women's contributions to local development. These initiatives can contribute to more supportive social environments and reduce socio-cultural barriers to entrepreneurship.

Another important strategy involves promoting community-based cooperative enterprises and producer associations. Cooperative approaches enable women entrepreneurs to pool resources, access larger markets, negotiate better prices, and reduce operational costs. Such collective mechanisms can strengthen economic sustainability while fostering social solidarity and community cohesion.

- **Institutional-Level Interventions**

Institutional support systems play a crucial role in determining entrepreneurial success. The findings indicate that many rural women experience difficulties accessing financial services, business development programmes, and professional support networks. Therefore, social workers should collaborate with government agencies, financial institutions, non-governmental organizations, and development partners to improve service accessibility and responsiveness.

Social workers can function as advocates and facilitators by connecting women entrepreneurs with available resources and support services. Case management approaches can be used to assess individual needs, coordinate service provision, and monitor progress. Such interventions are particularly important for women residing in geographically isolated rural communities.

Institutional partnerships should also promote integrated service delivery models that combine business development services with psychosocial support. Entrepreneurship programmes should include counselling services, mental health promotion initiatives, family support mechanisms, and peer mentoring opportunities alongside traditional business training components. This integrated approach reflects the multidimensional nature of entrepreneurial sustainability.

Additionally, financial institutions should be encouraged to adopt gender-responsive lending policies that recognize the unique circumstances of women entrepreneurs. Social workers can advocate for more flexible loan requirements, improved financial literacy programmes, and inclusive financial products that reduce barriers to credit access.

- **Policy-Level Interventions**

At the macro level, Social Work practice involves policy advocacy and structural change. The findings of this study demonstrate that many challenges faced by rural women entrepreneurs originate from broader social, economic, and institutional inequalities. Therefore, sustainable empowerment requires policy interventions that address structural barriers rather than focusing exclusively on individual adaptation.

One important policy recommendation is the integration of psychosocial well-being indicators into entrepreneurship development programmes. Current policies primarily emphasize economic outcomes such as income generation, employment creation, and business growth. While these indicators are important, they do not adequately capture dimensions of mental health, family functioning, resilience, and social inclusion. Policymakers should adopt more holistic frameworks that recognize psychosocial sustainability as a critical component of entrepreneurial success.

Gender-responsive policy reforms are also necessary to address persistent inequalities in access to resources, opportunities, and decision-making processes. Such reforms should focus on improving access to finance, expanding childcare services, enhancing digital inclusion, strengthening social protection programmes, and promoting women's representation in economic decision-making structures.

Furthermore, social workers should advocate for greater coordination among government agencies, non-governmental organizations, financial institutions, and development partners. Fragmented service delivery often limits programme effectiveness and creates barriers for beneficiaries. Integrated policy frameworks can improve efficiency, reduce duplication, and ensure comprehensive support for women entrepreneurs.

- **Toward a Holistic Social Work Intervention Framework**

The evidence reviewed in this study suggests that empowerment and psychosocial sustainability cannot be achieved through isolated interventions. Economic empowerment, psychological well-being, family support, community participation, and structural change are interconnected dimensions of sustainable development. Therefore, an integrated Social Work intervention framework is required to address the complex realities experienced by rural women entrepreneurial families.

Such a framework should combine economic development initiatives with psychosocial support services, family strengthening programmes, community empowerment strategies, institutional collaboration, and policy advocacy. By addressing both individual capacities and structural barriers, Social Work can contribute to sustainable entrepreneurial development while simultaneously promoting social justice, gender equality, and family well-being.

Ultimately, the goal of Social Work intervention should not merely be the creation of successful entrepreneurs but the development of empowered women, resilient families, supportive communities, and inclusive social systems. Through such an approach, rural women entrepreneurship can become a powerful mechanism for enhancing living standards, promoting psychosocial sustainability, and advancing sustainable rural development in Sri Lanka.

Conclusion

This study examined the factors influencing rural women's participation in entrepreneurship, the contribution of rural women entrepreneurship to local economic development, the effects of powerlessness and socio-cultural constraints on entrepreneurial development, the psychosocial challenges experienced by women entrepreneurs, and the effectiveness of existing government policies in Sri Lanka. Drawing on secondary data from empirical studies, policy documents, and institutional reports, the study explored how Social Work interventions can enhance the empowerment and psychosocial sustainability of rural women entrepreneurial families.

The findings indicate that rural women entrepreneurship plays a vital role in promoting household income generation, employment creation, poverty reduction, and community development. Women entrepreneurs contribute significantly to family welfare and local economic growth while supporting broader social development outcomes. However, their entrepreneurial potential continues to be constrained by limited access to finance, inadequate institutional support, socio-cultural barriers, gender inequalities, and restricted access to markets and technology. These challenges are further compounded by psychosocial issues such as financial stress, work-family conflict, emotional exhaustion, social isolation, and limited support systems, all of which affect both personal well-being and business sustainability. The study also reveals that existing policy interventions primarily emphasize economic development and enterprise growth while paying insufficient attention to psychosocial well-being,

family resilience, and gender-responsive support mechanisms. Consequently, a more holistic approach is required to promote sustainable entrepreneurial development.

The study concludes that Social Work provides an effective framework for addressing the multidimensional needs of rural women entrepreneurs. Through empowerment-based, family-centered, community-oriented, and policy-level interventions, Social Work can contribute to economic empowerment, psychosocial well-being, social inclusion, and sustainable development. Strengthening rural women entrepreneurship should therefore be viewed not only as an economic investment but also as a strategy for advancing gender equality, family well-being, community resilience, and sustainable rural development in Sri Lanka.

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