**Topic: Challenges women entrepreneurs facing in Tourism in SME in Sri Lanka**

Although Sri Lanka has achieved most of the human development goals, the active female participation in the economy is relatively low. Females account for as much as 70% of the population that is classified as ‘economically inactive’. Even of those who are ‘economically active,’ the number of women in the workforce (33%) remains far below that of men (67%).The women now who thinks could do more than being ‘a stay-at-home mother ‘are becoming good Entrepreneurs today.

In this study we mainly try to get the answers for the below two questions. The challenges face by women entrepreneurs in Tourism in Sri Lanka in SME? Whether community encourage the women entrepreneurs in Tourism in Sri Lanka in SME or not?

This study focuses the contribution of women entrepreneurs in Tourism in Sri Lanka in SME development in Sri Lanka.With the theme the study has a thought of the significance ladies business visionaries in Tourism in Sri Lanka in SME sector development of the nation, its possibilities and the scale. Likewise it examines about the female business visionaries and the issues or difficulties that they confront.

Since the study did with the center of support of female business people in Tourism in Sri Lanka in SME and the difficulties they confront at this when contribute for the females in the nation it could be considered as an eye opener and this will help to the general public.

It is fairly vital to comprehend the estimation of learning of the groups and the right utilization of their insight in the act of eco-tourism. The certainties discoveries of this study will be valuable to various gatherings; who are as of now drew in, willing to connect with or doing explores in observing actualities to be a business visionary in tourism. Additionally the advantages the female business visionaries acquire and troubles they experience will be engaged here.

Considering the potential of women entrepreneurs contribution to the Tourism in Sri Lanka in small and medium enterprise scale and the importance of community education in it this study had looked at the following two objectives; To identify the present barriers and challenges that the women entrepreneurs facing today and to identify the needed recommendations to encourage the women entrepreneurs in tourism development in Sri Lanka

In general, women have lower personal financial assets than men. This means that for a given opportunity and equally capable individual, women must secure additional resources compared to men in order to exploit the opportunity because they control less capital. A question that has developed into its own sub-field in women’s entrepreneurship literature is whether women have a harder time getting finance than men for the same business opportunity.

External finance and sex discrimination, in general, women have lower personal financial assets than men. This means that for a given opportunity and equally capable individual, women must secure additional resources compared to men in order to exploit the opportunity because they control less capital. A question that has developed into its own sub-field in the women’s entrepreneurship literature is if women have a harder time getting finance than men for the same business opportunity.First, it is very difficult to construct studies that are actually able to tease out whether refusal to offer finance is actually based on sexual discrimination, Second, four areas have been identified as potential or real problems for women when it comes to financing: women may be disadvantaged in raising the initial capital to start a new firm; collateral needed for external financing may be above the wealth level of most women; finance for an existing firm may be less available, because women are less likely than men to penetrate informal financial networks; women entrepreneurs’ relationship with different financial institutions might suffer because of gender stereotyping and discrimination.

Third, results indicate that women still perceive a negative attitude from financial institutions such as banks and other lending institutions. This negative attitude, it is argued, arises due to two possible reasons as discussed; women are not viewed as entrepreneurs due to the attitudes formed by traditional gender roles; women engage in industries that the financial institutions are not used to handle (as personal services, care, etc. Also in the personal networks and the family it is harder for women to find financial resources to start a business.

While doing the research the below were the restrictions and the limitations that we had to face;Limited time factor to gather information, Inadequate of relevant studies and data, Some woman entrepreneurs were not willing to contribute, Vague perception on woman entrepreneursamong the tourism stakeholders, Some officials were not willing to partake with their views.

The sample population selected for the study was done as mentioned below. According to the research methodology of the study, primary data was collected from interviewing of six (15) resource personnel/experts relevant to the field in different levels of involvement on tourism it is an important task and justification to the study.

With the limited time frame to carry out the study, two officers from private banks were interviewed as the financial institutes which involves with the banks. Two spouses of women entrepreneurs were interviewed as to see the how supportive the family towards the women entrepreneurs since they play a major role in elevating the family level of economy.Also, 04 women entrepreneurs were interviewed as the core of the study the challenges they face, what they further expect from the family and society elevate their status. Two employees who directly work under women entrepreneurs interviewed to check about the job satisfaction and the level of job satisfaction.Finally, five female students from SLITHM who wanted to be industry leaders in the future interviewed to get their views about their carrier.

The study on the Challenges Female business people confronting in Tourism in SME in Sri Lanka being a creating nation and having the dominant part of the population of females, their commitment to the economy is especially required. As of now just 33% of the ladies populace elevates the nation's economy. In any case, in the event that we can destroy the above said challenges those female business visionaries in Tourism in SME confronting today we can add more female characters to bear the national economy which connected to the Tourism.

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