

THE RELATIONSHIP BETWEEN THE PERSONALITY AND PERCEIVED CHALLENGES AND OPPORTUNITIES OF WOMEN ENTREPRENEURS IN THE MAHAWELI SYSTEM L, SRI LANKA

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Rural women entrepreneurs (WE) are limited, yet hold a great potential in developing rural communities. They perceive diverse challenges and opportunities (C&O) that affect their performances. However, perception is associated with personality; thus, WE level of perceiving C&O may vary with personalities. Therefore, this study aims at investigating the relationship between rural WE personalities and their perceived C&O. A sample of 100 WE in the *Mahaweli* system L was selected using the snowball sampling technique. Primary data were collected by a telephone survey using a pre-tested, structured questionnaire that included the personality facets explained according to 44-item Big Five Inventory and a list of C&O common to WE. The data were analysed using descriptive statistics, principal component analysis, and Pearson correlation. Results revealed that WE are exhibiting highly ambitious, adventurous, and emotionally stable personalities. They perceive many challenges (issues in banking, rules and regulations, capacity development, and social beliefs), yet few opportunities (family and social supports) which affect them to run their enterprises. This indicates that their relationships with intimates are perceived to be more important for them than relationships with institutions and social culture. Rural women entrepreneurs who are highly ambitious showed a tendency to claim facilitation (e.g., easy banking methods, favourable rules and regulations, empowerment programmes) for them, whereas WE who are highly adventurous tend to claim better governance and social support for their successes ($p < 0.05$). Meanwhile, emotionally stable WE tend to claim support of kin and intimates for their successes. When consider about the association between WE different personalities and perceived C&O, this study suggests facilities such as easy banking methods, favourable rules and regulations, and empowerment programmes should be aligned with their personalities for effective and efficient handling of their diverse challenges and opportunities.

Keywords: Big Five Inventory, Enterprises, Gender, Vulnerability, Women empowerment