



The Asia Foundation



**"Transforming Rural Realities  
for a Global Future"**

# **NCRD' 25**

**NATIONAL CONFERENCE ON RURAL DEVELOPMENT**

27<sup>th</sup> November 2025

**ORGANIZED BY**

Faculty of Management of Uva Wellassa University in collaboration with  
the Department of Rural Development of the Uva Provincial Council

**SUPPORTED BY**

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**Transforming Rural  
Realities for a  
Global Future**

# **NCRD'25**

**National Conference on Rural Development 2025**

**"Transforming Rural Realities for a Global Future"**

**November 27<sup>th</sup> 2025**

Faculty of Management, Uva Wellassa University of Sri Lanka,  
in collaboration with the Department of Rural Development – Uva Provincial Council

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## Acknowledgment

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The Organizing Committee of NCRD 2025 wishes to express its highest appreciation to **Hon. Governor of Uva Province, Mr. Kapila Jayasekara**, and **Mrs. Anusha Gokula Fernando, Chief Secretary of Uva Province**, for gracing the occasion. We extend our heartfelt gratitude to **Mr. Nihal Gunarathne, Secretary to the Ministry of Education and Rural Development, Uva Province** for the extended support.

We extend our sincere gratitude to the Chief Guest, **Senior Professor Kolitha B. Wijesekara**, Vice Chancellor of Uva Wellassa University of Sri Lanka, for his continuous guidance and for his unwavering encouragement. Special appreciation is extended to **Mr. A.M.D.B. Nawarathna**, Dean of the Faculty of Management, Uva Wellassa University, for the invaluable support provided throughout the planning and successful execution of NCRD 2025.

Our heartfelt appreciation goes to the keynote speakers; **Prof. Tang Lixia**, Deputy Dean, College of International Development & Global Agriculture (CIDGA) and Deputy Secretary General, National Institute for Rural Revitalization Research, China; and **Prof. Shirantha Heenkenda**, Dean, Faculty of Humanities and Social Sciences, University of Sri Jayewardenepura for enriching the conference with their profound insights and scholarly contributions.

Special recognition is extended to **Professor P. I. N. Fernando**, Editor-in-Chief, and the Editorial Board for their rigorous efforts in ensuring the academic quality of this proceedings volume. We also acknowledge the significant contributions of Track Coordinators, Panel Members, Track Conveners, and Reviewers whose dedication ensured the timely and scholarly preparation of the conference submissions.

We warmly acknowledge **Mr. Sithum Gunathilaka** for his exceptional support in formatting and designing the proceedings, and all Activity Coordinators for their commitment to ensuring the smooth execution of the conference.

Our sincere appreciation is extended to the authors and presenters whose research contributions form the essence of this academic gathering. We also thank Uva Rayon, the IT Unit, and the Audio-Visual Unit of Uva Wellassa University for their essential technical support.



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Finally, we recognise with deep appreciation the academic, administrative, and non-academic staff of **Faculty of Management, Uva Wellassa University**, and all individuals whose dedication and teamwork contributed to the success of NCRD 2025.

## About NCRD 2025

The *National Summit on Rural Development – The 2025 Uva Dialogue* is a flagship initiative jointly organized by the Department of Rural Development of the Uva Provincial Council and the Faculty of Management of Uva Wellassa University. It is designed as a comprehensive platform to foster multi-stakeholder dialogue, knowledge exchange, and collaborative policymaking aimed at transforming the rural landscape of Uva Province and contributing to national development priorities. The *National Conference on Rural Development (NCRD 2025)*, which will serve as a hub for academics, policymakers, practitioners, private sector representatives, and community leaders to engage in evidence-based discussions on critical areas such as sustainable rural development, entrepreneurship and SME strengthening, innovation and technology adoption, reintegration of return migrants, infrastructure improvement, and the promotion of public-private partnerships.

The NCRD2025 serves as a platform for the dissemination of research findings and innovative ideas in the fields of rural transformation, agriculture, tourism, management, finance, and economic development. It further fosters knowledge exchange through multidisciplinary research contributions presented across seven dynamic conference tracks focused on rural development:

1. Agriculture, Livestock, and Local Livelihoods
2. Banking and Finance
3. Community Mobilization and Rural Transformation
4. Economic Development and Planning
5. Entrepreneurship and Small Business Management
6. Hospitality and Tourism Industry
7. Human Resource Development

NCRD2025 promotes national-level research collaborations by bringing together eminent researchers, government officials, renowned intellectuals, emerging scholars, academicians, scientists, industry practitioners, professionals, graduates, and undergraduates representing a broad spectrum of disciplines.

By facilitating interdisciplinary dialogue and the sharing of scholarly insights, NCRD2025 aims to advance knowledge, stimulate critical discussion on rural transformation, and explore sustainable and innovative solutions that address contemporary challenges. The conference aspires to contribute meaningfully to the development of resilient, inclusive, and environmentally conscious strategies for rural advancement.

Overall, this national conference provides an ideal platform for examining and responding to the complex and evolving issues related to sustainability, with the overarching goal of promoting sustainable rural development in Sri Lanka for a more prosperous and equitable future.

## Message from the Hon Governor, Uva Province



I am pleased to extend my heartfelt wishes to the *National Summit on Rural Development* organized collaboratively by the Department of Rural Development of Uva Province and Uva Wellassa University. This national-level gathering marks a significant step toward advancing the rural development agenda of our country, while also reinforcing the essential partnership between governmental institutions, academia, and community stakeholders.

In a rapidly transforming world, rural development stands at the centre of national progress. The rural sector is not only the backbone of our economy but also the foundation of our cultural identity, social stability, and long-term sustainability. As such, the discussions, research findings, policy dialogues, and innovative perspectives shared through this summit will carry immense value for shaping practical and progressive pathways for rural upliftment. This summit provides an important platform to examine contemporary challenges faced by rural communities—from infrastructure gaps and livelihood vulnerabilities to technological disparities and environmental concerns. At the same time, it opens space to highlight success stories, explore new opportunities, and embrace solutions that are inclusive, sustainable, and community-driven.

The collaboration between the Department of Rural Development of Uva Province and Uva Wellassa University demonstrates a commendable commitment to bridging academic knowledge with ground-level realities. Such partnerships are crucial in ensuring that development strategies are not only well-informed but also actionable, equitable, and aligned with national priorities. I firmly believe that the insights generated at this summit will contribute significantly to empowering rural populations, enhancing economic resilience, and fostering a more balanced and just provincial and national development framework. I extend my best wishes to all participants, resource persons, organizers, and institutions involved. May this summit be a resounding success and serve as a catalyst for impactful progress in rural development across the Uva Province and beyond.

**Mr. Kapila Jayasekara**  
**Hon. Governor, Uva Province**

## Message from the Chief Secretary, Uva Province



The National Summit on Rural Development - 2025 Uva Dialogue is a comprehensive platform designed to foster multi-stakeholder collaboration, knowledge exchange, and policy-making to transform the rural landscape of Uva Province and align with national development goals. As part of this initiative, the National Conference on Rural Development (NCRD 2025) will serve as a central hub for academics, policymakers, practitioners, private sector leaders, and community representatives to engage in evidence-based discussions on critical areas from sustainable development and SME strengthening to technological innovation, migrant reintegration, infrastructure improvement, and public-private partnerships.

I extend my gratitude to the entire organizing committee, including Uva Wellassa University, the Department of Rural Development – Uva Province, and The Asia Foundation, for initiating a conference rooted in the Uva Province itself. By engaging directly within the communities facing these challenges and incorporating their perspectives, we are better positioned to achieve meaningful and successful outcomes.

There is a pressing need in Sri Lanka to identify creative, community-driven approaches to rural development to harness underutilized human resources and establish sustainable programs through collaboration among government, the private sector, and civil society. At present, many of our nation's resources remain underused for value addition, and the tourism industry overlooks numerous scenic and environmental assets, particularly within Uva Province. We have only begun to tap into the global community's vast imagination and creativity.

Considering these factors, I am confident that the National Conference on Rural Development 2025, will mark a positive turning point in Sri Lanka's development journey. I believe it will yield all-round success and lay the foundation for inclusive and sustainable progress. My congratulations to all involved.

**Ms. Anusha Gokula Fernando**  
**Chief Secretary, Uva Province**  
**Uva Provincial Council**  
**Sri Lanka**



## Message from the Vice Chancellor



It gives me great pleasure and honour to convey this message on the occasion of the National Conference on Rural Development (NCRD 2025), organized by the Faculty of Management, Uva Wellassa University of Sri Lanka, in collaboration with the Department of Rural Development of the Uva Provincial Council. This landmark event marks the first national conference organized by the Faculty of Management, reflecting the University's growing commitment to advancing knowledge and fostering dialogue on national development priorities.

The conference theme, "Transforming Rural Realities for a Global Future," is both timely and inspiring. It highlights the vital role of the rural sector as a foundation of sustainable and inclusive development. Rural communities are the lifeblood of our economy, and empowering them through innovation, entrepreneurship, and effective policy is essential for national progress. This conference serves as a platform where local strengths and global perspectives unite to inspire practical, forward-looking solutions.

The true significance of NCRD 2025 extends beyond academic exchange. Its outcomes have the potential to inform policy, guide community-level initiatives, and shape future research that contributes to equitable and sustainable rural transformation.

I extend my sincere appreciation to the Organizing Committee of NCRD 2025, the Faculty of Management, and the Department of Rural Development of the Uva Provincial Council for their dedication and collaborative spirit in making this event a reality.

To all presenters, participants, and reviewers, I offer my best wishes for an engaging and inspiring conference. May NCRD 2025 become a catalyst for sustainable rural development and a testament to the enduring partnership between academia, government, and society.

**Senior Professor Kolitha B. Wijesekara**

Vice Chancellor

Uva Wellassa University of Sri Lanka

## Message from the Secretary, Uva Provincial Ministry of Rural Development



It is with great pleasure that I extend my warm greetings to all participants of the National Conference on Rural Development (NCRD 2025). This conference, centered on the theme “Transforming Rural Realities for a Global Future,” represents a significant and timely endeavour to address the core challenges and opportunities within our rural sectors.

As the government institution directly entrusted with the planning and implementation of rural development initiatives in the province, the Ministry of Rural Development for Uva Province recognizes the indispensable value of evidence-based strategies and collaborative dialogue. The diverse perspectives gathered here from academia, policy, the private sector, and community leaders are crucial for shaping effective and sustainable interventions that truly resonate with the needs of our people.

I extend my sincere appreciation to Uva Wellassa University, the Department of Rural Development – Uva Province, and The Asia Foundation for their synergistic partnership in bringing this visionary platform to life. I also commend the relentless efforts of the entire organizing committee, the dedicated Rural Development Officers, and all stakeholders whose hard work has been the backbone of this event.

It is my firm belief that the insights and recommendations emerging from NCRD 2025 will serve as a critical roadmap for our future actions. I am confident that this conference will not only spark innovative ideas but also forge the partnerships necessary to translate them into tangible progress for the communities of Uva Province and beyond.

**Mr. Nihal Gunaratna**

Secretary

Ministry of Rural Development - Uva Province



## Message from the Dean



It is with great honour and immense satisfaction that I extend my warm greetings to all participants of the National Conference on Rural Development (NCRD 2025). As the Dean of the Faculty of Management and the Patron of this event, I take great pride in witnessing the successful launch of the first-ever national-level conference organized by the Faculty of Management in collaboration with the Department of Rural Development of the Uva Provincial Council. This landmark initiative, supported by the Strengthening Governance Programme (SGP) of the Asia Foundation and funded by the Australian Government, reflects our collective commitment to advancing multidisciplinary research and contributing meaningfully to the national development agenda.

Aligned with the theme “Transforming Rural Realities for a Global Future,” NCRD 2025 provides a timely and impactful platform for scholars, policymakers, practitioners, and students to engage in constructive dialogue on rural transformation. The conference’s broad thematic coverage including agriculture, tourism, management, finance, economic development, and community empowerment highlights its crucial role in addressing the complex and evolving challenges faced by rural communities in Sri Lanka.

I extend my heartfelt appreciation to the Organizing Committee for their unwavering dedication, professionalism, and collaborative spirit in making this conference a reality. My deep gratitude also goes to our partnering institutions, keynote speakers, reviewers, facilitators, and all contributors whose support and expertise have enriched the quality and success of this event.

It is my sincere hope that NCRD 2025 will inspire innovative thinking, strengthen academic and professional collaborations, and pave the way for sustainable and inclusive rural development initiatives. I’m confident that this conference will continue to evolve as a prominent annual academic event that advances knowledge and fosters impactful contributions to society.

I extend my best wishes to all participants and warmly congratulate the Faculty of Management and our valued collaborators on this remarkable achievement.

### **Mr. Dhananjaya Nawarathna**

Dean, Faculty of Management

Patron, National Summit on Rural Development (NSRD 2025)

Uva Wellassa University of Sri Lanka

## Message from Director, Strengthening Governance Program (SGP)



It is a pleasure to extend my best wishes to the Uva Wellassa University and Department of Rural Development of Uva Province who are the main organizers of the *National Conference on Rural Development – 2025*. As the Director of the Strengthening Governance Program (SGP), I am pleased to see how this initiative has grown into a strong platform that brings together provincial councils, academia, industry, and rural communities to address the most pressing development challenges in the Uva Province.

This effort reflects the core priorities of SGP, strengthening institutional partnerships, supporting evidence-informed policymaking, and empowering local actors. I am also grateful for the generous financial assistance from the Department of Foreign Affairs and Trade (DFAT) of Australia, whose commitment to improved governance and inclusive development has made this initiative possible.

I commend all partners for their dedication and collaboration, and I wish the NCRD 2025 every success. I look forward to the insights and outcomes of NCRD 2025 that will guide future rural development efforts.

**Mr. A. Subakaran**

Director, Strengthening Governance Program (SGP)

## Message from Country Representative, The Asia Foundation



I am pleased to share this message for the National Conference on Rural Development 2025, part of the Uva Dialogues 2025. This conference represents a significant moment for the Uva Province, uniting many individuals who care deeply about the future of rural communities and are dedicated to strengthening local development.

Over the past months, the conference created space for innovative conversations, practical learning, and new partnerships. Participants from government, universities, the private sector, and civil society along with rural leaders and entrepreneurs have come together to reflect on issues that matter to people's daily lives: improving livelihoods, supporting SMEs, adapting to climate pressures, and ensuring that rural voices are heard in policymaking.

One of the most encouraging outcomes of this process has been the close collaboration between the Department of Rural Development of the Uva Provincial Council and Uva Wellassa University. Their joint leadership shows how research, community knowledge, and administrative experience can be brought together to guide better-informed decision-making.

The ideas and experiences captured in this publication, and shared during the conference, represent a valuable foundation for the work ahead. I hope they will continue to inspire practical action and strengthen rural development efforts across Uva and the country. Finally, I extend heartfelt thanks to the Department of Foreign Affairs and Trade (DFAT) of Australia for their continued support to the Asia Foundation, which has enabled the establishment of multi-stakeholder partnerships to strengthen governance mechanisms across Sri Lanka.

**Mr. Johann Rebert**  
Country Representative  
The Asia Foundation

## Message from the NSRD 2025 Coordinator



As the Overall Coordinator of the National Summit on Rural Development (NSRD 2025), it is a great pleasure to forward this message on the occasion of the National Conference on Rural Development (NCRD 2025) which is one of the key events of the NSRD 2025, organized by the Faculty of Management of Uva Wellassa University of Sri Lanka in collaboration with Uva Provincial Council and Asia Foundation. Rural development stands at the heart of national progress, shaping livelihoods, social equity, and sustainable economic growth. In this context, the contributions presented in this conference reflect a rich array of empirical insights, innovative approaches, and interdisciplinary perspectives that are essential for addressing contemporary rural issues. The research shared here not only advances academic knowledge but also provides valuable evidence to guide policy formulation, community engagement, and the design of practical development interventions.

I firmly believe that the NCRD 2025 would provide a fruitful platform to share research findings and exchange views for wider interaction among scholars from different countries and more specifically featured keynote speeches from leading experts in various fields, panel discussions, and interactive sessions designed to inspire and challenge participants. These sessions provided valuable insights into the latest research trends and innovations, fostering an environment of learning and collaboration.

As the Overall Coordinator of NSRD 2025, I humbly express my deep appreciation and gratitude to the Vice Chancellor of Uva Wellassa University, Officials of Uva Provincial Council and Asia Foundation, Organizing Committees of NSRD 2025 and NCRD 2025 and all members of the UWU family for their untiring efforts tested to make the NCRD 2025 a success. Finally, I wish all participants, presenters and panelists to have a pleasurable and productive experience in attending the NCRD 2025.

### **Prof. N.P. Ravindra Deyshappriya**

Professor in Economics  
Head, Department of Management Sciences  
Overall Coordinator  
National Summit on Rural Development (NSRD 2025)  
Uva Wellassa University of Sri Lanka



## **Message from the NCRD 2025 Conference Chair**



It is with great pleasure that I extend my warmest greetings to all participants of the National Conference on Rural Development 2025, organized by Uva Wellassa University of Sri Lanka in the collaboration with the Department of Rural Development of Uva Provincial Council. This conference serves as a vital platform for academics, researchers, policymakers, and practitioners to exchange ideas, share findings, and discuss innovative approaches to address the challenges and opportunities in rural development in the region and the country at large.

In an era where sustainability and inclusivity are paramount, the insights and collaborations fostered through this conference will undoubtedly contribute to strengthening rural economies and improving livelihoods. I take this opportunity to express my sincere appreciation to the organizing committee, presenters, and participants for their valuable contributions and commitment to advancing rural development in Sri Lanka and beyond.

I wish all participants a productive and inspiring conference experience.

**Mr. Jagath Kulathilaka (BA. MA. MMMS. NDVPT)**

Senior Lecturer

Conference Chair

National Conference on Rural Development 2025 (NCRD 2025)

Uva Wellassa University of Sri Lanka

## Message from the NCRD 2025 Secretary



It is with sincere pleasure that I convey my warmest greetings to all distinguished participants of the National Conference on Rural Development (NCRD 2025). This conference, organized by the Faculty of Management, Uva Wellassa University of Sri Lanka, in collaboration with the Department of Rural Development of Uva Provincial Council and The Asia Foundation, under the inspiring theme of "Transforming Rural Realities for a Global Future."

This conference serves as a vital platform for academics, researchers, practitioners, policymakers, and students to exchange ideas, share knowledge, and explore innovative approaches to address the multifaceted challenges of rural development. The diversity of papers presented in these proceedings reflects the growing academic and professional commitment to promoting inclusive growth, sustainable livelihoods, and resilient rural communities under seven tracks.

I honourably appreciate the Vice Chancellor Uva Wellassa University, Dean and all staff members of the Faculty of Management, and sponsors for their unwavering support, encouragement, and guidance in making this event a reality. I would like to express my sincere appreciation to all authors for their valuable contributions, the reviewers for their diligent evaluations, and the members of the organizing and technical committees for their tireless efforts in ensuring the success of this event. A special note of gratitude goes to our keynote speakers, session chairs, and panel members whose support has been instrumental in enriching this conference.

It is my hope that the insights and findings presented in this volume will inspire future research and policy development, contributing to the advancement of sustainable rural development both locally and globally.

Thank you for being a part of NCRD 2025 and for your continued dedication to fostering knowledge and innovation for a better future.

### **Ms. Chathuri Danthanarayana**

Senior Lecturer

Head, Department of Tourism Studies

Conference Co-Secretary

National Conference on Rural Development (NCRD 2025)

Uva Wellassa University of Sri Lanka



## Message from the NCRD 2025 Secretary



It is with a profound sense of gratitude and accomplishment that I extend my warmest greetings to all the distinguished guests, participants, and contributors to the National Conference on Rural Development (NCRD 2025). Organizing this landmark event has been a significant endeavor, and its success is a testament to the collaborative spirit and unwavering support we received from our esteemed partners.

I would like to take this special opportunity to acknowledge the pivotal role played by our governmental and provincial collaborators. Our sincere and deepest appreciation is extended to the Hon. Governor of Uva Province, J.M. Kapila Jayasekara (Attorney at Law), and the Chief Secretary of Uva Province, Mrs. Anusha Gokula Fernando, for their visionary leadership and for gracing this conference with their esteemed presence. Their guidance has been instrumental in aligning our academic pursuits with the development priorities of the province.

We are also profoundly thankful to the Secretary to the Ministry of Education and Rural Development, Uva Province, Mr. Nihal Gunaratna, for his valuable support. Furthermore, this conference benefited immensely from the rich, nationwide perspective brought by the Provincial Directors of Rural Development, with special mention to the representatives from the Western, Central, and Northern Provinces. Their active participation and encouragement fostered a truly national dialogue on rural transformation.

From the Uva Provincial Council, we acknowledge with gratitude the pivotal role of the SGP Project Steering Committee. Our thanks go to the Coordinator, Ms. W.M.V.R. Weerasinghe, Deputy Director of Planning, and all steering committee members for their unwavering support and encouragement, which were vital to the success of this event.

The execution of NCRD 2025 would not have been possible without the relentless efforts of the entire team at the Department of Rural Development, Uva Province. I wish to specially recognize Mr. Gayan Chathuranga Manawadu and the entire team of the Department of Rural Development, Uva Province for their exceptional dedication. Our gratitude also goes to all the District Rural Development Officers and Rural Development Officers representing Uva Province and other provinces, whose grassroots insights and hard work form the very foundation upon which conferences like this can make a tangible impact.

A special note of thanks is due to our principal sponsor, The Asia Foundation, for their invaluable partnership. We are particularly grateful to Dr. Gopakumar Thampi, Senior Technical Advisor of the Strengthening Governance Program (SGP); Mr. Arumaithurai Subakaran, Program Director of the SGP; and Mr. Sumanadasa Suduwadeve, Technical Consultant of the SGP, for their steadfast guidance. We also extend our sincere appreciation

to the Uva Shakthi Foundation, and its Managing Director, Mr. Suresh Nadesan, for their expert management of funds on behalf of the organizing committee.

Finally, I join my fellow Co-Secretary in thanking the Vice-Chancellor of Uva Wellassa University, the Dean and staff of the Faculty of Management, our sponsors, the authors, reviewers, and every member of the organizing committees. It has been an honour to serve as a Co-Secretary for NCRD 2025, and I am confident that the collaborations forged here will continue to inspire and drive sustainable rural development across Sri Lanka.

**Ms. Bhagya Kodithuwakku (SLAS)**

Director, Rural Development, Uva Province  
Department of Rural Development, Uva Province  
Conference Co-Secretary  
National Conference on Rural Development (NCRD 2025)

## Keynote Speech I

### China's Journey out of Poverty: Policy Innovations and Lessons for the Global South



Since 1980, the Chinese government has launched organized poverty reduction efforts. By 2020, China had secured a complete victory in the fight against poverty, achieving historic milestones in poverty governance. Not only has China eradicated absolute poverty in rural areas, but it has also contributed Chinese wisdom and solutions to the global poverty reduction. China has consistently placed poverty reduction at the forefront of national governance. According to the 1978 standard, the rural poor population was 250 million, with an incidence of poverty of 30.7%. Through sustained efforts, by 2012, the poor population had decreased to 98.99 million. Since the 18th National Congress of the Communist Party of China, the targeted poverty alleviation strategy has been fully implemented. By the end of 2020, all 98.99 million rural poor population had been lifted out of poverty, all 832 impoverished counties had been removed from the poverty list, and all 128,000 impoverished villages had been delisted, completely eliminating absolute poverty.

How did a developing country with a massive population achieve this goal through a set of effective policy systems? From the perspective of public governance, a complete poverty alleviation governance system typically includes four interconnected core elements: "who supports" (the actors), "who is supported" (the target), "how to support" (the policy tools), and "to what extent" (the policy goals). These four elements together form the basic analytical framework for understanding poverty alleviation actions. Reviewing China's poverty reduction journey over the past four decades, although its poverty alleviation policy system has undergone multiple adjustments and evolutions, from regional development-oriented poverty alleviation to targeted poverty alleviation, its governance logic has always revolved around these four core questions, undergoing dynamic optimization and systematic integration within this framework.

First, the continuous expansion and systematic integration of poverty alleviation actors. What began as specialized work primarily led by agriculture-related departments gradually evolved into a core task for the entire Party, with "Party secretaries at five levels tackling poverty alleviation," and established a "broad-based poverty alleviation" pattern spanning the Party, government, military, mass organizations, and enterprises. The evolution of the member units of the State Council Leading Group for Poverty Alleviation and Development clearly demonstrates this process: the governance network continuously incorporated diverse forces such as education, health, finance, state-owned assets, federations of industry and commerce, and even the military, forming a "super execution network" with highly coordinated resources and layered accountability. This strong capacity for social mobilization and resource

integration was the fundamental guarantee for winning the battle against poverty at the actor level.

Second, the continuous downward refinement of the targeting mechanism from regional inclusiveness to individual precision. China's answer to the question of "who to support" has been a process of continuous refinement, adapting to national fiscal capacity and governance technology. The targeting unit evolved through four levels of downward refinement: from "old revolutionary base areas, border areas, and ethnic minority areas" to national-level poverty-stricken counties, then to impoverished villages, and finally, through the "registration and filing" system, to precise targeting of households/individuals. This evolution was not a simple replacement but constituted a multi-level, three-dimensional complementary system: regional targeting was responsible for cross-regional infrastructure, county-level targeting coordinated industry and public services, village-level targeting improved overall community conditions, and household-level targeting addressed individual causes of poverty. This dynamically optimized targeting mechanism ensured the maximization of allocation efficiency for limited resources.

Third, the continuous iteration of poverty alleviation policy instruments from single-dimensional development to comprehensive empowerment and full-cycle intervention. China's poverty alleviation tools underwent a systematic upgrade from "blood transfusion" to "blood creation," and then to "empowerment + protection." Initially focused on development-oriented poverty alleviation, emphasizing regional infrastructure and industrial cultivation aimed at generating a "trickle-down effect" through economic growth. Since the new century, the toolset became more comprehensive. While advancing "whole village advancement," China began systematically constructing a social safety net including rural subsistence allowances, the new rural cooperative medical system, and the new rural pension system, marking the entry into a new stage of "development" and "protection" driving progress together. During the targeted poverty alleviation phase, the tools achieved unprecedented precision and multidimensionality, forming "targeted treatment" plans for different causes of poverty, such as industrial poverty alleviation, relocation, ecological compensation, education and medical assistance, public welfare job creation, and social security provision. This set of combined tools, including the "Five Batches" policy, signified China's shift from "flood irrigation" to "targeted drip irrigation" in poverty reduction, and from ex-post relief to ex-ante prevention and whole-process intervention.

Fourth, the quantification of target management from abstract visions to evaluable specific indicators. The setting of poverty alleviation goals clearly demonstrated a quantification process from abstract to concrete, from macro to micro. Early goals were often macro visions like "changing the landscape" or "solving the problem of food and clothing." Starting with the "Seven-Year Priority Poverty Alleviation Program," clear timelines and population targets began to be set. By the period of the "Outline for Development-Oriented Poverty Alleviation in China's Rural Areas," goals expanded to multiple dimensions including income, infrastructure, and public services. Finally, during the period of the battle against poverty, the goals were condensed into hard, quantifiable indicators such as "ensuring access to food and clothing, and access to compulsory education, basic medical services, and safe housing" ("Two Assurances and Three Guarantees") and "all impoverished population lifted out of



poverty and all impoverished counties removed from the poverty list." This evolution made poverty alleviation work a hard task that could be assessed and held accountable, ensuring the timely achievement of the final goals.

In summary, behind China's poverty reduction miracle lies profound governance wisdom, centrally embodied as "three unifications":

- The unification of long-term and phased approaches: The long-term goal of eliminating poverty and achieving common prosperity remained consistent, but specific poverty alleviation standards, target groups, and core strategies were dynamically adjusted in phases according to national development and the changing forms of poverty, showing a clear process of "version upgrades."
- The unification of stability and reform: The basic principle of development-oriented poverty alleviation and the core leadership of the Party remained stable, but the institutional mechanisms, technical means (such as the registration and filing system), and methods of resource integration continuously broke new ground, reflecting great courage for reform and policy flexibility while adhering to the fundamental direction.
- The unification of doing the best within capacity and acting according to capability: The state consistently increased poverty alleviation investment in line with the growth of financial and material resources, deploying its best forces at critical moments; meanwhile, it pragmatically set goals matching the development stage at the time, progressing step by step from solving food and clothing problems to achieving moderate prosperity, avoiding over-commitment and ensuring policy sustainability.

China's practice convincingly demonstrates that the success of poverty reduction efforts is inseparable from a country's firm political commitment, a set of policies that keep pace with the times, and a governance structure capable of effectively implementing those policies. This path of poverty reduction with Chinese characteristics has not only contributed Chinese wisdom to the global cause of poverty reduction but also provided an inspiring Chinese model for other countries exploring localized poverty reduction solutions.

**Prof. Tang Lixia**

China Agricultural University  
Beijing, Peoples Republic of China

## Keynote Speech II

### Financing for Rural Development in Sri Lanka



Rural development has always been at the heart of Sri Lanka's national agenda, not only because rural communities form the social fabric of the nation, but also because agriculture and rural-based enterprises continue to support a significant portion of our labour force. In the context of global economic shifts, technological transformation, and climate-related vulnerabilities, the question of how we finance rural development has become more urgent than ever before. As we look toward "Transforming Rural Realities for a Global Future," it is essential that we understand how financial systems, institutions, and innovations can be mobilized to build resilient, productive, and inclusive rural

economies across Sri Lanka.

Across the developing world, rural populations continue to face disproportionate barriers to accessing formal financial services. One in three people in developing economies still lack access to safe, affordable financial tools, and women, youth, smallholder farmers, and displaced communities remain the most financially excluded. These structural gaps prevent people from saving securely, investing in productive assets, managing shocks, or entering higher-value markets. Although global financial inclusion has expanded, especially through digital platforms, millions remain excluded due to limited connectivity, low literacy, and socio-economic constraints. These global realities are highly relevant for Sri Lanka, where our rural sector faces similar challenges despite moderate progress in financial access.

Sri Lanka records relatively high levels of bank account ownership, approximately 88 percent of adults hold an account. However, this statistic masks a deeper issue: while access is high, meaningful usage remains limited. Only around one-third of farmers obtain formal credit, and many still depend on informal lenders due to difficulties in meeting collateral requirements, limited financial literacy, and perceived risks associated with agricultural lending. At the same time, agriculture accounts for more than a quarter of the national labour force but contributes just over 8 percent to GDP. This imbalance reflects low productivity per worker and highlights the need for targeted financial interventions that encourage investment, modernization, and value-added activities.

Rural finance has the potential to transform rural livelihoods by providing households with the tools they need to invest in better seeds, technology, machinery, livestock, storage, and market connectivity. Well-designed financial products can smooth consumption during shocks, strengthen resilience to climate impacts, and allow rural enterprises to grow beyond subsistence levels. In this sense, financial inclusion is not a peripheral concern, it is a central driver of inclusive growth, food security, and rural empowerment. If Sri Lanka is to build



resilient rural communities capable of participating in a global future, strengthening rural finance must be a national priority.

Looking at global experiences, many countries offer valuable lessons. India's National Bank for Agriculture and Rural Development (NABARD) demonstrates how institutional expansion, innovative credit models, and integration of self-help groups can extend credit to millions of rural households. Vietnam's rural finance projects highlight the role of value-chain financing and climate-smart credit in boosting productivity. Japan's approach illustrates the importance of linking finance with innovation, technology, and rural entrepreneurship. These models show that effective rural finance requires more than credit; it must combine infrastructure, capacity building, community mechanisms, and tailored financial products.

Sri Lanka's rural finance ecosystem consists of a diverse mix of institutions, state banks, Samurdhi microfinance programs, Rural Development Bank (RDB), SANASA cooperatives, NGO-led microfinance initiatives, and Central Bank credit schemes. Collectively, these institutions serve nearly six million rural clients and disburse billions of rupees annually, supporting farmers, rural women, micro-entrepreneurs, and small businesses. While this system has deep outreach, it also faces significant gaps. Many households lack long-term, affordable credit. Digital inclusion remains uneven, especially in remote areas. Over-indebtedness persists in some regions. Climate shocks threaten repayment capacity. Coordination among institutions remains weak, and financial literacy is low. These challenges hinder the potential impact of rural finance on development outcomes.

As Sri Lanka navigates economic recovery and institutional reform, there is an urgent need to modernize rural finance using new strategies. Digital financial services, such as mobile banking, agent networks, and e-wallets, can reduce costs and increase outreach. Data analytics and digital credit scoring can help lenders assess risk more accurately and reduce collateral requirements. Climate-smart financial instruments, including microinsurance and index-based weather insurance, can protect farmers from increasingly frequent climate shocks. Value-chain financing can integrate farmers directly into supply chains, offering not only credit but also guaranteed markets, technical assistance, and improved productivity. Public-private partnerships can help expand financial services, reduce transaction costs, and support small-scale rural enterprises.

Financial literacy must also be prioritized. Many rural households hesitate to engage with formal financial services due to limited understanding of loan terms, insurance, digital platforms, and interest structures. Integrating financial education into community programs, schools, cooperatives, and extension services can significantly enhance the quality and sustainability of financial inclusion. Consumer protection frameworks must ensure safe borrowing practices, reduce predatory lending, and sustain trust in formal financial institutions.

Climate resilience is emerging as a new frontier in rural financing. With the agricultural sector facing escalating climate-related risks, droughts, floods, erratic rainfall, financial institutions must integrate climate considerations into product design. New mechanisms like the Adaptation Benefit Mechanism (ABM), which generates certified adaptation benefits, allow climate resilience to become an investable asset class, attracting private capital toward rural

adaptation. Micro-insurance, especially climate-risk-linked insurance, can complement rural credit by protecting farmers and lenders alike. By designing finance programs that link credit with resilience-building practices, Sri Lanka can shift its rural sector from vulnerability to long-term sustainability.

For rural finance to truly support transformation, the institutional framework must evolve. Government and policymakers must create enabling environments for financial inclusion and invest in rural infrastructure such as roads, ICT connectivity, and electrification. The Central Bank must strengthen regulation, ensure consumer protection, and promote innovation in agent banking and microinsurance. Financial institutions must expand digital outreach, develop rural-tailored products, and adopt risk-sharing mechanisms. Cooperatives and MFIs must act as trusted intermediaries that bridge rural households and formal finance. The private sector must invest in value chains and digital platforms. Development partners must support capacity building, innovation piloting, and climate finance. Rural communities themselves must play an active role in designing and sustaining financial solutions that fit their needs.

As we reflect on the theme "Transforming Rural Realities for a Global Future," it is clear that financing for rural development is not just an economic tool; it is a transformative force. It shapes how rural communities adapt to climate change, engage with markets, build livelihoods, and participate in national development. Financing enables rural households to move from subsistence to security, from vulnerability to resilience, and from local isolation to global connectedness.

Sri Lanka stands at a critical moment in its development trajectory. With the right policies, institutions, technologies, and partnerships, the country can build a rural financial ecosystem that supports inclusive growth and sustainable development. Strengthening rural finance is not merely a technical exercise; it is an investment in people, communities, and the nation's future. It demands coordinated action, visionary leadership, and long-term commitment from all stakeholders.

As we gather today at NCRD 2025, let this conference serve as a catalyst for dialogue, collaboration, and innovation. Let us work together to build a rural financial system that empowers communities, supports agriculture, enhances resilience, and prepares Sri Lanka for a globally competitive future. Through inclusive, equitable, and climate-smart financing, we can ensure that Sri Lanka's rural sector becomes a foundation of national prosperity.

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Transforming Rural  
Realities for a  
Global Future

# Track 01

**Agriculture, Livestock & Local Livelihoods**

**National Conference on Rural Development (NCRD2025)**  
27<sup>th</sup> November 2025 @ Uva Wellassa University, Badulla, Sri Lanka.



Paper ID: NCRD2025-005

## **The Potential of Toddy as a Tourism Product to Promote Sri Lanka as an Alco-Tourism Destination for International Tourists**

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Sri Lanka has a rich diversity of food, but its traditional beverages, particularly toddy, have not yet been tapped as a tourist product. The study examines the potential to promote Sri Lanka as an alco-tourism destination to international tourists. The study follows a qualitative research approach to exploring perceptions among stakeholders, including toddy manufacturers, Sri Lanka Tourism Development Authority, and Excise department officials. 13 participants were interviewed using semi-structured interviews, including 7 toddy producers and 6 officials. Results suggest that toddy could serve as a valuable tourism asset given its cultural background, distinctive methods of production, and the traditional hospitality of Sri Lanka. However, its full integration into the tourism market is impeded by negative promotional strategies, insufficient organizational structures, and food safety and quality control concerns, in addition to other policy weaknesses. The study highlights the urgency for policy interventions, brand campaigns, and collaboration between the public and private sector players for the promotion of toddy as a tourist attraction. The study also stresses the necessity of experiential tourism in which tourists can be engaged in toddy-tapping activities, taste tests, and cultural storytelling to construct an authentic tourism product. Sri Lanka has the potential to shift to global trends into an alco-tourism attraction instead of just focusing on toddy and the associated craft of toddy making at a global level. The study offers investable suggestions to local investors, destination management organizations, and the tourism industry to identify opportunities in this rather niche area.

**Keywords:** Alco-tourism; Challenges; Opportunities; Toddy; Value chain

***Underlined is the presenting author***





Paper ID: NCRD2025-016

## **Impact of Development Determinants on the Attractiveness of Agro Tourism: Farmers' Perspective of Jaffna District**

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Agro tourism has emerged as a growing niche within Sri Lanka's tourism industry, contributing to sustainable development and rural revitalization. This study investigates the impact of development determinants on the attractiveness of Agro Tourism among farmers in the Jaffna district. The key objective was to assess how factors such as resource availability, infrastructure development, government policy support, and community engagement influence farmers' willingness to participate in Agro tourism. A mixed-methods research approach was employed, combining quantitative survey data from 384 farmers with qualitative interviews and focus group discussions. Findings reveal that resource accessibility, water, electricity, modern tools, and infrastructure improvements, roads, transport, and market facilities significantly enhance Agro tourism attractiveness. However, insufficient policy implementation and limited local awareness remain barriers. Community involvement, particularly through training and social empowerment initiatives, was identified as a crucial determinant for sustainable participation. The study concludes that strengthening enabling conditions and policy coordination can improve the overall appeal and viability of Agro tourism in Jaffna, contributing to regional economic and social development.

**Keywords:** Agro tourism; Community engagement; Development determinants; Jaffna district; Rural tourism; Sustainable development

***Underlined is the presenting author***



Paper ID: NCRD2025-017

## **The Role of Indigenous Community in Pro-Poor Tourism: A Way Forward**

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Even though tourism is growing as a fact of life for many poor countries with high levels of poverty, conventional tourism strategies tend to prioritize economic gains over social equity. This gap highlights a critical problem in how tourism can be reoriented to serve as an effective tool for poverty alleviation and inclusive development. Pro-poor tourism (PPT) addresses this challenge by focusing on maximizing the net benefits of tourism for the poor and empowering them as active participants rather than passive beneficiaries. Central to this approach is the strengthening of education and capacity-building through native language instruction, which enables local communities to engage more effectively in tourism-related activities while preserving their cultural identity. Study adopts the grassroots perspective on pro-poor tourism in the Sri Lankan indigenous community while focusing on (1) how pro-poor tourism can mitigate the socio-cultural impact of the indigenous community and (2) how to strengthen education in the native language to promote the cultural identity of the indigenous community. To achieve the aforementioned research objectives qualitative research approach was utilized using the Dambana indigenous village as the research site. Structured interviews and focus group discussions were carried out to collect primary data from respondents selected using the purposive sampling technique, which representing the Divisional Secretariat, Central Cultural Fund, Local Government Authority, the education institutes, and Dambana indigenous community. Thematic analysis and content analysis were employed to analyze data, and the key findings revealed that awareness & capacity building, promoting social interactions, empowering and engaging with the indigenous community, can act as social mitigation strategies while conserving & preserving the indigenous community culture, enhancing cultural authenticity as cultural mitigation strategies. In order to strengthen education in the native language, recognizing the authenticity of the native language as a core cultural identity, balancing tradition and modern educational demands, implementing community-driven initiatives, and recognizing education as a symbol of cultural pride and empowerment were identified. The study recommends placing the indigenous community as a key stakeholder to create a new window for Sri Lankan tourism, and findings facilitate policymakers to analyze, plan, and implement standard policies.

**Keywords:** Cultural identity; Indigenous community; Poverty; Pro-poor tourism; Socio-cultural impact

***Underlined is the presenting author***



*Paper ID: NCRD2025-025*

## **Assessing the Impact of Agricultural Heritage on Experiential Tourism: Mediating Role of Tourist Expectation in Agro Parks, Sri Lanka**

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Agritourism is a part of experiential tourism that focuses on activities related to farming and rural life and continues to expand in developing countries. Sri Lanka's agricultural heritage has grown through its rich agricultural traditions, natural beauty, and rural lifestyles, offering unique opportunities for agritourism development, particularly through Agro parks. Although the tourism literature has made progress in defining and characterizing agritourism, there is limited knowledge on how agricultural heritage specifically influences experiential tourism. This study, therefore, examines the impact of agricultural heritage on experiential tourism, along with the mediating role of tourist expectations in Agro parks. The research followed a quantitative approach, and primary data were collected using self-administered questionnaires from 384 tourists visiting three Agro parks: Seetha Eliya Agro Park in Nuwara Eliya, Gannoruwa Technology Agro Park in Peradeniya, and NICC Agro Park in Bataatha. The data were analyzed using Structural Equation Modelling. The results indicate that agricultural heritage directly affects experiential tourism, while tourist expectations influence the experience both through direct participation and attraction-based anticipation. Furthermore, agricultural heritage serves as a key motivator for experiential tourism by shaping tourists' perceptions, emotional engagement, and satisfaction during visits. The findings suggest that policymakers should integrate heritage-based value creation with promotional strategies, visitor engagement models, and sustainable tourism management practices to optimize visitor experience and long-term development.

**Keywords:** Agricultural heritage; Agro tourism; Experiential tourism; Tourist expectations

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Paper ID: NCRD2025-044

## Investigation of the Causes of Postharvest Losses in Pineapple (*Ananas Comosus*) Supply Chain

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Pineapple (*Ananas comosus*) a key tropical fruit of the Bromeliaceae family, represents a significant export commodity in Sri Lanka. However, postharvest losses pose a critical challenge to food security, with national losses estimated at approximately 18%. These losses are primarily due to mechanical damage, bruising, postharvest diseases, and inadequate handling practices along the supply chain. This study investigated postharvest handling techniques and quantified losses at different stages of the pineapple marketing channel in the Gampaha District and Padukka division, focusing on Meegoda Dedicated Economic Centers (DEC). A survey was conducted among 20 growers, 20 middlemen, and 30 retail sellers to identify key risk factors influencing postharvest loss. Findings reveal that, despite the Department of Agriculture (DOA) recommendation to harvest pineapples at 20% yellowing, 66.66% of growers harvested at the sub-optimal light green mature stage to meet market timing requirements. Losses varied across the supply chain: growers and retail sellers reported minor losses (1–3%), while middlemen's losses were exclusively due to mechanical damages. Over-ripening accounted for 77% of losses at the retail level, highlighting the need for improved ripening and storage management. The study emphasizes that minimizing mechanical damage during transport, optimizing harvesting times, and reducing exposure to sun and heat are critical strategies to reduce postharvest losses. These interventions not only enhance profitability for stakeholders but also contribute to national food security and rural development by reducing waste in the agricultural value chain. The results provide actionable insights for policymakers, agricultural extension officers, and supply chain actors to strengthen postharvest management practices and support sustainable pineapple production in Sri Lanka.

**Keywords:** Mechanical damage; Pineapple; Postharvest loss; Supply chain

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Paper ID: NCRD2025-049

## **Qualitative Study on Stakeholder Perceptions and Awareness on Coastal Waste Management toward the Circular Economy: A Case Study from Hambantota Coastline, Southern Province, Sri Lanka**

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The coastal environments in Sri Lanka are increasingly threatened by mismanaged waste. Along the Hambantota coastline, coastal debris accumulation is a growing concern. Despite this, there is a gap in studies on the perception and public attitudes on waste management through a circular economic approach. This study aims to fill that gap by exploring existing waste removal patterns, awareness, and perception toward the circular economic practices of the tourists and the fishermen community in the municipal area of Hambantota coastline. The study followed a qualitative and phenomenological approach. Twenty (20) semi-structured interviews were conducted with fishermen and local tourists to collect the data based on a purposive sampling method during July 2025. Interviews were thematically analyzed and developed under selected key themes: existing waste removal practices, awareness & perception of circular economic practices, and challenges & feasible suggestions. The findings revealed that the elder fishermen with limited formal education demonstrated strong practical reuse habits rooted. Their waste management behaviors included the reuse of bottles and the repairing of fishing gear using traditional methods. However, they discard the used items at the end of their useful lives, which results in harmful ecological effects. Tourists, who were younger and satisfactorily educated, demonstrated ethical motivations to minimize waste input by utilizing reusable items. They frequently derived the knowledge from social media and reflected unclear perceptions of recycling approaches. Both parties had a desire for circular economic activities despite the identified challenges. Key barriers were identified: absence of waste collection facilities, lack of recycling centers, unaffordable costs for eco-friendly alternatives, time constraints for repairing activities, lack of institutional support, and a weak in-depth understanding of the circular economy concept. Despite these obstacles, tourists and fishermen were suggested realistic solutions such as community repair hubs, public awareness workshops, and government-based subsidies. These findings highlight that both groups possess foundational values aligned with the circular economy, but need support to achieve goals toward sustainable actions. The study recommends for practical and culturally embedded starting points for inclusive, circular economic solutions (recycle, reduce, reuse, eco-design) for waste management.

**Keywords:** Circular economic practices; Coastal debris; Community awareness; Purposive sampling; Stakeholder perceptions; Sustainability

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Paper ID: NCRD2025-051

## **The Effectiveness of Existing Solid Waste Management Practices on Waste Accumulation in Water Bodies in Sammanthurai Pradeshiya Sabha, Ampara, Sri Lanka**

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Contamination of water bodies is one of the direct results of the improper disposal of household solid wastes. The absence of a structured waste management system, reliance on unsafe disposal methods, and lack of baseline data hinder the effective strategies and solutions, leading to the loss of aquatic life and environmental degradation. This study aimed to (1) identify the level of adoption of household solid waste management practices, (2) identify the level of waste accumulation in adjacent water bodies, and (3) identify the effectiveness level of solid waste management practices on waste accumulation in water bodies in Sammanthurai Pradeshiya Sabha. This study has adopted the quantitative approach, and data were collected through random sampling method from 363 households across the fourteen selected grama niladhari divisions using a self-administered structured questionnaire. Waste accumulation in water bodies was measured using characteristic indicators such as waste volume, odor, plastics abundance, and seasonal increase. The descriptive statistics and multiple regression analysis were. The household waste delivery to the garbage trucks was the major waste disposal method in the Samanthururai Pradeshiya Sabha, while other waste disposal methods, composting, open dumping, burning, and disposal near water bodies practiced at low levels. It indicates that the use of sustainable practices in waste disposal is not at a satisfactory level. Indicators on aquatic pollution recorded a low level with respect to this area (<2.5). Regression analysis has revealed a significant association between household waste disposal practices and waste accumulation in water bodies ( $P < 0.05$ ), explaining 25% of the variation. The garbage truck collection, open dumping, and burning reduced the accumulation of waste in the water bodies, while improper composting practices and direct waste disposal have significantly contributed to increasing the water contamination and pollution. This study suggests rural development of a solid waste management system by facilitating infrastructures, strengthening regular collection, promoting safe composting, and enhancing community awareness to improve the existing system and protect aquatic ecosystems in the Samanthururai Pradeshiya Sabha.

**Keywords:** Aquatic pollution; Household wastes; Regression analysis; Solid waste management practices; Sustainable actions

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*Paper ID: NCRD2025-054*

## **Mitigating Post-Harvest Transportation Challenges among Freshwater Fisherfolk for Rural Poverty Reduction in Kalutara District, Sri Lanka**

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Rural poverty remains one of the most pressing socio-economic challenges in developing countries, including Sri Lanka. Despite numerous development programs aimed at uplifting rural livelihoods, many communities continue to experience persistent poverty due to inefficiencies in resource management and post-harvest value chains. This study focuses on freshwater fisheries in the Kalutara District an area enriched with rivers, tanks, and inland reservoirs, and investigates the challenges faced by fisherfolk during the post-harvest transportation of fish. The freshwater fishery sector contributes significantly to rural employment, food security, and nutrition while providing a key income source for thousands of rural families. However, inadequate transportation facilities, lack of refrigeration, poor road infrastructure, and market inefficiencies adversely affect income levels and product quality. The objectives of this research were threefold: (1) to identify the main post-harvest transportation challenges faced by freshwater fisherfolk, (2) to analyze the socio-economic impacts of these challenges on rural livelihoods, and (3) to propose practical policy and administrative interventions for improvement. The study adopted a qualitative and secondary data-based methodology, using reports, statistics, and published literature. Findings indicate that inefficient transport systems directly reduce the quality and market value of fish, resulting in significant post-harvest losses and reduced rural income. The study concludes that strengthening cold chain logistics, improving rural transport infrastructure, and promoting cooperative-based fish marketing networks are essential for increasing fisherfolk income and reducing rural poverty. Institutional coordination among local authorities, the Department of Rural Development, and fisheries organizations is also critical. Addressing these issues holistically could enhance economic resilience, reduce post-harvest losses, and contribute meaningfully to sustainable rural development in Kalutara District.

**Keywords:** Fisheries; Freshwater; Post-harvest; Transportation challenges

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Paper ID: NCRD2025-075

## **The Study on Challenges to Sustainable Dairy Farming: A case of Welikanda Divisional Secretariat Division, Sri Lanka**

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By 2024, approximately 44% of the global population was living in rural areas, while 80.9 % Sri Lankan individuals were living in rural areas, highlighting the dire need for rural development initiatives to enhance livelihoods and alleviate poverty. Dairy farming, as a key sub-sector of the livestock industry in Sri Lanka, plays a vital role in the country's rural economy. However, dairy farming currently meets only 40% of domestic demand, indicating productivity issues within the industry. This research aims to identify the key barriers faced by rural dairy farmers and propose sustainable solutions to improve productivity. A mixed-method approach was adopted, focusing on the Welikanda Divisional Secretariat division. Primary data were collected through semi-structured interviews, employing a sample of 30% from 150 dairy farmers using the simple random sampling method, and 10 officials were selected using a purposive sampling method. Secondary data were collected from research articles and government reports. Descriptive statistics methods, such as percentages and thematic analysis, were used to analyze the data. The findings revealed six major challenges faced by the dairy farming sector, including limited land for animal husbandry, climate change impacts, inadequate price regulations, an increase in the prevalence of infectious diseases among animals, insufficient physical and human resources, and the theoretical and technical gap between farmers' and government institutions. The study emphasizes the necessity of establishing a well-structured evaluation and monitoring strategy that guides decisions on land use, livestock management, and production efficiency. Results highlight the importance of formulating micro-policies for animal husbandry and agriculture. That would enhance productivity and ensure the long-term sustainability, resilience of the dairy industry in Sri Lanka.

**Keywords:** Animal husbandry; Dairy Farming; Policies, Rural areas; Sustainable farming

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Paper ID: NCRD2025-085

## The Moderation Effect of Price Consciousness and Trust on Fresh Milk Purchase Intention: A Comparative Study across Age Categories

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In Sri Lanka, following the COVID-19 pandemic, women and children face increased malnutrition and micronutrient deficiencies, with poor dietary diversity and undernutrition being major concerns. Fresh milk is a nutrient-rich food that can help to address these issues. This study investigated how health consciousness influences households' intention to purchase fresh milk and examines the moderating roles of price consciousness and trust across different age categories. Primary data were collected from 384 households in the Manmunai North Divisional Secretariat area of Batticaloa using a self-administered, closed-structured questionnaire. Respondents were categorized into three age groups: young, middle-aged, and elderly. Data were analyzed using SPSS, employing simple regression and moderated moderation analysis (Process Model 2) to explore the relationships between health consciousness as the independent variable, purchase intention as the dependent variable, and price consciousness and trust as moderators. The simple regression analysis revealed that health consciousness positively influenced purchase intention across all age groups, with the strongest effect observed in young consumers ( $R^2 = 0.542$ ), followed by middle-aged ( $R^2 = 0.158$ ) and elderly respondents ( $R^2 = 0.132$ ). Moderation analysis showed that, overall, price consciousness significantly strengthened the relationship between health consciousness and purchase intention ( $B = 0.2789$ ,  $P < 0.001$ ), while trust had a direct positive effect but did not moderate this relationship. For youth, health consciousness alone was a significant predictor of purchase intention, with no moderating influence of price consciousness or trust. For middle-aged, price consciousness strengthened the effect of health consciousness on purchase intention ( $B = 0.3691$ ,  $P = 0.0009$ ), and trust had a direct positive effect but did not moderate the relationship. In the elderly, both health consciousness and trust directly influenced purchase intention, while moderation effects were weak, indicating that direct effects dominate. These findings suggest that promoting health consciousness and building trust can enhance fresh milk consumption, thereby reducing malnutrition in both urban and rural populations. In rural areas, facilities for fresh milk manufacturing can be established, as adequate land and human resources are available.

**Keywords:** Fresh milk; Health consciousness; Nutrition; Price consciousness; Purchase Intention; Trust

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Transforming Rural  
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# Track 02

## Banking & Finance

**National Conference on Rural Development (NCRD2025)**  
27<sup>th</sup> November 2025 @ Uva Wellassa University, Badulla, Sri Lanka.



Paper ID: NCRD2025-038

## Microfinance Approaches and Household Income: Comparative Evidence from a State-Owned Institution in Sri Lanka

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This study investigates the impact of two prominent microfinance approaches: the Minimalist approach, which provides credit alone, and the Credit-Plus approach, which couples credit with non-financial services like training on raising household income. While the Credit-Plus model is widely advocated for its potential to generate greater impact, empirical evidence in the context of government-owned institutions remains limited. This research provides an empirical comparison of these approaches using a randomized sample of 493 loan applicants in the Badulla district from eight branches of Samurdhi Bank, a major government-owned microfinance institution in Sri Lanka. The primary objective was to determine which approach more effectively increases household income growth. Employing an Ordinary Least Squares (OLS) regression model on a stratified dataset of treatment and control groups, the analysis yielded two key findings. First, access to a loan under either approach led to a statistically significant 19.63% higher household income growth rate compared to the control group. This positive effect was particularly pronounced among the most impoverished participants, defined as those in the lowest household income categories according to official Samurdhi criteria. Second, and contrary to theoretical expectations, the analysis found no statistically significant evidence that the Credit-Plus approach increases household income more than the traditional Minimalist approach. This null result suggests that the implementation of non-financial services in this context may have been loosely coupled with the credit product or varied in quality, limiting its measurable impact. In conclusion, while microcredit disbursement through Samurdhi Bank demonstrably supports household income growth, especially for the poorest clients, this study could not confirm the superior effectiveness of the Credit-Plus model, highlighting a critical area for further investigation and potential program refinement.

**Keywords:** Credit-plus approach; Government-owned microfinance institutions; Microfinance; Minimalist approach; Samurdhi bank; Sri Lanka

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*Paper ID: NCRD2025-060*

## **Microfinance and Women Entrepreneurial Empowerment: Evidence from the Kandy District**

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This study explores the impact of microfinance services on the entrepreneurial empowerment of women in the Kandy District, Sri Lanka. Women's entrepreneurial empowerment covered through five key dimensions: decision-making ability, mobility, education, health, and business growth. Whereas microfinance services comprised with microcredit, microsavings, microinsurance, and training and advisory services. The research focused on a population of approximately 7,000–10,000 women entrepreneurs across 20 Divisional Secretariat areas, with a representative sample drawn from Akurana, Poojapitiya, Harispattuwa, Kundasale, and Hatharaliyadda divisions. A quantitative approach was employed to examine the relationships between microfinance components and women's empowerment indicators. Findings reveal that microinsurance exerts the most significant influence on empowering women entrepreneurs by enhancing their capacity to manage risks and maintain business stability. This highlights the importance of risk mitigation in promoting women's social and economic independence. Furthermore, microcredit and training services also show positive contributions toward business expansion and confidence building among female entrepreneurs. The study emphasizes the necessity for microfinance institutions and policymakers to design inclusive financial frameworks that strengthen microinsurance accessibility and tailor microfinance products to the unique needs of women entrepreneurs. By doing so, microfinance can serve as a powerful tool for sustainable women's empowerment and regional economic development.

**Keywords:** Entrepreneurship; Microcredit; Microfinance; Microinsurance; Microsavings; Women's Empowerment

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Paper ID: NCRD2025-071

## **A Fuzzy Logic Approach to Market Momentum and Leverage Analysis in the Bitcoin Market**

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The world is rapidly evolving toward digitalization, including in financial systems. Consequently, digital currencies such as Bitcoin have gained significant value and are widely traded. However, the high volatility of the Bitcoin market presents challenges for traders and researchers seeking to capture price momentum and manage risk. Statistical and machine learning models often struggle to reflect short-term market dynamics accurately. This research addresses this gap by developing a trading strategy using a fuzzy logic system that incorporates the interaction of leverage, aiming to minimize loss, maximize profit, and absorb market volatility while providing greater interpretability than conventional models. The study also offers recommendations for applying fuzzy logic in cryptocurrency risk management and trading strategies. The approach integrates two fuzzy logic systems for market momentum and leverage. The "momentum boost value" quantifies the additional momentum generated by a one-unit increase in leverage. The fuzzy momentum model uses 31 days of historical Open and Close data to capture short-term market trends and classifies momentum into three categories: Bullish, Neutral, and Bearish. Simultaneously, a fuzzy leverage function is constructed with values ranging from 0 to 1, divided into low, medium, and high categories. The two models are combined using fuzzy inference methods to calculate the momentum boost value, showing how leverage can strengthen or weaken market momentum. Empirical analysis uses Bitcoin data from June 20, 2025, to July 20, 2025. The observed fuzzy leverage value is 0.5942 (medium), and the momentum value is 0.5698 (neutral), resulting in a momentum boost of 0.3463, demonstrating that moderate leverage can enhance market momentum. Model validation using a five-day dataset yielded a fuzzy momentum value of 0.5843 (neutral) and a momentum boost of 0.2643, confirming the model's accuracy in identifying market direction. 3D and surface plots visualize the relationship between momentum and leverage, showing consistent patterns and confirming model robustness. The findings indicate that traders can dynamically adjust leverage to improve returns and manage risk. Conceptually, the study underscores fuzzy logic's value in financial decision-making under uncertainty and suggests extending this approach to volatile assets like gold, silver, and other currencies.

**Keywords:** Applications of stochastic analysis; Bitcoin; Cryptocurrency market; Financial mathematics; Fuzzy logic; Leverage effect

***Underlined is the presenting author***



CPaper ID: NCRD2025-086

## **The Role of Financial Literacy and Financial Inclusion in Building Entrepreneurial Resilience in Times of Crisis**

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Entrepreneurs are facing increasing challenges in sustaining their businesses while ensuring long-term survival during the economic and financial crises. Accordingly, this study investigates the impact of Financial Literacy on the Business Resilience of entrepreneurs during times of crisis, with Financial Inclusion serving as a mediating variable. The primary objective of the research is to investigate the direct impact of Financial Literacy and Business Resilience among Sri Lankan entrepreneurs. The second objective is to evaluate the mediating role of Financial Inclusion in strengthening the relationship between Financial Literacy and Business Resilience. Primary data were collected from 127 entrepreneurs operating in Sri Lanka using a structured survey questionnaire. The respondents of the study were selected through a convenient sampling technique. Further, the associations of the conceptual model were confirmed using Partial Least Squares Structural Equation Modeling (PLS-SEM) techniques via SmartPLS 4. The study findings reveal a significant positive impact of Financial Literacy and Business Resilience by indicating that financially literate entrepreneurs are better able to withstand and adapt to crisis conditions. Moreover, Financial Inclusion demonstrates a significant partial mediating effect by suggesting that access to and effective use of financial services enhance the positive influence of Financial Literacy on Business Resilience. Therefore, the study recommended that the policymakers and financial institutions are required to develop targeted financial literacy strategies and reinforce inclusive financial mechanisms to broaden entrepreneurs' access to financial services to enhance entrepreneurs' financial decision-making, risk management, and long-term business sustainability during crises periods.

**Keywords:** Business resilience; Crises; Entrepreneurs; Financial inclusion; Financial literacy; Sri Lanka

***Underlined is the presenting author***



*Paper ID: NCRD2025-094*

## **Formalizing a Revolving Fund Microcredit Program in Rural Development Societies for Uva Province, Sri Lanka**

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This study proposes a formalized Revolving Fund Microcredit Program (RFMP) to address over-indebtedness and inconsistent service delivery in Sri Lanka's microfinance sector. The objective is to design, implement, and evaluate this community-embedded model within Rural Development Societies (RDS) in Uva Province. Using a mixed-methods approach, the research will employ a multi-stage sampling technique. From a population of over 1,200 active RDSs, a representative sample of 246 societies will be selected from Badulla and Monaragala districts. Within these, households will be randomly assigned to a "Minimalist" (credit-only) group, a "Credit-Plus" (credit-with-training) group, or a control group. Data collection will integrate baseline/endline surveys, key informant interviews, and focus group discussions. Quantitative data will be analyzed via regression models to determine impact on household income, while qualitative data will be examined thematically to assess institutional sustainability. The expected outcome is a sustainable, evidence-based framework that enhances household income, improves targeting, and informs national policy for accountable rural finance.

**Keywords:** Community-based finance; Credit-plus approach; Microcredit; Minimalist approach; Revolving fund; Rural development societies

***Underlined is the presenting author***



Transforming Rural  
Realities for a  
Global Future

# Track 03

## Community Mobilization & Rural Transformation

**National Conference on Rural Development (NCRD2025)**  
27<sup>th</sup> November 2025 @ Uva Wellassa University, Badulla, Sri Lanka.





Paper ID: NCRD2025-024

## **Empowering Community through Charity Events in Sri Lanka: Stakeholders' Perspective**

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Community empowerment depends heavily on charity events because these events solve societal problems, along with economic and environmental difficulties. Charity events in Sri Lanka trace their origin to cultural traditions, but researchers have not properly studied their lasting effects on the development of communities. The research investigates charity events that support communities through an analysis of how event planners, along with local residents and significant stakeholders, view this process. This study works to uncover the motives of charity event organizations and their achieved effects on social development, economic improvement, and environmental impact while investigating operational challenges and opportunities. The study uses qualitative methodology to gather data from event planners and community members, and stakeholder participants who work in charity events through semi-structured interviews. The study employed purposive sampling to select 15 participants, including SLAPCEO members and charity event attendees, aiming for data saturation. This approach ensured participants had relevant experience, aligning with qualitative research standards. The analysis uses content analysis to discover essential findings. Research data indicates that charity events support underprivileged groups financially and generate social bonding among participants, along with sustained community growth. The effectiveness of charity events faces two main difficulties, alongside funding restrictions and coordination complexity among stakeholders, and sustainability problems. The investigation helps scholars understand the transformative power of charity events toward both social transformation and community growth. The research dedicates its analysis to charity events through best practice examples and case studies to present organizers and policymakers, and nonprofit organizations with sustainable approaches. These findings establish strategic event-based charity as a framework to enhance community empowerment through inclusive social transformation in Sri Lanka. The study provides practical recommendations to enhance the impact of charity events by involving different stakeholders closely, utilizing technology, encouraging volunteers, and implementing regular assessments. These suggestions introduce new perspectives such as cultural analysis, systems thinking, and a model for empowering the community. This set of recommendations is intended to increase participation from local populations and foster sustainable improvements in charitable efforts throughout Sri Lanka.

**Keywords:** Charity events; Community empowerment; Social sustainability; Stakeholder perspective



*Paper ID: NCRD2025-034*

## **Regional Development through the Leisure Events Industry: Tourism Stakeholders' Perspective**

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This study investigates the role of leisure events in promoting sustainable regional development in the Colombo District of Sri Lanka, focusing on the perspectives of key tourism stakeholders. Despite global recognition of leisure events as drivers of economic, social, and cultural transformation, there is limited empirical research in the Sri Lankan context, particularly regarding stakeholder engagement and regional development strategies. This research addresses the gap by examining how events such as festivals, concerts, sporting activities, and cultural celebrations contribute to regional growth. A qualitative research approach was applied, utilizing structured interviews with a purposive sample of 15 stakeholders, including event organizers, destination management organizations, service providers, and tourists. Data were analyzed through content analysis. Findings reveal that leisure events significantly boost regional economic development by generating employment, supporting local businesses, and increasing tourism revenue. Socially, they foster community identity, cultural preservation, and social inclusion, while also enhancing improvements in transportation, event venues, and public spaces. However, challenges such as organizational inefficiencies, limited funding, weak collaboration among stakeholders, and inadequate sustainable practices hinder the full development potential. The study recommends integrated policy measures, stronger public-private partnerships, adoption of eco-friendly event strategies, and improved digital marketing to enhance event outcomes. The study is limited to the Colombo District and uses a qualitative approach, which, while rich in insight, restricts generalizability. Time constraints and reliance on self-reported stakeholder perceptions also limit the findings. Future research could expand to other regions in Sri Lanka, incorporate quantitative methods, or compare stakeholder perspectives across different event types to build a broader understanding of leisure event-led development. The study concludes that strategic planning and stakeholder collaboration are essential for positioning Colombo as a leading leisure events destination aligned with national development goals.

**Keywords:** Colombo district, Leisure events, Regional development, Tourism stakeholders

***Underlined is the presenting author***



*Paper ID: NCRD2025-035*

## **Community Mobilization and Rural Transformation: A Study on the Rural Development Policy Framework (Mahinda Chinthana Vision for the Future 2005–2015)**

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This study critically analyzes the role of community mobilization in the rural transformation process under Sri Lanka's Mahinda Chinthana Vision for the Future (2005–2015) policy framework. Community mobilization, defined as the collective participation of citizens in governance and development initiatives, was central to the policy's goals of inclusive growth and poverty eradication. The study employed a qualitative research design based on content analysis of primary policy documents and secondary scholarly literature. The research problem aims to determine whether community mobilization under the Mahinda Chinthana Vision (2005–2015) primarily served as a genuine tool for grassroots empowerment or as a mechanism for simply implementing state-led policies with limited long-term inclusion, given the persistent challenges of regional disparities, unequal participation, and environmental impacts despite infrastructure improvements. The findings indicate that community mobilization successfully facilitated the implementation of state-led initiatives, leading to significant progress in infrastructure development, agricultural modernization, and improved livelihoods. However, the study identifies critical limitations: participation was largely top-down, limiting genuine grassroots empowerment; the transformation process exhibited significant regional disparities; and intensive development activities created severe environmental sustainability challenges. Furthermore, mobilization processes were often influenced by political patronage, which restricted inclusiveness and reinforced dependency. The study concludes that while community mobilization served as an effective mechanism for implementing state policies and driving certain aspects of rural transformation, its potential as a genuinely transformative and inclusive force was limited by issues of participatory equity, regional imbalance, and environmental sustainability. For future inclusive and sustainable rural development in Sri Lanka, the study recommends prioritizing genuine grassroots empowerment, decentralization, and environmentally sensitive mobilization strategies.

**Keywords:** Community Mobilization; Mahinda Chinthana Vision; Policy Analysis; Rural Transformation.

***Underlined is the presenting author***



Paper ID: NCRD2025-039

## Knowledge, Attitudes, and Practices of Health Officials in Dengue Prevention in Sri Lanka

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Despite the implementation of Sri Lanka's *National Action Plan for Dengue Prevention and Control* (2019–2023), dengue outbreaks continue to recur, highlighting persistent deficiencies in operational performance. Health officials constitute the critical interface between policy and community action; yet, empirical evidence regarding their knowledge, attitudes, and practices (KAP) remains sparse. Understanding these determinants is essential to optimize national dengue prevention efforts and ensure the effective translation of policy into practice. To evaluate the knowledge, attitudes, and practices of health personnel toward national dengue prevention policies and to identify factors influencing their operational performance. A descriptive cross-sectional mixed-methods study was conducted among 80 officials representing Medical Officers, Public Health Inspectors, Field Workers, and administrative staff across national and regional health units. A WHO-adapted, translated, and pre-tested KAP questionnaire was administered using stratified random sampling by professional category. Within each stratum, participants were computer-randomized from official rosters, and replacements were made systematically for non-responders. Additionally, ten key-informant interviews were carried out with purposively selected stakeholders. Quantitative data were analyzed using descriptive statistics, one-way ANOVA, and  $\chi^2$  tests, whereas qualitative data were subjected to thematic analysis. Only 27.5% of respondents demonstrated satisfactory knowledge, 51.3% expressed positive attitudes ( $\geq 20/25$ ), and 11.3% exhibited good preventive practices ( $\geq 20/28$ ). Knowledge and practice varied significantly by job role ( $P=0.007$  and  $P=0.006$ ), while attitudes did not ( $p = 0.080$ ). No significant associations were observed with years of service ( $r = 0.18$ ,  $P=0.115$ ) or sex ( $t(57) = 1.53$ ,  $P=0.131$ ). Thematic analysis revealed delayed resource mobilization, fragmented surveillance systems, limited role-specific training, and inadequate intersectoral collaboration. Marked discrepancies persist between dengue prevention policy directives and their implementation at the frontline. Strengthening policy communication, enhancing capacity-building through role-specific training, improving resource allocation, and institutionalizing multi-sectoral coordination are imperative for achieving the national dengue-control targets in Sri Lanka.

**Keywords:** Attitudes; Dengue prevention; Health officials; Knowledge; Practices; Sri Lanka





Paper ID :NCRD2025-042

## **Exploring the Causes for Low Youth Participation in Rural Development Activities: A Case Study of the Kelaniya Divisional Secretariat Division, Sri Lanka**

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This research examines the multiple causes of low youth participation in rural development, examining whether it is due to purely economic factors or social, cultural, political, and personal influences. It highlights issues such as unemployment, weak education systems, limited leadership opportunities, generational gaps, and lack of awareness, and aims to identify the root causes and propose practical solutions to improve youth participation. The study adopts a mixed methods approach that combines quantitative and qualitative techniques. Data is collected from over 200 people through surveys, interviews, and focus group discussions to identify key socio-economic, cultural, and institutional factors. Analysis using SPSS and Excel software focuses on understanding the root causes and developing practical, community-based strategies to improve youth participation in rural development. The study found that unemployment, migration, lack of recognition, limited decision-making power, and political interference reduce youth participation in rural development. It concluded that strengthening institutions, improving communication, providing incentives, and creating inclusive, youth-friendly frameworks are essential to enhance youth participation and ensure sustainable community development. The overall impact of this research lies in its potential to transform rural development in Sri Lanka into a more inclusive and youth-led process. By identifying the complex socio-economic, cultural, and institutional barriers that limit youth participation, the study provides a strong evidence base for policy reforms and practical actions. Recommendations are establishing youth councils, integrating youth components into local development plans, introducing digital information platforms, and offering volunteer certification and skills-building programs to create pathways for active youth participation. These measures can enhance leadership, innovation, and collaboration between youth and local governments. Ultimately, the research contributes to sustainable community development by empowering rural youth as key stakeholders and agents of change in governance and development. Strengthening their participation will not only improve rural livelihoods but also foster long-term national growth and social cohesion.

**Keywords:** Digital platforms; Rural livelihoods; Socio-economic barriers; Youth-led initiatives

***Underlined is the presenting author***



*Paper ID: NCRD2025-052*

## **The Paradox of Plenty: Assessing the Role and Data Gaps of Community-Based Organizations in Grassroots Development in Sri Lanka**

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Sri Lanka has a long history of promoting community participation through Community-Based Organizations (CBOs) for sustainable grassroots development. Over the years, a large number of CBOs have been established across the country under the purview of various government institutions, local authorities, and non-governmental organizations. These CBOs receive financial and technical assistance from government programmes, NGOs, and donor agencies to implement development activities at village and divisional levels. However, a key question arises—do we currently possess accurate and comprehensive data on these organizations? Although numerous CBOs exist, their effectiveness is often undermined by weak data management and coordination mechanisms. In many cases, the same individuals hold membership in multiple societies, leading to duplication in registration and fund disbursement. Consequently, when the government implements grassroots-level development programmes, the benefits are not always distributed equitably or reflective of the actual needs of the wider community. For instance, in the Western Province, there are approximately 1,375 registered Rural Development Societies (RDSs), yet they collectively represent only about 1.1% of the total provincial population. Many other CBOs represent even smaller community segments and maintain limited or outdated records. This lack of reliable data makes it difficult to evaluate the true impact of CBOs or to obtain accurate feedback for policy formulation and project planning. This study employs a mixed-method research approach, incorporating both quantitative and qualitative techniques. Through purposive random sampling of selected CBOs in the Western Province, the research analyzes membership structures, data systems, and fund utilization patterns. The findings aim to identify key weaknesses in data governance and propose policy solutions such as establishing a centralized CBO database, digitalized registration systems, and data-driven monitoring frameworks. Strengthening these mechanisms would enhance accountability, ensure fair distribution of resources, and support inclusive grassroots development in Sri Lanka.

**Keywords:** Community; Community-based organizations; Data governance; Grassroots development

***Underlined is the presenting author***



*Paper ID: NCRD2025-059*

## **Evaluating Service Quality of Needlework Demonstrators in Delivering the Diploma in Home Science in Women Development Centers under the Rural Development Department of Northern Province, Sri Lanka**

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This study examines the service quality of needlework demonstrators delivering the Diploma in Home Science at Women Development Centers (WDCs) under the Department of Rural Development in the Northern Province of Sri Lanka. Using the SERVQUAL model as the analytical framework, the research assesses five key dimensions of service quality are Tangibility, Reliability, Responsiveness, Assurance, and Empathy, to determine the effectiveness of instructional delivery and trainee satisfaction. A quantitative research design and stratified random sampling were employed, and 400 questionnaires were distributed among diploma trainees, with 312 valid responses received, exceeding the minimum sample size of 234 as determined by the Krejcie and Morgan table. Data were analyzed using SPSS software, applying descriptive statistics, reliability testing, and factor analysis. The results indicate that demonstrators perform strongly in assurance, empathy, and reliability, reflecting professionalism, subject knowledge, and personal attention to learners. However, tangibility scored comparatively lower, highlighting the need to improve teaching facilities and modernize equipment. Overall, the SERVQUAL-based analysis confirms that the quality of demonstrators' service delivery positively influences student satisfaction and supports the effectiveness of the Diploma in Home Science. Strengthening the physical training environment will further enhance programme outcomes and contribute to women's vocational empowerment in the Northern Province.

**Keywords:** Needlework demonstrators; Service quality; SERVQUAL model; Vocational training; Women Development Centers

***Underlined is the presenting author***



*Paper ID: NCRD2025-062*

## **Rural Organisations, Community Mobilisation through Credit, Production and Rural Transformation in the Northern Province**

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Sri Lanka, over the last decade, has been facing a crisis of household indebtedness. Such indebtedness caused by predatory microfinance schemes has reached deep into the rural hinterland through group lending targeting women. While considerable research has addressed the dispossession emanating from such microfinance schemes, a deeper inquiry is needed into the changes in rural credit, its impact on the work of rural organisations, and the constraints it places on production and rural transformation. This paper provides a historical perspective on the changes that have come about in rural credit, particularly with neoliberal policies since the late 1970s. Such changes have impacted the character of community mobilisation, which now focuses on revolving credit with group lending focused on women. Current rural development frameworks—including for state-driven WRDS and autonomous cooperatives in the form of TCCS—engage in revolving credit systems which emulate the microfinance model. These credit schemes are used for consumption instead of being invested in local production, and they can lead to further indebtedness. Only a few organizations rely on community mobilization for rural development other than through revolving credit. The problem of rural transformation requires production through other forms of community mobilisation. This paper evaluates the work of Women Rural Development Societies (WRDS) and Thrift and Credit Cooperative Societies (TCCS) by looking at six case studies in Northern Sri Lanka. It also draws from data on co-operatives in the Northern Province, as well as data from the Rural Development Department of the Northern Province. The paper explores the possibilities for rural transformation by evaluating the work of rural organizations that have focused on production. The limitations of this study are its case study orientation, which can provide conceptual clarification on credit, production, and rural development, but does not provide definitive solutions for rural transformation in a region. The paper provides ideas to identify different models of community mobilisation towards increasing rural production necessary for rural transformation.

**Keywords:** Community mobilization; Cooperatives; Credit; Rural organisations

***Underlined is the presenting author***





Paper ID: NCRD2025-077

## **The Impact of Skill Development Programs on Household Income among Rural Women in Uva Province, Sri Lanka**

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This research investigates the impact of skill development programs on household income among rural women in Uva Province, Sri Lanka, with particular emphasis on the role of Rural Women's Development Centers (RWDCs). These centers annually train 100–200 women through diploma courses in sewing and beauty culture, supported by institutional resources, entrepreneurial incentives, and community-based networks. Despite the recognized importance of women's economic empowerment, there remains limited empirical evidence on the extent to which skill acquisition translates into sustainable income growth in rural Sri Lanka. The study adopts a quantitative research design, targeting women who completed RWDC diploma programs between 2022 and 2024. A stratified random sampling technique will be used to select 30 percent of participants from each training category. Primary data will be collected using structured questionnaires to capture demographic information, skill acquisition, and household income. Data will be analyzed through descriptive statistics and hypothesis testing to examine three dimensions: the overall impact of RWDC training on household income, the relative contribution of specific skills to income-generating activities, and the moderating influence of demographic factors. The findings are expected to provide robust empirical evidence on the effectiveness of skill development programs in enhancing rural women's livelihoods. By identifying critical skills and contextual factors that drive income growth, this study contributes to policy formulation and program design in the areas of rural development, poverty alleviation, and gender equality, thereby aligning with Sri Lanka's broader national development agenda.

**Keywords:** Economic Empowerment; Household Income; Rural Women; Skill Development

***Underlined is the presenting author***



Paper ID: NCRD2025-082

## **A Train-the-Trainer Model for Rural Economic Diversification: Integrating Rural Women into the High-Value Curtain Manufacturing Industry in Uva Province**

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The persistent challenge of undiversified rural economies in Sri Lanka, reliant on traditional agriculture and offering limited formal employment, particularly for women, forms the core problem addressed. This study investigates a strategic intervention to bridge the gap between rural skill development programs and high-value market opportunities. The approach involves implementing a specialized 'train-the-trainer' program for a purposively selected sample of 26 Sewing Instructors in Rural Women Development Centers in Uva Province. The methodology combines a comprehensive, module-based curriculum—covering advanced design, production, and entrepreneurship with pre- and post-training assessments and longitudinal tracking. The solution empowers master trainers to disseminate these skills, creating a multiplier effect. Key outcomes include the establishment of a skilled workforce and new small-scale enterprises. The principal conclusion is that aligning vocational training with specific market demand through a cascading model is an effective strategy for sustainable rural development. The overall impact is the enhancement of household incomes and women economic empowerment, with practical implications for policymakers in designing scalable, market-oriented vocational programs that foster a more resilient and diversified local economy.

**Keywords:** Curtain manufacturing; Economic diversification; Rural development; Train-the-Trainer model; Vocational training; Women economic empowerment

***Underlined is the presenting author***



*Paper ID: NCRD2025-099*

## **Integrating Disaster Resilience into Rural Development: A Working Paper on Mainstreaming *INOCHI-TENDENKO* Principles through Rural Development Societies in Uva Province, Sri Lanka**

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Recurrent disasters in Sri Lanka's Uva Province—landslides, floods, and droughts—perpetuate poverty and undermine rural development. This working paper identifies a critical gap between national policy and proactive, community-owned preparedness. It proposes a novel intervention: mainstreaming Community-Based Disaster Risk Management (CBDRM) into the existing network of Rural Development Societies (RDS). The study investigates the applicability of the Japanese life-saving philosophy "*INOCHI-TENDENKO*"—which emphasizes individual initiative and immediate evacuation, and was proven effective during the 2011 Great East Japan Earthquake—within this institutional framework. A mixed-methods approach is employed, utilizing household surveys (n=300), focus group discussions, and key informant interviews across three disaster-prone Divisional Secretariats. A stratified random sample of RDS members and local leaders will be selected to ensure representation across socio-economic groups. Key variables for analysis include disaster awareness, preparedness levels, and receptivity to self-reliant evacuation principles. The study will co-develop a framework to transform RDS into dual-purpose institutions, synergizing socio-economic development with community safety. The principal conclusion is that empowering existing rural institutions with globally-inspired, community-centric strategies offers a sustainable pathway to resilience, ultimately aiming to save lives and protect development gains.

**Keywords:** Community-Based Disaster Risk Management (CBDRM); Disaster Resilience; *INOCHI-TENDENKO*; Institutional mainstreaming; Rural Development Societies (RDS); Uva Province

***Underlined is the presenting author***



*Paper ID: NCRD2025-101*

## **A Comparative Analysis of Institutional Efficacy: The Performance of Rural Development Societies versus Other Community-Based Organizations**

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The strategic selection of effective local institutions is a persistent problem in rural development. Despite the proliferation of diverse Community-Based Organizations (CBOs), a clear understanding of their comparative, on-the-ground performance is lacking, leading to inefficient resource allocation. This working paper outlines a study designed to address this gap by systematically comparing the operational efficacy of multi-sectoral Rural Development Societies (RDSs) against specific-purpose CBOs like Farmer Cooperatives and Self-Help Groups in Sri Lanka's Uva Province. The research will employ a sequential explanatory mixed-methods design across three purposively selected divisions representing lowland, midland, and upland agro-ecological zones. The quantitative phase will survey a stratified random sample of 180 CBOs to measure performance using specific indicators, including project completion rates, reserve fund levels, transparency mechanisms, and member attendance. The qualitative phase will involve six in-depth case studies. Data analysis will integrate statistical comparisons (T-tests, ANOVA) with thematic analysis of interviews and focus groups. The principal conclusion, to be derived from this integrated analysis, will delineate the specific contexts where each CBO model is most effective, thereby guiding strategic institutional partnerships. The overall impact will be an evidence-based typology to enhance the sustainability of rural development investments.

**Keywords:** Agro-Ecological zones; Institutional performance; Mixed-methods analysis; Rural development societies; Strategic partnerships

***Underlined is the presenting author***





Transforming Rural  
Realities for a  
Global Future

# Track 04

## Economic Development & Planning

**National Conference on Rural Development (NCRD2025)**  
27<sup>th</sup> November 2025 @ Uva Wellassa University, Badulla, Sri Lanka.



*Paper ID: NCRD2025-003*

## **Sustainable Future: Leveraging Circular Economy and Green Entrepreneurship for Economic Transformation in Sri Lanka**

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Reusing resources, adopting renewable energy, and endorsing sustainable development are the imperative philosophies valuable for building a resilient economic model for Sri Lanka through circular economic practices, green-based entrepreneurship for both environmental conservation and economic resilience in brightening the economy. This study examines the implications of green entrepreneurship and circular economy practices on performance in Small and Medium-sized Enterprises (SMEs) to explore the effectual sustainable practices to revalue the entrepreneurial phase in Sri Lanka. The investigation concerns responses from 100 entrepreneurs in the Northern Province, Sri Lanka, using a cluster sampling technique and self-administered questionnaires as part of a quantitative study. Smart PLS's Partial Least Squares Structural Equation Modeling was employed to construct through the variables such as circular economic practice, green entrepreneurship, performance of the entities, government support, and green finance as direct, mediating, and moderating interactions. Multiple regression analysis is used to test the ecoefficiency among the variables. The results demonstrate that green entrepreneurship partially mediates the positive association between circular economy practices and business success. The relationship between the circular economy and performance was found to be strengthened through policy support and access to green finance. Further, it explores that the SMEs harmonized recycling, conservation of resources, green production with eco-innovation, and reached sustainability and profitability. These annotations signify the importance of the circular economy and green entrepreneurship in promoting business practices with ecological consciousness and sustainable economic transformation in Sri Lanka, where access to eco-friendly technology and digitalization, appropriate campaigns for entrepreneurs, and financial assistance are considered.

**Keywords:** Circular economic practices; Economic transformation; Green entrepreneurship, Small and Medium-sized Enterprises

***Underlined is the presenting author***



*Paper ID: NCRD2025-019*

## **The Role of the Minimum Room Rate Policy in Sri Lanka's MICE Tourism Industry: Event Planner's Perspective**

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Sri Lanka's MICE (Meetings, Incentives, Conferences, and Exhibitions) tourism industry has experienced a decline in competitiveness following the implementation of the Minimum Room Rate (MRR) policy, which has significantly increased accommodation costs for event planners and business travelers. As a result, many international MICE events are shifting to more affordable destinations like Thailand and Malaysia, causing reduced bookings and the loss of key source markets. Industry bodies, including the Sri Lanka Association of Professional Conference, Exhibitions, and Event Organizers (SLAPCEO) and Sri Lanka Association of Inbound Tour Operators (SLAITO), have raised concerns that the policy has contributed to lower hotel occupancy levels, higher event costs, and a noticeable reduction in business and MICE tourist arrivals. This situation highlights the need to assess how the MRR policy affects Sri Lanka's ability to retain and attract international MICE events. This study explores the role of the MRR policy in shaping the performance of Sri Lanka's MICE tourism industry from the event planners' perspective. The research has three objectives: to explore the role of the MRR policy in hosting MICE events in Sri Lanka, identify the challenges and opportunities the policy creates for the MICE tourism, and assess how MICE industry stakeholders perceive the policy's impact on their businesses. A qualitative research approach was employed, and structured interviews were conducted with 14 full members of the SLAPCEO, selected through purposive sampling. Data was analyzed through content analysis. The findings show that although the MRR policy aims to stabilize hotel revenues and standardize pricing, it has also raised accommodation costs, reduced pricing flexibility, and weakened Sri Lanka's competitiveness in the regional MICE market. Event organizers reported difficulty in attracting cost-sensitive international events, particularly from India and Malaysia. However, the policy also allows it to reposition itself as a premium MICE destination by attracting high-end markets and improving service quality. The study recommends adopting a more flexible pricing strategy, along with improvements in infrastructure, workforce training, and destination branding. Further, by introducing incentive schemes and tailored event packages, Sri Lanka can enhance its competitiveness and position itself as a high-quality MICE destination in Asia.

**Keywords:** Challenges; Event planner's perception; MICE tourism; Minimum Room Rate policy; Opportunities

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Paper ID: NCRD2025-023

## The Effect of Agglomeration Strategy on Rural Resilience from the Perspective of Homestay Tourism Operators; with Special Reference to Homestay in Kandy District

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Tourism is a major contributor to rural development in terms of income, employment, and cultural exchange. Among the various forms of tourism, homestay tourism has been the most significant due to its ability to offer authentic local experiences while promoting community-based development. Hence, this study examines how homestay operators' agglomeration strategies in the Kandy District enhance rural resilience, contributing to rural transformation and sustainable development in line with redefining rural realities for a global future. A mixed-method research design was adopted and gathered quantitative data from 150 homestay operators through a survey and qualitative data from in-depth interviews of 8 participants. Convenience sampling was employed since Kandy District homestay operators are geographically spread out and often time-limited, and random sampling is impractical. This approach enabled efficient access to active operators with direct experience and experiential awareness of agglomeration practices. Although this non-probability technique may limit generalizability, it provided rich, context-specific data suitable for exploratory research on rural resilience and agglomeration strategies. Focusing on these rural operators aligns the research with rural transformation goals, as their strategies and resilience support sustainable rural development in line with transforming rural realities for a global future. Partial Least Squares Structural Equation Modeling (PLS-SEM) was applied to examine quantitative data, and content analysis was employed to explore qualitative data. The study finds that agglomeration strategies significantly enhance rural resilience via collaborations, shared resources, and competitive advantages. Moreover, the study found consensus development to be a moderator of agglomeration and resilience, while emphasizing the merit of collaborative decision-making among stakeholders. The study recommends encouraging cooperative clusters among homestay operators and local government support for collective marketing and training programs, since the cooperative actions can improve rural resilience and make Sri Lankan homestay tourism sustainable.

**Keywords:** Agglomeration strategy; Homestay tourism; Rural homestay; Rural resilience

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Paper ID: NCRD2025-047

## AI-Driven Governance: Transforming Sri Lanka's Public Sector for the Digital Era

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Artificial Intelligence (AI) is increasingly recognized as a catalyst for public sector innovation, offering opportunities to enhance efficiency, transparency, and citizen-centric service delivery. In Sri Lanka, public administration faces persistent challenges, including significant bureaucratic delays exacerbated by fragmented data systems and a limited capacity for data-driven decision-making. This research examines how AI can transform governance in Sri Lanka, with a focus on practical applications, institutional readiness, and policy implications. The study adopts a qualitative methodology, analyzing secondary data from government reports, digital initiatives, and global AI governance practices. Findings indicate that AI adoption in the Sri Lankan public sector can optimize resource allocation, improve service delivery through predictive analytics, and support evidence-based policy formulation. Key opportunities exist in areas such as e-government services, rural development planning, citizen feedback systems, and intelligent administrative workflows. However, successful AI integration requires addressing critical challenges, including data quality and accessibility, workforce capacity gaps, regulatory frameworks, and ethical considerations. The paper proposes a strategic framework emphasizing capacity building, robust digital infrastructure, AI governance ethics, and collaborative public-private partnerships. Study concludes that AI should not be viewed merely as a technological tool but as a transformative governance strategy that reshapes the role of administrators into intelligent decision enablers. A phased, context-sensitive approach aligned with Sri Lanka's Digital Economy 2030 Vision can foster a transparent, accountable, and efficient public sector. The study contributes to both theoretical understanding and practical guidance for policymakers, highlighting the potential of AI to accelerate sustainable development and inclusive governance in Sri Lanka.

**Keywords:** Artificial intelligence; Data-driven decision-making; Digital governance; E-governance; Public sector transformation

***Underlined is the presenting author***



Paper ID: NCRD2025-053

## Analyzing the Impact of Social Protection Programs on Poverty Reduction: Evidence from the *Samurdhi* Program in Sri Lanka

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Poverty alleviation remains a critical development challenge in Sri Lanka despite the long-standing commitment to comprehensive social protection initiatives. The *Samurdhi* program has been the flagship poverty reduction strategy targeting vulnerable and marginalized populations. This study investigates the impact of the *Samurdhi* program on household poverty outcomes using nationally representative data from the Household Income and Expenditure Survey (HIES) conducted by the Department of Census and Statistics. Employing an Ordered Probit Model, the analysis categorizes households into four groups: extreme poor, poor, vulnerable to poverty, and non-poor, while incorporating *Samurdhi* participation as the key explanatory variable alongside socio-demographic factors. The results demonstrate that *Samurdhi* participation significantly reduces the likelihood of households falling into poverty. Specifically, households receiving *Samurdhi* benefits exhibit a 0.10% lower probability of being extremely poor, a 0.55% lower probability of being poor, and a 1.14% lower probability of being vulnerable to poverty, compared to non-recipients. Conversely, the probability of belonging to the non-poor category increases by 1.72% among *Samurdhi* beneficiaries. These findings confirm the positive role of *Samurdhi* in strengthening household resilience and improving living standards, particularly in rural and estate sectors where poverty prevalence is higher. Complementary analysis further reveals that, in the absence of social protection programs, Sri Lanka's poverty headcount index would have risen sharply by 4.3% under the old poverty line and 15.9% under the new poverty line, underscoring the critical role of *Samurdhi* and related schemes such as pensions, elderly payments, and fertilizer subsidies. The study concludes that the *Samurdhi* program contributes meaningfully to poverty reduction by lowering the incidence of extreme poverty and supporting the transition of vulnerable households toward non-poor status. Results highlight the need to strengthen social protection systems with better targeting and complementary development strategies to address multidimensional vulnerabilities. Policymakers must ensure poverty reduction efforts are inclusive, evidence-based, and adaptable to emerging challenges to achieve Sri Lanka's goal of zero poverty.

**Keywords:** Ordered probit model; Poverty reduction; *Samurdhi* program; Social protection; Sri Lanka

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*Paper ID: NCRD2025-066*

## **Assessing the Effectiveness of Rural Development Expenditure on Poverty Reduction: Evidence from Matugama Divisional Secretariat**

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Poverty reduction remains a central objective of rural development initiatives in Sri Lanka, particularly in divisions characterized by low-income populations and significant development needs. This study investigates the impact of rural development expenditure on poverty alleviation in the Matugama Divisional Secretariat (DS) of Kalutara District during the period 2023–2024. Matugama DS comprises 57 Grama Niladhari (GN) divisions, each exhibiting varying socio-economic characteristics and developmental challenges. The study relies on secondary data obtained from the “*Sampath Pethikada*” reports for 2023 and 2024, encompassing indicators related to income levels, poverty incidence, and rural development interventions across all GN divisions. Regression analysis was adopted as the analytical tool to quantify the relationship between annual rural development expenditure and changes in poverty levels. Findings indicate that rural development expenditure contributed to measurable poverty reduction in only 19.3% of the GN divisions, while the majority, 80.7%, experienced low or negligible impacts. Correlation analysis further reveals a weak overall relationship between expenditure changes and poverty reduction, with correlation coefficients largely ranging from  $-0.12$  to  $+0.30$ . Although a few GN divisions show strong positive correlations, these are likely influenced by limited variability in data and therefore may not reflect reliable trends. The results underscore that financial inputs alone are insufficient to achieve uniform poverty reduction across rural areas. While rural development expenditure is a necessary component for improving living standards, the study highlights the critical need for complementary measures, including targeted social programs, capacity building, income-generating initiatives, and infrastructure development, to enhance the effectiveness of rural poverty alleviation efforts. This research contributes to the discourse on evidence-based rural development policy by providing empirical insights into the limitations of expenditure-focused interventions and the importance of integrated approaches for sustainable poverty reduction in low-income rural communities.

**Keywords:** Development expenditure; Poverty alleviation; Poverty reduction; Rural development

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*Paper ID: NCRD2025-070*

## **Classical and Machine Learning-Based Forecasting Models for U.S. Exports of Goods by Free-Alongside-Ship (FAS) Basis to Sri Lanka: A Case Study on Sri Lankan Trade Data**

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Understanding the day-by-day development of international trade is crucial to making informed and foresighted policy, particularly if two nations enjoy intimate economic ties. In Sri Lanka, international trading is mainly done on a Free on Board (FOB) basis for exports and Cost, Insurance, and Freight (CIF) basis for imports, while the Free-Alongside-Ship (FAS) basis, though less common, is important for bulk cargo shipments as it allows buyers greater control once goods are placed alongside the vessel. In this study, U.S. exports to Sri Lanka on the FAS basis are forecasted and analyzed, acknowledging that trade patterns often shift due to policy changes, global disruptions, and geopolitical events. The analysis shows three clear breaks in the export record that mark shifts in trade behavior over time. Change points were identified by applying the Pruned Exact Linear Time (PELT) algorithm to the data. Using the most recent part of the data (May 2013 to March 2025), three methods of forecasting were employed. The first is ARMA, which is useful for the straightforward linear relationships. The second is Holt-Winters, which handles smooth trends and seasonal patterns. Final is a hybrid method that contains a hybrid Prophet + Random forest model. For modeling, the whole dataset was split into three chunks: training (80%), validation (10%), and testing (10%). Usual evaluation matrices, which are used to assess the accuracy and performance, Root Mean Square Error (RMSE),  $R^2$ , and MAPE, were employed. According to the evaluation process, the hybrid model contained RMSE as 6.22,  $R^2$  as 0.19, and MAPE as 18.64% which are higher than the other models, but still they are not enough to use for accurate prediction. Leaning just on post-change-point data, rather than the whole file, also tightens the forecasts. Collectively, the findings yield Sri Lankan and US policymakers a fresh perspective on future export flows between the two economies.

**Keywords:** ARMA; Exports; Facebook prophet; Hybrid models; Random forest

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*Paper ID: NCRD2025-072*

## **Strengthening Rural Economic Development through Digital Revenue Management: A Study of Local Government Finance in Sri Lanka**

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Local authorities in Sri Lanka play a vital role in rural economic development as their financial sustainability depends not only on government funds but also on effective revenue generation and management. Traditional and semi-manual processes for handling property assessment tax, trade licensing, advertisement tax, environment protection tax, and other income streams often lead to inefficiencies. Consequently, pending arrears increase while transparency is constrained. This study introduces a comprehensive Digital Revenue Management System (DRMS) developed using Hypertext Preprocessor (PHP), MySQL, and other web development technologies to streamline tax administration in local governments. The system integrates multiple revenue sources, links tax entities with tax payees, and enables interrelated tax management. Key functionalities include arrears tracking, automated notification and warning letter generation, SMS alerts, user access control, and real-time reporting categorized by roads, wards, Grama Niladhari (GN) Divisions, villages, and Divisional Secretariats (DS) Divisions. A mixed-method research design was employed. Quantitative analysis involved system testing with simulated datasets of property records, generating arrears reports, and measuring efficiency improvements in arrears detection. Qualitative insights were gathered through interviews with local government officers and taxpayers, who highlighted improved transparency, ease of use, and potential for strengthening local revenue governance. Findings indicated a 40% reduction in arrear detection duration in time and significantly enhanced taxpayer communication through pre-payment notifications and SMS alerts. The study concludes that a DRMS can transform local authority revenue collection into a more transparent, efficient, and citizen-friendly process. It can support sustainable fiscal management and enhance service delivery in rural governance by enabling digital payments and integration with mobile applications in the future. This change will positively support rural economic resilience and rural transformation in Sri Lanka. The service offered with local revenue management will be a big shift in helping with rural economic resilience and transformation in Sri Lanka.

**Keywords:** Arrears management; Digital governance; Local authorities; Rural revenue; Tax administration



*Paper ID: NCRD2025-079*

## **Challenges in Digital Technology Adaptation – A Systematic Literature Review**

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Adoption of digital technology is a complicated process that is impacted by a number of interconnected factors, including socio-cultural fit, organizational preparedness, and user acceptance. The Digital National Identity System initiative in Sri Lanka can be understood as how urgent it is to comprehend these complexities to ensure successful implementation. Thus, this study thoroughly examines the literature in a variety of fields, such as healthcare, education, corporate governance, and national identity systems. Consequently, a Systematic Literature Review (SLR) was employed using Rayyan.ai software to screen 31 articles, finalizing 29 based on relevance and quality. The process followed Preferred Reporting Items for Systematic reviews and Meta-Analyses (PRISMA) guidelines to ensure transparency in evidence synthesis. Accordingly, the ongoing challenges include limited digital literacy, cybersecurity flaws, fragmented regulatory frameworks, and organizational resistance. Successful adoption is further hindered by inadequate staff training and inadequate technology infrastructure. Social and cultural factors, such as behavioral resistance, digital divides, and trust issues, highlight the necessity of context-specific and culturally sensitive approaches. Important enablers include clear policy frameworks, strong leadership, and innovative organizational cultures. Furthermore, fostering fair access and long-term results requires multi-stakeholder cooperation and initiatives to mitigate socio-economic inequalities. The results show that adapting to digital technology is not just a technical problem; it also calls for integrated socio-technical approaches that take into account organizational culture at the meso-level, individual attitudes at the micro-level, and infrastructure and policies at the macro-level. Overcoming resistance and increasing acceptance require inclusive stakeholder engagement and the development of trust. Although innovative approaches like collaborative digital platforms and blended learning have promise, they must be inclusively designed to prevent inequality from getting worse. In summary, comprehensive, multifaceted strategies that build trust, encourage digital literacy, prepare organizations, and coordinate regulatory efforts are necessary for sustainable digital transformation. Realizing equitable and successful technology adoption across sectors requires customized, inclusive strategies supported by cooperative governance and strong digital infrastructure in Sri Lanka's changing digital environment.

**Keywords:** Adaptation challenges; Digital technology; Social barriers; Systematic literature review; Technical barriers



Paper ID: NCRD2025-092

## The Impact of Business Development Services and Management Practices on SME Performance

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The primary engines of rural prosperity, Small and Medium-sized Enterprises (SMEs) transform local potential into widespread progress; yet their true power is unlocked only when fueled by targeted business development services and robust management practices, which are the essential tools for building resilient local economies from the ground up. This study investigates the impact of Business Development Services (BDSs) and Management Practices (MPs) on SME performance in the Uva Province of Sri Lanka. The recent economic crisis was a stark lesson in the dangers of overreliance on a few sectors like tourism and apparel, and imported goods, thus necessary to rethink of how SMEs need to be properly supported, as it enhances the Gross Domestic Production via economic diversification. The researcher collected data from 372 SMEs using a convenience sampling technique, and both descriptive and econometric analyses were employed to achieve the study's objectives, with Ordinary Least Squares (OLS) regression used to examine the relationship between BDSs, MPs, and SME performance. The regression results reveal a positive and statistically significant impact of BDSs on SME performance. However, the study finds no statistically significant impact of MPs on SME performance. A deeper dive into the dimensions of BDS revealed that the input supply component, which facilitates access to critical raw materials, technology, and equipment, emerged as the most potent driver of performance. This suggests, overcoming fundamental operational bottlenecks may be a more immediate and powerful lever for improvement than the implementation of formal management systems. Based on findings, suggest that by prioritizing and enhancing input supply channels, and with the support of policymakers need to pay much attention to developing robust mechanisms to improve SME access to essential inputs like BDS. Moreover, contextualizing and integrating management training will be beneficial to enhance the performance of newly started-up ventures.

**Keywords:** Business development services; Management practices; Market access; SME performance; Training and technical assistance

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Paper ID: NCRD2025-097

## Simulating Municipal Mergers for Enhanced Rural Service Delivery in Sri Lanka: A Working Paper

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Local government structures are a critical determinant of effective rural development. In Sri Lanka, *Pradeshiya Sabhas* (PS), the primary rural local authorities, grapple with limited revenue bases, high fiscal dependency, and weak technical capacities. While municipal amalgamation is a globally recognized policy to achieve economies of scale, it remains an empirically unexplored reform in Sri Lanka. This study investigates the potential outcomes of municipal mergers within Uva Province by focusing on the question of what the potential impact on fiscal capacity and service delivery efficiency would be if selected PS were amalgamated. The research employs a comparative case study analysis using a counterfactual simulation approach. We analyze annual budgets and reports from a purposive sample of adjacent PS, pooling financial and operational data to create consolidated budgets for hypothetical merged entities. Preliminary results from this working paper indicate a core trade-off. The simulation suggests a potential 10-15% reduction in per-capita administrative costs and a stronger consolidated fiscal base, enabling investment in larger infrastructure projects. However, these efficiency gains are juxtaposed with a significant increase in the heterogeneity of service needs across the merged jurisdiction. Qualitative insights from local officials highlight concerns over political integration, logistical challenges, and risks to equitable resource allocation for peripheral villages. The study concludes that strategic municipal mergers hold clear potential to enhance rural service delivery but must be designed with robust internal governance mechanisms such as empowered ward committees and transparent allocation formulas to balance economies of scale with local accountability. This research provides a crucial, evidence-based foundation for policymakers considering structural local government reforms.

**Keywords:** Economies of scale; Fiscal decentralization; Municipal amalgamation; *Pradeshiya sabha*; Rural service delivery; Sri Lanka

***Underlined is the presenting author***





Transforming Rural  
Realities for a  
Global Future

# Track 05

## Entrepreneurship & Small Business Management

**National Conference on Rural Development (NCRD2025)**  
27<sup>th</sup> November 2025 @ Uva Wellassa University, Badulla, Sri Lanka.



*Paper ID: NCRD2025-015*

## **The Impact of Entrepreneurial Leadership on Organizational Resilience within the Apparel Industry SMEs in Western Province, Sri Lanka**

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The apparel industry plays a critical role in Sri Lanka's economy, yet small and medium-sized enterprises (SMEs) in this sector face persistent challenges like supply chain disruptions, global competition, and economic instability. Building resilience is therefore essential for these firms to survive and sustain competitiveness. Hence, this study investigates the impact of entrepreneurial leadership on organizational resilience, emphasizing the mediating role of innovation capacity among apparel SMEs in the Western Province of Sri Lanka. A quantitative research design was adopted, and data were collected from 384 SMEs using a proportionate stratified random sampling method. The analysis was conducted using Partial Least Squares Structural Equation Modelling (PLS-SEM) through SmartPLS 4 software. The findings revealed that entrepreneurial leadership significantly enhances organizational resilience ( $\beta = 0.492, P < 0.001$ ) and positively influences innovation capacity ( $\beta = 0.477, p < 0.001$ ). Moreover, innovation capacity was found to significantly affect resilience ( $\beta = 0.339, P < 0.001$ ) and partially mediate the relationship between leadership and resilience, with a variance accounted for (VAF) of 39.5%. These results suggest that innovation serves as a strategic mechanism through which entrepreneurial leadership fosters adaptability and sustainability. The study contributes empirical evidence to the limited body of research on SME resilience in emerging economies and offers practical implications for leadership development, innovation-oriented training, and policy interventions aimed at strengthening SME competitiveness in dynamic environments.

**Keywords:** Apparel industry; Entrepreneurial leadership; Innovation capacity; Organizational resilience; SMEs

***Underlined is the presenting author***



*Paper ID: NCRD2025-026*

## **The Mediating Role of Product Innovation on Cultural Influences and Entrepreneurial Performance of Women-led Tourism SMEs – With Special Reference to Uva Province**

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Women entrepreneurs play a vital role in Sri Lanka's tourism industry, yet their business performance is often influenced by cultural and institutional factors. This study examines the mediating role of product innovation in the relationship between cultural influences and entrepreneurial performance of women-led tourism SMEs in Uva Province. Existing research has a limited focus on examining how cultural conditions interact with innovation to influence women's entrepreneurial success, particularly in rural tourism contexts. Addressing this gap, the study aims to (1) identify the impact of cultural influences on entrepreneurial performance, and (2) determine the mediating effect of product innovation on this relationship. A quantitative design was adopted using data from 155 women entrepreneurs, selected through convenience sampling, engaged in tourism-related SMEs in Uva Province. The data was collected through a self-administered structured questionnaire. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the hypothesized relationships among the variables. The findings reveal that cultural influences have a significant positive impact on both product innovation and entrepreneurial performance. Furthermore, product innovation partially mediates the relationship between cultural influences and performance, demonstrating that innovation enhances the positive outcomes of cultural engagement. The study contributes to the theoretical understanding of how cultural factors and innovation jointly shape entrepreneurial success among women in tourism. It also provides practical insights for policymakers to develop culturally responsive programs that promote innovation and enhance women's participation in Sri Lanka's tourism economy.

**Keywords:** Cultural influences; Entrepreneurial performance; Product innovation; Uva province; Women-led tourism SMEs

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Paper ID: NCRD2025-027

## The Impact of Entrepreneurial Ecosystems on the Sustainable Performance of SMEs: Western Province of Sri Lanka

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Entrepreneurial ecosystems play a crucial role in venture development in any country. This study investigates the impact of entrepreneurial ecosystems on the sustainable performance of small and medium-sized enterprises in the Western Province of Sri Lanka, with a focus on the mediating role of sustainable entrepreneurship. The primary research aim is to assess the direct effect of Entrepreneurial ecosystems on SME sustainability performance, secondly to determine the effect of Entrepreneurial ecosystems on Sustainable Entrepreneurship, and lastly to explore whether Sustainable Entrepreneurship mediates the entrepreneurial ecosystems and sustainable performance while identifying challenges, including cost barriers and market readiness, faced by SMEs in pursuing sustainability. Using a quantitative approach, data were collected from 365 SMEs through structured surveys and analyzed using Partial Least Squares Structural Equation Modeling. The study primarily focuses on highlighting the importance of sustainability in the modern business environment and the role of SMEs in contributing to national economies through economic, social, and environmental dimensions, especially in developing countries like Sri Lanka also identifies key challenges that hinder SMEs from leveraging entrepreneurial ecosystems effectively. This study contributes to the understanding of how ecosystems shape sustainability-driven business models in emerging economies. Findings reveal a strong positive effect of Entrepreneurial Ecosystems on Sustainable performance ( $\beta = 1.360$ ,  $P < 0.001$ ) and on SE ( $\beta = 0.938$ ,  $P < 0.001$ ), demonstrating that access to funding, mentorship, supportive regulation, and technological infrastructure significantly enhance SME sustainability practices and outcomes. The study contributes to the literature by providing empirical evidence on the dynamics of entrepreneurial ecosystems. SMEs are encouraged to implement phased sustainability strategies to balance environmental, social, and economic objectives sustainably. Future research should explore contextual moderators and mediators through qualitative insights to further unravel the complexities of sustainable entrepreneurship in SMEs.

**Keywords:** Entrepreneurial ecosystems; Sustainable entrepreneurship; Sustainable performance; Sri Lanka

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*Paper ID: NCRD2025-029*

## **The Role of Entrepreneurial Risk Perception in Shaping the Entrepreneurial Motivation for SMEs, with Special References to Eastern Province**

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In this dynamic business world, every business deals with uncertainty. To overcome the uncertainties, entrepreneurial practices or the entrepreneurship concept contribute drastically. Entrepreneurship plays a critical role in driving economic growth, particularly in the context of Small and Medium Enterprises (SMEs) in developing regions. While the impact of entrepreneurial motivation and risk perception on business success has been widely studied globally, limited research has been conducted on how these factors specifically affect SMEs in poverty regions such as the Eastern Province of Sri Lanka. This research aims to bridge this gap by exploring the relationship between entrepreneurial risk perception and entrepreneurial motivation, with a focus on the mediating role of self-efficacy. Moreover, the paper adopted a quantitative research approach, collecting data from SME owners in the Eastern Province through a structured questionnaire. SPSS Amos software was employed for data analysis. The findings indicate a significant positive relationship between entrepreneurial risk perception and entrepreneurial motivation. Moreover, self-efficacy plays a crucial role in mediating this relationship, suggesting that entrepreneurs who possess high self-efficacy are more likely to view risks as challenges and remain motivated. Findings recommend that policymakers and support organizations focus on building the self-efficacy of entrepreneurs in high-risk environments to improve their motivation and, ultimately, their business success. By fostering self-belief and better risk management, SMEs in the Eastern Province can overcome challenges and contribute to regional economic recovery and sustainable growth.

**Keywords:** Entrepreneurial motivation; Entrepreneurial risk perception; Self-efficacy, Small and Medium Enterprises

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Paper ID: NCRD2025-040

## Determinants of Entrepreneurial Intention of the SME Sector of Sri Lanka with Special Reference to the Colombo District

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Entrepreneurship is increasingly recognised as an engine of economic development and social innovation, particularly through the involvement of small and medium enterprises (SMEs). SMEs play a vital role in driving employment generation and innovation in Sri Lanka; however, persistent challenges such as high youth unemployment and low entrepreneurial activity remain. Despite the sector's substantial contribution to national economic development, there is a limited body of empirical research exploring the determinants of entrepreneurial intention within this context. This study aims to investigate both personal and environmental factors that influence the entrepreneurial intentions of SME entrepreneurs operating within the Colombo District. A sample of 130 entrepreneurs from the Colombo District was selected using a convenience sampling technique, drawing from the database of the Small Enterprise Development Division under the Ministry of Youth and Sports, Sri Lanka. The research utilises both primary and secondary data sources. Primary data were collected through a structured questionnaire distributed to the selected entrepreneurs. In contrast, secondary data were obtained from scholarly journals, books, and credible online resources related to entrepreneurship and SME development. This methodological framework ensures a systematic and evidence-based analysis of the factors influencing entrepreneurial intention within the Sri Lankan SME context. Research indicates that entrepreneurial mindsets and the perceived quality of entrepreneurial education have a strong and positive effect on the intention to become an entrepreneur. Conversely, personal connections and the perceived institutional context showed weaker or statistically insignificant associations. The regression analysis explained 36.9% of the variation in entrepreneurial intentions, highlighting the superiority of psychological and educational factors over institutional or social influences. Findings affirm that fostering positive entrepreneurial mindsets and integrating entrepreneurship education into secondary and tertiary programs are essential approaches for enhancing the development of SMEs in Sri Lanka. The study fills the knowledge gap regarding entrepreneurial intentions by emphasising the importance of internal and educational factors over external environmental influences. Findings suggest that policymakers should enhance entrepreneurial education at secondary and tertiary levels, reform regulatory frameworks to support SMEs, and implement strategies that cultivate innovation, reduce youth unemployment, and promote sustainable, inclusive economic growth through strengthened entrepreneurial skills and societal attitude transformation.

**Keywords:** Entrepreneurial attitudes; Entrepreneurial education; Entrepreneurial intention; Small and medium enterprises



*Paper ID: NCRD2025-048*

## **Monopolistic Incubation: A Strategic Model for Rural Entrepreneurship and Small Business Development in Sri Lanka**

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Entrepreneurship is often promoted as a vehicle for rural development; however, conventional approaches such as short training courses, small grants, and microcredit schemes have generated limited and short-lived results in Sri Lanka. Most micro-enterprises remain informal, undercapitalized, and dependent on continuous public assistance. This paper, conceptual and analytical in nature, develops the Monopolistic Incubation Model as a strategic alternative to address these limitations. Drawing on secondary data, literature synthesis, and comparative policy analysis, the study conceptualizes how strengthening a few competitive rural firms can create systemic benefits through employment generation and skill transfer. These 'anchor firms' serve as localized incubators, training employees who later evolve into independent entrepreneurs, thereby creating a multiplier effect of enterprise formation and value-chain expansion. The model redefines entrepreneurship as a collective and progressive process rather than a scattered individual effort. Findings suggest that monopolistic incubation can increase productivity, reduce fiscal dependency, and enhance the resilience of rural economies. The paper concludes that by repositioning entrepreneurship promotion within a firm-based incubation framework, policymakers can transform fragmented micro-business landscapes into integrated systems of sustainable rural industries.

**Keywords:** Entrepreneurship; Inclusive growth; Monopolistic incubation; Rural development

***Underlined is the presenting author***



*Paper ID: NCRD2025-055*

## **Determinants of Female Labour Force Participation through Entrepreneurship in Monaragala District, Sri Lanka**

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Female labour force participation remains a persistent challenge in Sri Lanka, with a lower percentage of women engaged in economic activity in 2024 compared with men, despite women's high literacy and educational attainment. This enduring gender gap reflects the deep-rooted influence of socio-cultural norms, limited access to formal employment, and economic vulnerabilities that constrain women's workforce participation. Entrepreneurship has increasingly been recognised as a viable pathway for enhancing women's economic participation, particularly in rural contexts where formal employment opportunities are scarce. Within this context, this study investigates the determinants of female labour force participation through entrepreneurship in Monaragala District, one of Sri Lanka's most economically marginalised regions, where women's economic roles are often shaped by poverty, informal labour markets, and traditional expectations. Adopting a qualitative approach, the research draws on in-depth interviews with thirty women entrepreneurs, including both experienced and aspiring participants, to uncover the underlying motivations, constraints, and support mechanisms shaping their entrepreneurial engagement. The analysis is guided by the Push and Pull Theory and Social Role Theory, which together explain how necessity-driven pressures and opportunity-driven aspirations interact with gendered expectations to influence women's entrepreneurial behaviour and decision-making processes. Findings reveal that women across both groups are motivated by a combination of financial necessity, the pursuit of independence, self-fulfilment, and the desire to maintain work-life balance. However, they face persistent challenges, including limited access to credit, inadequate business knowledge, restrictive gender norms, and weak institutional support. Although challenges differ depending on the stage of entrepreneurship. Despite these challenges, many women demonstrate strong self-efficacy, resilience, and reliance on family and peer networks as sources of emotional, financial, and practical support. These adaptive strategies enable them to sustain their ventures, enhance household income, and contribute meaningfully to community wellbeing and local economic transformation. The study concludes that women's entrepreneurship strengthens local economic resilience and serves as a catalyst for inclusive rural development and gender equality. By generating context-specific evidence from a disadvantaged region, the research enhances understanding of rural women's economic participation and offers insights for gender-responsive policy, targeted capacity-building, and sustainable development in Sri Lanka.

**Keywords:** Entrepreneurship; Female labour force participation; Gender equality; Rural development; Women empowerment

***Underlined is the presenting author***






*Paper ID: NCRD2025-081*

## **A Collaborative Business Model for Sustainable Handloom Enterprise: Leveraging Rural Development Societies for Economic Empowerment**

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The decline of traditional handloom weaving in rural Sri Lanka signifies a dual loss of cultural heritage and economic potential for women. This study proposes and examines the viability of a novel collaborative business model designed to revitalize this sector. The model fosters a partnership between JaLee Handlooms, a private brand, and a women's weaving group operationalized under a local Rural Development Society (RDS) in Bibila. It utilizes abandoned community infrastructure, with JaLee providing market access and design input, and the RDS mobilizing and managing female trainee weavers. This research addresses the critical disconnect between skilled rural labor and sustainable market linkages. A mixed-method case study approach is employed, integrating qualitative data from key informant interviews and focus group discussions with quantitative data from a structured market survey of 60 institutional buyers, selected via purposive sampling. Qualitative data will undergo thematic analysis, while survey data will be analyzed using descriptive statistics. The proposed solution is a replicable framework that mitigates individual weaver risk through community institutional support and ensures market consistency via an anchor enterprise. The study anticipates demonstrating the model's role in enhancing weaver incomes, preserving cultural techniques, and empowering women. Conclusions will underscore RDSs as catalysts for rural development and the efficacy of hybrid models for sustainable transformation.

**Keywords:** Community enterprise; Handloom weaving; Rural development society; Sustainable livelihoods; Women empowerment

*Underlined is the presenting author*



*Paper ID: NCRD2025-087*

## **Greenwashing in the Tourism Sector: Legal Accountability Under Corporate Social Responsibility (CSR) and Company Law**

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The tourism sector has increasingly adopted sustainability narratives as part of Corporate Social Responsibility (CSR) strategies. However, this trend has also seen a rise in greenwashing, the practice of misleading consumers about the environmental practices of a company. This research critically examines the legal accountability mechanisms for greenwashing within Sri Lanka's tourism industry, focusing on the intersection between CSR obligations and company law. The purpose of this study is to analyze how existing legal frameworks in Sri Lanka address greenwashing, identify gaps in enforcement, and propose legal reforms that ensure transparency and accountability. The research employs a qualitative methodology, including doctrinal legal analysis of Sri Lankan company law and international CSR legislation, as in India. Although CSR in Sri Lanka is promoted as a voluntary initiative, the absence of binding legal standards and inadequate regulatory oversight has enabled companies to make unsubstantiated environmental claims. The research identifies a significant gap in Sri Lankan law, where greenwashing is not explicitly regulated under either CSR frameworks or company law, leading to weak corporate accountability. Findings suggest that without robust legal provisions and clear enforcement mechanisms, CSR can serve as a façade for unsustainable practices. The study highlights the need to integrate mandatory disclosure requirements, third-party auditing, and enforceable penalties into existing laws to deter greenwashing. In conclusion, the research underscores the urgency of legal reform in Sri Lanka, advocating for a hybrid approach that merges CSR with enforceable legal obligations under company law. This will ensure that sustainability claims in the tourism sector are genuine, verifiable, and contribute to responsible tourism development.

**Keywords:** Company; CSR; Greenwashing; Tourism industry

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*Paper ID: NCRD2025-088*

## **Community-Based Agro-Processing to Reduce Post-Harvest Losses: Benchmarking Thailand's Model for Sri Lanka**

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Post-harvest loss continues to challenge Sri Lanka's fruit and vegetable sector by limiting rural incomes and contributing to food insecurity, posing a significant barrier to sustainable agricultural and rural development. This study examines how a community-based agro-processing model, successfully implemented in Thailand, can be adapted to the Sri Lankan context to address these challenges. The research focuses on identifying scalable, inclusive strategies to reduce post-harvest losses while enhancing value addition and market access for rural producers. Utilizing a qualitative methodology, including a comprehensive literature review and benchmarking analysis of Thailand's rural mini-processing centers, the study explores how similar centers can be strategically established in Sri Lanka's high-yield rural areas. These centers would be supported by targeted training programs empowering both youth and women, collaborative partnerships between universities and industries, and the establishment of agro-entrepreneurship clusters. Thailand's model has demonstrated tangible success in reducing agricultural waste, generating rural employment, and significantly empowering youth and women through skills development and entrepreneurial opportunities. Findings suggest that adapting this model in Sri Lanka can effectively reduce post-harvest loss, improve food shelf life, and expand rural market access. Moreover, integrating food science innovations with entrepreneurial development addresses key gaps in Sri Lanka's food value chains and offers a pathway toward inclusive and sustainable economic growth. The study highlights the need for localized data collection, pilot initiatives, and supportive policy frameworks to validate and scale this approach, offering valuable insights for policymakers, researchers, and community stakeholders dedicated to advancing agricultural value addition, reducing food waste, and improving rural livelihoods.

**Keywords:** Mini-processing centers; Post-harvest loss; Rural development; Women empowerment

***Underlined is the presenting author***



*Paper ID: NCRD2025-102*

## **Analyzing the Determinants of Innovation in Small and Medium Enterprises with Special Reference to Uva Province of Sri Lanka**

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Innovation serves as a vital engine for competitiveness and sustainable growth among Small and Medium Enterprises (SMEs), particularly within developing economies like Sri Lanka. However, their innovativeness seems to be heterogeneous among different provinces. This study investigates the determinants of innovation among SMEs in Uva Province. Uva Province is one of the least developed regions of the country, which suffers from poor infrastructure, insufficient access to finance, and a lack of technical knowledge. This research identifies the most influential factors affecting innovation among small and medium enterprises in this region and seeks to explain how internal and external factors affect their innovative performance. A quantitative research design was adopted, using survey data collected from 300 SMEs across the Badulla and Monaragala districts. A structured questionnaire was used to gather information about the characteristics of the firms, owners, competition, training, technical assistance, and risk-taking behavior. A probit regression model was employed to examine the relationship between innovation adoption and its determinants. The findings reveal that product and marketing innovations are the most common among SMEs in Uva Province, while process and organizational innovations remain comparatively limited. Firm characteristics such as size, location, and registration status significantly affect innovation, with large, urban-based, and formally registered SMEs demonstrating greater innovative capacity. Among owner characteristics, higher education levels, younger age groups, and stronger risk-taking attitudes were found to positively influence innovation. However, access to training and technical assistance showed mixed effects, enhancing process and marketing innovations but showing limited impact on product innovation. Market competition acted as a positive catalyst, driving firms to differentiate. These results emphasize the importance of targeted policy interventions to strengthen financial accessibility, improve the quality and relevance of training programs, and promote inclusive innovation systems. Enhancing digital literacy, facilitating linkages with knowledge institutions, and improving market connectivity will further empower SMEs to compete effectively in dynamic environments. Overall, the study contributes to the understanding of innovation dynamics in rural SMEs and provides practical recommendations for policymakers and development agencies to foster innovation-driven regional development.

**Keywords:** Innovation; Competition; Risk-taking; Training and technical assistance

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Transforming Rural  
Realities for a  
Global Future

# Track 06

**Hospitality & Tourism Industry**

**National Conference on Rural Development (NCRD2025)**  
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*Paper ID: NCRD2025-008*

## **Unlocking Bleisure Potential: Evaluating Destination Competitiveness in Sri Lanka**

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Bleisure tourism, which merges business and leisure travel, has emerged as a growing global trend, offering significant opportunities for destinations such as Sri Lanka. This study aims to evaluate the destination competitiveness of Sri Lanka in developing as a bleisure tourism destination and to propose strategic recommendations for its sustainable growth. The specific objectives are to explore Sri Lanka's current infrastructure and services that support bleisure tourism, identify the key factors influencing destination competitiveness, and propose strategies to enhance its global appeal. The research was geographically limited to the Western Province, comprising Colombo, Kalutara, and Gampaha, as this region serves as the primary hub for both business and leisure travel in the country. Employing a qualitative research design, data were collected through semi-structured interviews with 13 key stakeholders, including tour operators, Destination Management Organisations, and government institutions, selected using purposive sampling. The data were analysed through content analysis to identify significant themes and insights. Findings revealed that while Colombo possesses a well-developed business and leisure infrastructure, other districts within the Western Province face challenges such as inadequate facilities, transport inefficiencies, and safety concerns, which restrict the expansion of bleisure tourism. Despite these limitations, the affordability, cultural richness, and renowned hospitality of Sri Lanka position it as a competitive destination for bleisure travelers. The study recommends enhancing infrastructure, improving transportation networks, promoting natural and cultural attractions, and fostering public-private partnerships to strengthen the destination competitiveness of Sri Lanka in the global bleisure tourism market. Future research should incorporate quantitative or mixed-method approaches and include perspectives from business travellers and accommodation providers to further explore the economic and strategic potential of bleisure tourism in Sri Lanka.

**Keywords:** Bleisure tourism; Business tourism; Destination competitiveness; Sri Lanka; Western Province

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*Paper ID: NCRD2025-010*

## **Fostering Professionalism in Tour Guides: The Role of Self-Regulation and Skill Development in Combating Misconduct in Sri Lanka from the Stakeholders' Perspective**

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Tour guides are brand representatives between the destination and the visitors, and they determine how the tourists will feel about the destination and their perceptions. In Sri Lanka, an increase in misbehaviour and unethical behavior among tour guides has raised a big question about the professionalism and sustainability of the industry in the long run. The research paper is a critical analysis of the professionalism of the tour guides working in Kandy and Sigiriya heritage sites, which were chosen based on the factors of their UNESCO world heritage, the number of tourists visiting them, and also the increasing complaints of unethical guiding behaviours. The study will determine the common types and causes of unprofessionalism and evaluate the efficiency of self-regulation and the development of skills programmes in improving professionalism and reducing malpractice. With the qualitative research approach, data collection was performed based on 28 structured interviews with purposely chosen stakeholders such as government officials, local community representatives, tourists, and staff in training institutions. The content analysis identified three key areas of misconduct that include misinformation, overcharging, and disrespectful/unethical conduct, which are often associated with a lack of training, poor supervision, and peer accountability. The results also show that systematic competency building, frequent training, and a peer form of self-control are positively linked to ethical awareness, quality of service delivery, and satisfaction among the visitors. The paper advises the development of standardized certification, continued professional development schemes, and a self-regulation framework in order to have uniform professional practices among the tour guides. These dimensions need to be reinforced in order to protect cultural values, create better experiences for the visitors, and facilitate sustainable tourism in the major heritage sites in Sri Lanka.

**Keywords:** Kandy; Professionalism; Self-regulation; Sigiriya; Skill development; Tour guide

***Underlined is the presenting author***



*Paper ID: NCRD2025-011*

## **Exploring Domestic Tourist Vandalism Behavior on the UNESCO World Heritage Sites with Special References to the Matale District in Sri Lanka; Government Officials' Perspective**

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Vandalism by tourists in UNESCO World Heritage Sites is a significant concern for the conservation of cultural heritage and the sustainability of tourism in Sri Lanka. Despite regulations and management actions, cases of vandalism in important locations such as Sigiriya and the Dambulla Cave Temple are on the rise, posing a significant threat to heritage conservation and site management. This study examined domestic tourist vandalism in two locations, the attitudes of government officials, and evaluated potential avenues to prevent it. A qualitative research design was employed, involving the selection of 15 government officials from the Central Cultural Fund, Department of Archaeology, Sri Lanka Tourism Development Authority, and law enforcement agencies using a purposive sampling method. The structured interviews were used to gather data, which were analysed with the help of a content analysis to determine the patterns and insights that were relevant. The results show that vandalism is manifested chiefly through graffiti, littering, and physical damage to artifacts. Three key reasons were found, including the absence of cultural sensitivity, the effect of social learning, and a lack of governmental support. Lack of strong enforcement systems, as well as visitor education, were also mentioned. The research suggests that the key to addressing the situation lies in increased regulatory control, targeted awareness campaigns, more sophisticated monitoring devices, and enhanced community involvement to contribute to successful heritage management and help preserve cultural treasures in Sri Lanka.

**Keywords:** Cultural heritage management; Domestic tourist; Governmental viewpoint; UNESCO world heritage sites; Vandalism behavior

***Underlined is the presenting author***





*Paper ID: NCRD2025-012*

## **Impact of User-Generated Visual Contents on Events Branding in Sri Lanka: With Mediating Effect on Attendees' Engagement**

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This research examines the significance of User-Generated Visual Content (UGVC) as a pivotal tool in enhancing event branding within Sri Lanka's growing events industry, while investigating the mediating role of attendees' engagement. Situated in the post-pandemic era, where digital marketing is increasingly dominating traditional methods, this study addresses the critical need for innovative branding strategies to attract and retain event participants. Employing a quantitative approach, a sample of 216 event participants was selected using the convenience sampling technique, who had participated in any kind of event across Sri Lanka and frequently engaged with social media. The data were collected using structured questionnaires and meetings with physical respondents, and analyzed through Partial Least Squares Structural Equation Modeling with SmartPLS software. The study explored the direct impact of User-Generated Visual Content, encompassing dimensions such as content valence, volume, and ratings on event branding, alongside how attendees' engagement, behavioural, emotional, cognitive, and social dimension facilitates this relationship. Findings revealed that User-Generated Visual Content positively influences event branding and significantly enhances attendee engagement, which in turn strengthens the branding outcomes. Furthermore, attendees' engagement partially mediates the relationship between User-Generated Visual Content and event branding, underscoring its critical role in harnessing digital user content for effective event promotion. This demonstrates the strategic importance of integrating User-Generated Visual Content within event marketing frameworks to build a unique and compelling brand identity that resonates with contemporary digital audiences. The study addresses a notable gap in Sri Lanka's event industry literature and offers valuable insights for event planners, marketers, and policymakers in effectively leveraging digital platforms for sustained growth and competitiveness. Recommendations emphasize the need for event organizers to actively encourage and integrate User-Generated Visual Content across all stages of the event lifecycle to maximize engagement and branding potential. The study advocates for future research with larger, more diverse samples and inclusion of managerial perspectives to further refine theoretical and practical understandings in this evolving domain.

**Keywords:** Attendees' engagement; Digital marketing; Event branding; User-generated visual content

***Underlined is the presenting author***



*Paper ID: NCRD2025-018*

## **Exploring the Role of Green Building Resorts Innovation on Sustainable Tourism Development in Sri Lanka: Special Reference to Ella**

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Tourism growth in Ella, Sri Lanka, has led to increased environmental pressures, including energy consumption, waste generation, and construction activities, in an ecologically sensitive landscape. Ella has emerged as a rapidly emerging hotspot due to its biodiversity, natural beauty, and cultural aspects. With the rising tourism, there are pressing environmental issues. The expansion of carbon emissions from resort tourism and transportation, deforestation for infrastructure, and inadequate waste management are degrading natural resources, intensifying hazards such as landslides, water source depletion, and biodiversity loss. Green building resort innovations, encompassing energy efficiency, water management, sustainable materials, and waste systems, offer a sustainable pathway to balance environmental conservation with tourism competitiveness and community benefits. This study examined the prevalence of these practices, the factors that drive their adoption, and the challenges and opportunities that influence their implementation in Ella. A qualitative research design was adopted, involving 15 purposively selected stakeholders comprising government policymakers, resort owners, and sustainability experts. Semi-structured interviews provided rich insights, which were transcribed and analyzed using thematic content analysis. Ethical procedures, including obtaining informed consent, maintaining confidentiality, and adhering to institutional guidelines, were strictly observed. Findings indicate that resorts are starting to adopt renewable energy systems, LED lighting, smart controls, passive architectural designs, rainwater harvesting, greywater reuse, and waste segregation and composting. Locally sourced, eco-friendly materials, such as bamboo and clay, were also used to minimize carbon impacts while preserving cultural authenticity. Four antecedents consistently shaped adoption: supportive policy and certification frameworks, market and economic incentives, environmental and social imperatives, and proactive leadership. Despite progress, significant barriers remain, including high initial investment costs, weak governance and enforcement, and limited technical expertise. The discussion highlights that green innovations are shifting from basic compliance to strategic positioning, enhancing brand value and guest experiences. Coordinated action among government, industry, and communities through incentives, finance, and capacity building is essential to scale sustainable practices and safeguard Ella's tourism future.

**Keywords:** Ecotourism; Green building; Renewable energy; Resort innovation; Sustainable tourism

***Underlined is the presenting author***



*Paper ID: NCRD2025-022*

## **Exploring the Potential for Developing Phygital Experience in Cultural Heritage Sites in Sri Lanka: A Case Study of Sigiriya**

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This study investigates the potential for integrating phygital (physical + digital) experiences at Sigiriya, a UNESCO World Heritage Site in Sri Lanka, to address existing gaps in visitor engagement and educational delivery. The research highlights a critical need to modernize heritage interpretation through digital technologies, thereby enhancing accessibility and sustainability. Utilizing a qualitative approach, in-depth interviews were conducted with 17 key stakeholders, including foreign tourists and government officials, to capture diverse perspectives on the adoption of augmented reality, virtual reality, and interactive applications. Findings revealed a strong potential for phygital tools to significantly improve educational outcomes through immersive reconstructions, increase visitor satisfaction via personalized engagement, and support non-invasive cultural preservation. However, significant challenges include technical limitations such as connectivity issues, financial constraints for development and maintenance, and concerns regarding cultural authenticity and user accessibility. The study concludes that a strategically implemented phygital model, developed through community-involved pilot schemes and user-friendly design, can transform Sigiriya into a benchmark for sustainable, technology-enhanced heritage tourism. This research provides a foundational framework for adopting phygital solutions in rural cultural sites, striking a balance between innovation and preservation to ensure their relevance for future generations.

**Keywords:** Cultural heritage; Phygital experience; Rural tourism; Sigiriya; Sustainable development; Technology integration

***Underlined is the presenting author***



*Paper ID: NCRD2025-031*

## **Impact of Overtourism on Destination Sustainability: Challenges and Management Strategies at the Temple of the Tooth Relic, Kandy, Sri Lanka**

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Tourism is considered one of the major contributors to the Sri Lankan economy, supporting cultural exchange and creating employment opportunities. However, the increasing number of visitors has led to the emergence of overtourism, which is a serious threat to the sustainability of destinations. The Temple of the Tooth Relic in Kandy, one of the most revered Buddhist shrines and a UNESCO World Heritage Site, is currently facing pressure from both domestic pilgrims and international tourists. As a significant cultural and religious attraction, the large number of daily visitors has led to significant overcrowding. This excessive tourist flow has created pressure on heritage conservation, the commercialization of sacred spaces, and interruptions to community life. This study focuses on examining the impacts of overtourism on the cultural, social, environmental, and economic sustainability of the Temple of the Tooth Relic, analyzing the effectiveness of existing management strategies, and suggesting sustainable approaches to balance tourism and heritage preservation. A mixed-methods approach was used to provide a comprehensive understanding of the impacts of overtourism. Structured questionnaires were administered to a sample of 250 tourists and 150 residents in Kandy city. Overcrowding, visitor satisfaction, cultural sensitivity, and community well-being were measured. Semi-structured interviews were conducted with key stakeholders, including temple authorities, local government officials, and business operators. Observations carried out during both peak (Esala Perahera) and off-peak periods recorded crowd flows, visitor behavior, signage effectiveness, and commercial activities within and around the temple premises. The findings provide insight into how overtourism affects the temple's authenticity, the quality of life for the local community, and the overall visitor experience. Recommendations for policymakers and heritage managers on sustainable strategies that help balance cultural preservation, community wellbeing, and tourism development. Furthermore, the study supports local and regional development by promoting a more equitable distribution of tourism benefits by enhancing local participation and governance in destination management. Ultimately, the research advances understanding of overtourism management in heritage and religious destinations, offering broader implications for sustainable tourism in Sri Lanka and globally.

**Keywords:** Community impacts; Heritage management; Overtourism; Sustainability; Temple of the Sacred Tooth Relic

***Underlined is the presenting author***





*Paper ID: NCRD2025-037*

## **The Technological-Based Language Solutions to Enhance Eco-Tourism in the Coastal Village of Vidathaltivu in Mannar District, Sri Lanka**

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Language barriers present a significant impediment to the growth of community-based ecotourism in rural and post-conflict settings. This study examines a dual-pronged technological and pedagogical intervention aimed at addressing communication challenges between the local Tamil-speaking community in the coastal village of Vidathaltivu and English- or Sinhala-speaking tourists. The research addresses a critical gap by synergistically combining targeted language training with real-time translation technology, an approach that has been under-explored in such contexts. Guided by a Participatory Action Research (PAR) methodology, the study engaged a purposive sample of 20 local tourism service providers over a six-month period. The process began with a qualitative needs assessment, which identified key communication breakdown scenarios: explaining natural sites, price bargaining, describing local cuisine, homestay instructions, and giving directions. In response, a two-fold intervention was implemented. First, a context-specific English language module was developed, focusing on high-frequency phrases related to tourism, and delivered via a flexible YouTube channel. Second, practical training was provided on using smartphone-based Google Translate, specifically its real-time conversation mode. Results demonstrated a substantial increase in participants' self-efficacy, with mean confidence scores for tourist communication rising from 1.8 to 4.1 on a 5-point Likert scale. Observational data confirmed a dramatic reduction in interpreter dependency, with 17 of the 20 participants achieving transactional independence for basic to moderate interactions, thereby enhancing local economic empowerment by retaining a larger share of tourism income. Qualitative feedback from tourists indicated a more authentic and immersive experience facilitated by direct communication with locals. The interventions were found to be complementary, with foundational language skills building confidence and technology serving as a backup for complex queries. Challenges included varying levels of digital literacy and intermittent network connectivity, highlighting the need for tailored support and offline solutions. The study concludes that this affordable and scalable model effectively enhances both the socio-economic potential of the community and the quality of the tourist experience, offering a viable framework for similar rural ecotourism destinations in Sri Lanka and globally.

**Keywords:** Community empowerment; Eco-tourism; Language barrier; Rural development; Technology integration

***Underlined is the presenting author***



*Paper ID: NCRD2025-045*

## **Transforming Colombo into a Tourism Destination City: A Comprehensive Analysis on the Strategic Role of Port City, Colombo, Sri Lanka**

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The tourism sector in Sri Lanka is currently facing a critical revenue paradox, as tourist arrivals in early 2025 have returned to 2018 levels, but tourism earnings remain lower. This decline reflects structural weaknesses in value capture and the absence of high-yield urban tourism. Despite being the nation's commercial capital and primary gateway, Colombo continues to function as a transit city, where tourists spend only one to two days before departing to other regions. The city contributes minimally to national tourism revenue due to its limited leisure infrastructure, the absence of luxury attractions, and a lack of integrated tourism planning. This research investigates how the Port City project, a USD 1.4 billion mixed-use development and Sri Lanka's first multi-services Special Economic Zone, can transform Colombo into a multi-day, high-value tourism destination. A qualitative research approach was employed, consisting of a semi-structured focus group discussion with four senior representatives of China Harbour Engineering Company, Port City Colombo, and participant observations. Data were analyzed using reflexive thematic analysis to identify recurring themes reflecting Port City's strategic influence on tourism transformation in Colombo City. Findings revealed six key mechanisms that collectively reposition Colombo as a luxury-led urban tourism hub through the development of Colombo Port City, enhancing visitor duration, spending patterns, and destination image such as luxury marina and nightlife ecosystems promoting high-end leisure, international-standard MICE facilities leveraging South Asia's geopolitical neutrality, protected beach access and swimmable lagoon infrastructure enhancing urban recreation, medical and educational facilities encouraging long-stay tourism, integrated entertainment and retail complexes fostering lifestyle-oriented visitation and Special Economic Zone frameworks attracting global brands and foreign direct investment. The study concludes that Port City serves as a catalytic redevelopment model redefining Colombo's role within the tourism economy of Sri Lanka. Given the vision of the central government in 2041, policymakers must immediately develop a comprehensive policy framework to sustain infrastructure quality and service standards.

**Keywords:** Luxury tourism; Port City Colombo; Tourism development; Urban tourism

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Paper ID: NCRD2025-063

## From Underutilized Potential to Community Benefit: Mapping Barriers and Capacity Needs for Eco-Cultural Tourism at Fa Hien Cave

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Tourism can drive rural transformation, but sustainable outcomes require meaningful local participation. *Fa Hien Cave*, located in Pahiyangala, Bulathsinhala, Kalutara District, is an archaeologically and culturally significant site whose tourism potential remains underutilized, and from which the surrounding communities derive limited benefits. This paper examines the community's perception, participation levels, and practical contributions to the development of eco-cultural tourism in Yatagampitiya village. A mixed-methods approach was adopted to combine quantification with contextual explanation: a stratified household survey (stratified by proximity to the cave and primary occupation) (n = 100 households within a 5 km radius) provided measurable indicators of participation, while open-ended responses were thematically analysed to reveal motivations, barriers, and local priorities. This design enables both the reliable estimation of participation patterns and an in-depth understanding of the social and cultural drivers that explain these patterns, thereby justifying the mixed-methods approach by linking quantitative assessment with qualitative depth. Results show strong community willingness to engage in tourism planning and stewardship, with a preference for entrepreneurship and community-managed initiatives that retain benefits locally. Principal barriers identified were limited financial resources, skill gaps in hospitality and heritage interpretation, and inadequate infrastructure. While some households welcomed wage employment, most respondents prioritized autonomy, capacity-building, and transparent, representative leadership structures to manage tourism benefits equitably. Based on these findings, we recommend targeted capacity-building initiatives for guiding, homestay management, handicraft commercialization, and microfinance support for community enterprises, as well as infrastructural improvements and participatory governance mechanisms that institutionalize local representation in planning processes. Implementing these measures can improve livelihood outcomes, strengthen heritage conservation, and position *Fa Hien Cave* as a model for community-led rural transformation. This study contributes practical, evidence-based guidance for policymakers, heritage managers, and local authorities aiming to integrate cultural heritage into inclusive rural development pathways.

**Keywords:** Capacity building; Community participation; Eco-cultural tourism; Heritage management; Rural development

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*Paper ID: NCRD2025-074*

## **A Study on Sustainable Hospitality and Tourism Development in Kalukale Village: A Community-Centric Ecotourism Model**

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This work-in-progress study investigates the pressing issue of socio-economic underdevelopment in Kalukale village, Rideemaliyadda, which persists despite its rich endowment of natural and cultural assets. The research problem centers on the reliance of the community on vulnerable livelihoods and the threat of youth migration, creating an urgent need for sustainable economic models. The primary objective is to design and propose a community-centric ecotourism model tailored to Kalukale's unique context. The methodology will employ a qualitative case-study approach, utilizing purposive sampling to engage approximately 40 household heads and key community informants. Data will be collected through in-depth interviews, focus group discussions, and direct observation, and analyzed using thematic analysis. The intended findings are expected to yield a comprehensive, phased development plan encompassing eco-lodging, adventure, and agri-tourism, underpinned by a community-based management framework. The study concludes by projecting that this model will serve as a replicable blueprint for transforming rural realities, with significant implications for policies aimed at creating sustainable livelihoods and reversing rural-urban migration trends in Sri Lanka.

**Keywords:** Community-based tourism; Eco-tourism; Kalukale; Rural development; Sustainable livelihoods

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*Paper ID :NCRD2025-090*

## **Evaluating the Stakeholder Roles for Sustainable Management of Pekoe Nature Trail in the Central Province of Sri Lanka**

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The Pekoe Trail is a 300-kilometre route through the Central Highlands, representing a leading initiative that integrates environmental conservation, nature-based tourism, and local economic development. Thus, this study identified the roles of key stakeholders involved in the sustainable development and management of the Pekoe Nature Trail in the Central Province of Sri Lanka. The study employed a qualitative methodology, collecting data from semi-structured interviews with 12 key industry stakeholders. The sampling technique used in the study was purposive sampling, and the sample represents hotel owners, tour guides, accommodation operators, facility operators, trail operators, adventure businesses, travel agencies, and homestay operators. Respondents were selected based on their overriding positions in driving and responding to eco-tourism processes. Data were analyzed through the thematic analysis to identify patterns and themes related to stakeholder roles, responsibilities, and their influence on sustainability outcomes. The study revealed that local communities play an essential role in the development of the nature trail by providing accommodation, guiding services, and promotional support. Without effective stakeholder roles, limited coordination, and weak communication networks, collective effectiveness is restricted. The limitations of proper facilitations, such as rest areas and waste management systems, limit the eco-friendly potential of the Pekoe nature trails. Addressing these issues through coordinated stakeholder action, clear role definition, and improved infrastructure is a prominent factor for ensuring the long-term sustainability of the Pekoe Nature Trail.

**Keywords:** Central Province; Eco tourism; Pekoe nature trail; Stakeholder roles; Sustainable tourism

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Transforming Rural  
Realities for a  
Global Future

# Track 07

## Human Resource Development

**National Conference on Rural Development (NCRD2025)**  
27<sup>th</sup> November 2025 @ Uva Wellassa University, Badulla, Sri Lanka.



Paper ID: NCRD2025-004

## **Rural Development and Female Labour Force Participation: HRD Factors Influencing Female Labour Force Participation with Special Reference to Siyambalanduwa Divisional Secretariat, Monaragala District, Sri Lanka**

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Female labour force participation (FLFP) is widely recognized as a vital component of gender equality, rural development, and national economic growth. However, despite the high literacy rate among women in Sri Lanka, their participation in the labour market, particularly in rural areas, remains comparatively low. This study was conducted in the Siyambalanduwa Divisional Secretariat of the Monaragala District, where female participation is reported at only 31.5 percent. The study explores the role of Human Resource Development (HRD) factors educational attainment, vocational training, and access to technology, in shaping women's engagement in the labour market. A quantitative, cross-sectional research design was adopted, and data were collected from 100 women aged 15 years and above using a structured questionnaire. The reliability of the measures was confirmed through Cronbach's alpha values, and data were analyzed using descriptive statistics, correlation, and multiple regression techniques. The results indicate that all three HRD factors have a significant and positive effect on FLFP. Educational attainment ( $\beta = 0.206, P < 0.05$ ), vocational training ( $\beta = 0.273, P < 0.01$ ), and technology and digital literacy ( $\beta = 0.546, P < 0.001$ ) were identified as key predictors, with technology emerging as the strongest contributor. Correlation analysis further revealed strong interconnections among these factors, suggesting that improvements in one area reinforce progress in others. The findings highlight that enhancing HRD potentials among rural women serves as a direct pathway to rural transformation by fostering a more skilled, technologically empowered, and economically active female workforce. Such empowerment leads to diversified livelihoods, poverty alleviation, and the creation of resilient rural economies. Therefore, strengthening access to vocational and digital education, expanding community-based training centers, and integrating technology into rural education systems are essential strategies. These HRD-driven interventions provide a sustainable framework for inclusive, gender-responsive rural development and align with Sri Lanka's broader vision of transforming rural realities for a global future.

**Keywords:** Digital literacy; Educational attainment; Female labour force participation; Human Resource Development (HRD); Vocational training

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*Paper ID: NCRD2025-032*

## **Impact of Occupational Health and Safety (OHS) Practices on Employee Engagement: A Study with Pharmaceutical Manufacturing Industry in Kandy District**

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Occupational Health and Safety (OSH) play a crucial role in ensuring employee well-being, which directly affects engagement in the workplace. This study examines the impact of OSH on employee engagement in the pharmaceutical industry in the Kandy District, Sri Lanka. The research focuses on key factors such as information and training, safety awareness, employee behavior, the role of supervisors, and health and safety reporting mechanisms. A quantitative approach was used, collecting data from 206 operational-level employees through a structured questionnaire and analyzing it using SPSS. The analysis revealed a significant and positive relationship between OSH practices and employee engagement. Among all OSH factors, information and training had the greatest impact, followed by safety awareness, employee behavior, supervisory support, and reporting mechanisms. The results confirm that strengthening OSH systems enhances workplace safety, employee motivation, and organizational commitment. Considering the findings, pharmaceutical companies should focus on integrated OSH policies to strengthen employee participation. Recommendations include improving reporting procedures, enhancing supervisory involvement, and promoting continuous safety training. Future research could examine cross-industry comparisons and qualitative insights on OSH perceptions.

**Keywords:** Employee engagement; Occupational Safety and Health (OSH); Pharmaceutical industry; Workplace safety

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*Paper ID: NCRD2025-041*

## **Behind the Counter and Beyond: Partner Support, Harassment, and Institutional Gaps in Women's Small Businesses in Yatiyanthota**

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Women entrepreneurship in Sri Lanka has been increasingly recognized as a catalyst for rural development and household empowerment. Yet, women's engagement in small businesses often unfolds within unequal social structures and institutional neglect. This study explores the complex interplay of partner support, harassment, and institutional gaps that shape the lived experiences of women entrepreneurs in the Yatiyanthota Pradeshiya Sabha area. The research specifically examines how familial dynamics, social stigma, and local governance frameworks affect women's entrepreneurial trajectories and well-being. Adopting a qualitative phenomenological approach, the study draws on thirty semi-structured interviews with women engaged in diverse small-scale businesses such as food processing, tailoring, and craft production. The participants were selected through purposive sampling to reflect variations in age, marital status, and business type. Data were analysed thematically to capture recurring patterns in women's narratives, focusing on three central dimensions: domestic and partner relations, experiences of harassment, and institutional engagement. Preliminary findings reveal that while some partners and family members provide moral and financial assistance, others impose restrictions or demand control over business income. Many respondents reported facing subtle and overt forms of harassment, from verbal abuse in marketplaces to social scrutiny questioning their mobility and independence. Institutional support mechanisms, including local government initiatives and credit schemes, were found to be inadequate, poorly coordinated, and largely insensitive to women's safety and socio-cultural constraints. Despite these challenges, women demonstrate resilience through informal peer networks and self-driven coping strategies that sustain their entrepreneurial ambitions. The study underscores the need for a more gender-responsive local governance framework that addresses both social and structural barriers to women's entrepreneurship. It recommends targeted interventions such as gender-sensitization of local officers, safe marketplace initiatives, and inclusive microenterprise policies to foster equitable participation of women in rural economies. By amplifying the voices of women entrepreneurs, this research contributes to the discourse on gender, power, and institutional accountability in local development.

**Keywords:** Empowerment; Gender dynamics; Harassment; Institutional support; Rural women entrepreneurs

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*Paper ID: NCRD2025-056*

## **A Study on the Job Satisfaction of Field Officers Attached to the Ratmalana Divisional Secretariat, Colombo District**

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This study explores the level of job satisfaction among field officers working under the Ratmalana Divisional Secretariat in the Colombo District. The research focuses on identifying the main factors that influence their satisfaction and dissatisfaction, both internal and external, with the ultimate aim of proposing measures to enhance their professional fulfillment. A sample of 30 field officers, including Development Officers, Grama Niladhari Officers, and Samurdhi Development Officers, was selected for the study. Data were collected through questionnaires and analyzed qualitatively and quantitatively. Findings reveal that the overall job satisfaction level of field officers remains at a moderate or low level, with significant dissatisfaction observed among Development and Grama Niladhari Officers. The key factors leading to dissatisfaction include inadequate salaries and allowances, insufficient office facilities, limited opportunities for promotion, and a lack of necessary resources for field operations. However, positive aspects such as supportive supervision, cooperation among colleagues, and the sense of social value attached to their service were identified as internal motivators contributing to satisfaction. The study concludes that improving both internal and external factors is essential to enhancing job satisfaction among field officers. It recommends updating salary structures, improving working conditions, strengthening administrative support, expanding professional development opportunities, and introducing motivation and recognition programs to sustain morale and efficiency.

**Keywords:** Development officers; Field officers; Grama Niladhari officers; Job satisfaction

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*Paper ID: NCRD2025-061*

## **The Impact of Emotional Intelligence on Decision-Making Styles of State School Teachers in Sri Lanka**

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This paper discusses the impact of emotional intelligence (EI) on the decision-making styles of state school teachers in Sri Lanka. Specifically, the Gampaha district shows a high student-teacher ratio and concerning rates of child abuse, emphasizing the need for this investigation. As incidents of child abuse and emotional distress in schools gain increasing attention, it is more important than ever to find out how teachers' EI influences their decisions. The study mainly used Goleman's model of Emotional Intelligence, examining its four dimensions, including self-awareness, self-management, social awareness, and relationship management. The research uses a quantitative approach through a stratified sampling technique to survey 375 teachers in national and provincial schools. Participants were selected proportionally from 20 national and 515 provincial schools. A structured questionnaire, employing a five-point Likert scale, was used to collect data, and SPSS was used for analysis according to EI dimensions and two primary decision-making styles: rational and intuitive. The reliability of the scales used was confirmed with Cronbach's Alpha values exceeding 0.7 for both Emotional Intelligence (0.728) and Decision Making (0.737) constructs. The results show that EI was a strong predictor of decision-making style, accounting for 54.6% of the variance between styles. Furthermore, Regression analysis revealed that Emotional Intelligence was the most significant predictor (Beta = .734,  $P < .001$ ) among the variables considered. High EI teachers predominantly used rational decision-making, characterized by logical and systematic thinking, using intuitive styles in stressful situations or when quick judgments were necessary. Surprisingly, demographic factors such as age and work experience did not have any significant impact. The study suggests EI training as part of teacher education to improve decision-making and classroom performance. These findings aim to inform teacher training programs and educational policies to facilitate safer and more supportive school environments.

**Keywords:** Decision making styles; Emotional intelligence; Sri Lanka; Teachers

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*Paper ID: NCRD2025-065*

## **The Impact of Loan Recovery Strategies on the Psychological Well-Being of Rural Women Entrepreneurs: Special Reference to Matale District, Sri Lanka**

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Microfinance has contributed vastly to rural women's entrepreneurship and small-scale business development in Sri Lanka, which leads to rural development. Even though its economic benefits are widely recognized, insufficient attention has been given to the psychological consequences of these loan recovery strategies. This research aims to reveal the impact of microfinance loan recovery strategies on the psychological well-being of the rural women entrepreneurs in the Matale district, Sri Lanka. This study adopted a cross-sectional quantitative research design by gathering quantitative insight from 100 women entrepreneurs using a purposive sampling technique. Psychological well-being was measured using an adapted version of the standard general health questionnaire developed by Goldberg in 1970, and perception of loan recovery strategies was measured through a standard questionnaire adapted from previously validated research. The findings of the study demonstrated a significant positive relationship between aggressive loan recovery strategies and elevated psychological distress, indicating that this loan recovery pressure directly undermines the women's psychological well-being. Additionally, it was found that higher experience in business leads to low psychological distress, and the high count of dependents and household headship enhances the stress level by lowering psychological well-being. Meanwhile, the level of education indicated no significant impact on psychological distress. In conclusion, this study reveals that microfinance can have hidden psychological costs for rural female entrepreneurs despite its contribution towards women's empowerment and business development. This study recommends the importance of adopting healthy and flexible loan recovery strategies, such as grace periods, offering finance management guidance, and counseling programs to encourage sustainable entrepreneurship and mental well-being. Microfinance institutions are able to contribute to the national vision of transforming rural realities into a global future by addressing these key challenges and enhancing psychological resilience and sustainable women entrepreneurship, apart from financial empowerment.

**Keywords:** Loan recovery strategies; Microfinance; Psychological distress; Psychological well-being; Women empowerment; Women entrepreneurship

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*Paper ID: NCRD2025-078*

## **Modern Trends in Construction Law: Evaluating the Impact of Smart Contracts and Alternative Dispute Resolution in Sri Lanka's Construction**

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The construction industry is a vital, yet inherently complex and dispute-prone, sector of modern economies, providing essential infrastructure and contributing substantially to national growth. The legal framework governing this industry, which is deeply intertwined with contract law, defines the roles, obligations, and risk allocations among numerous stakeholders, including project owners, contractors, and design professionals. Despite the existence of a regulatory framework in Sri Lanka, such as the Construction Industry Development Act No. 33 of 2014 and standard forms from the Institute for Construction Training and Development (ICTAD), the sector continues to grapple with significant issues like ineffective risk allocation, contract interpretation, and dispute resolution. Many building contracts fail to adequately address complex events like variations, delays, and defective performance, leading to a high frequency of disputes. Furthermore, an unwillingness to adopt advanced mechanisms, specifically Alternative Dispute Resolution (ADR) methods and smart contract technology, impedes the process efficiency and transparency. This study employs a qualitative, doctrinal methodology, augmented by a comparative approach, to analyze the application of legal principles within the Sri Lankan context against international standards such as FIDIC guidelines. The research examines emerging trends, evaluates the legal implications and effectiveness of smart contracts in managing projects, and analyzes the role of ADR methods, including arbitration, mediation, and adjudication, in resolving construction disputes in Sri Lanka.

**Keywords:** Alternative Dispute Resolution (ADR); Contract law; Construction law; FIDIC; ICTAD; Smart contracts

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Paper ID: NCRD2025-083

## **Intrinsic Motivation and Employee Engagement: The Moderating Role of Generational Differences in Sri Lanka from the Self-Determination Theory Perspective**

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Sri Lankan organizations face a critical challenge in sustaining a motivated, engaged workforce during rapid technological, social, and demographic change. This study examines how intrinsic motivation factors operationalized through Self-Determination Theory, namely autonomy, competence, and relatedness, shape employee engagement, and most importantly, whether generational differences moderate these relationships. A cross-sectional survey of employees from multiple industries ( $n = 374$ ) captured SDT needs, autonomy, competence, and relatedness, and generational cohort (Baby Boomers, Gen X, Millennials, Gen Z). Reliability was acceptable for all independent constructs ( $\alpha > 0.7$ ); the engagement scale was marginally acceptable ( $\alpha = 0.676$ ). Analyses (descriptive statistics, correlations, multiple regression, and hierarchical moderation with Gen Z as the reference) showed that autonomy and relatedness significantly and positively predicted engagement, while competence did not. The model explained 51.3% of the variance in engagement ( $R^2 = 0.513$ ), with no autocorrelation concerns (Durbin-Watson = 1.998). Relatedness was the strongest predictor ( $\beta = 0.627$ ,  $P < 0.05$ ), indicating the importance of social connection and belonging in the Sri Lankan context. Results of the moderation effect test indicated higher overall engagement for Millennials ( $B = 2.232$ ,  $P < 0.05$ ) and Gen X ( $B = 3.719$ ,  $P < 0.01$ ) compared to Gen Z, but weaker autonomy and relatedness effects for these older cohorts compared to Gen Z. Competence showed no moderating effects that were significantly different across generations. The findings emphasize the central role of autonomy-supportive and relationship-rich climates while highlighting generational differences: although older cohorts report higher engagement levels, Gen Z appears more sensitive to basic need fulfilment. Practically, organizations should adopt generation-responsive engagement strategies that strengthen autonomy and relatedness, tailored to cohort-specific motivational profiles. The study extends the applicability of Self-Determination Theory in a collectivist, non-Western setting and offers evidence-based guidance for designing inclusive engagement interventions in Sri Lanka.

**Keywords:** Autonomy; Competence; Employee engagement; Generational differences; Relatedness

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*Paper ID: NCRD2025-091*

## **Impact of Transformational Leadership on Organizational Sustainability through Innovative Performance: Evidence from Apparel Industries in Northern Province**

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The apparel industry is a key contributor to Sri Lanka's economy, yet apparel firms in the Northern Province face unique challenges such as resource limitations and the lingering impact of post-conflict reconstruction. These challenges heighten the need for strong leadership that promotes both innovation and sustainability. This study aims to examine the impact of transformational leadership (TL) on organizational sustainability (OS), while analyzing the mediating role of innovative performance (IP) within the apparel sector. Guided by the Full Range Leadership Model and Amabile's Componential Theory of Creativity, this study adopted a positivist philosophy and a deductive quantitative approach. Data were collected through a structured questionnaire from 132 executive-level employees across six apparel firms in the Northern Province. Statistical analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4 software to assess both direct and indirect relationships, with mediation confirmed through bootstrapping procedures. Results revealed that TL has a significant positive effect on OS ( $\beta=0.502$ ,  $P<0.001$ ) and IP ( $\beta=0.792$ ,  $P<0.001$ ). IP also significantly influences OS ( $\beta=0.448$ ,  $P<0.001$ ). The mediation test indicated a statistically significant partial mediating effect of IP between TL and OS ( $\beta=0.355$ ,  $P<0.001$ ), explaining 41% of the total variance. These findings establish that transformational leaders enhance sustainability not only by shaping strategic vision and ethical practices but also by fostering innovation that drives sustainable outcomes across economic, social, and environmental dimensions. The study contributes new empirical evidence to the limited literature on leadership and sustainability in Sri Lanka's post-conflict apparel sector. It recommends leadership development initiatives that nurture transformational qualities and innovation-friendly cultures to strengthen the region's sustainable competitiveness.

**Keywords:** Apparel industry; Innovative performance; Northern province; Organizational sustainability; Transformational leadership

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*Paper ID: NCRD2025-096*

## **The Dialogic Transformation Theory: A Framework for Enhancing Pedagogical Empowerment among Rural Development Sewing Instructors**

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This working paper presents a study in progress that investigates the efficacy of the Dialogic Transformation Theory (DTT) as a novel framework for the professional development of Government Sewing Instructors within Rural Women Development Centres (RWDCs) in Uva Province. Challenging traditional deficit-based training, DTT conceptualizes sustainable empowerment as a dialogic process of discovering and expanding pre-existing internal capacities. The core methodological innovation is the application of "Competency Archaeology," a structured dialogic process designed to unearth and reframe instructors' latent, experience-based skills, such as adaptive communication and intuitive student engagement, into a systematized professional identity. Employing a pre-post micro-intervention design with a census sample of 26 instructors, this mixed-methods study will analyze shifts in key variables: instructors' self-perception, their application of discovered capabilities in pedagogy, and their sense of professional agency. The findings from this work-in-progress are anticipated to contribute a sustainable, asset-based model for instructor development, with implications for policy aimed at leveraging existing human resources to achieve more authentic and resilient educational outcomes in rural communities.

**Keywords:** Asset-based development; Competency archaeology; Dialogic transformation Theory (DTT); Government sewing instructors; Pedagogical empowerment; Rural Women Development Centers (RWDCs)

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*Paper ID: NCRD2025-098*

## **The Interplay of Public Servant Job Satisfaction and Service Delivery Efficacy: A Study on Rural Communities and Rural Development Societies**

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Efficient public service delivery is paramount for transforming rural realities. In Sri Lanka, the human resource factor within its pivotal Divisional Secretariats (DS), specifically employee job satisfaction, is a critical but under-researched element affecting service quality. This study investigates the impact of public servant job satisfaction on the efficacy of services delivered to rural communities and Rural Development Societies (RDSs) in the Meegahakiula DS. A mixed-methods, correlational approach was employed. Structured questionnaires were administered to a sample of 54 DS employees and 110 service recipients/RDS members. Data analysis, using descriptive statistics and Pearson's correlation, has quantified the relationship between key employee satisfaction dimensions and public satisfaction metrics. Preliminary results indicate a significant positive correlation, with factors such as superior appreciation and working conditions strongly linked to staff courtesy and timeliness of service. This demonstrates that internal staff morale is a direct determinant of external service efficacy. The findings provide actionable insights for policymakers to design targeted human resource strategies, fostering a more motivated workforce and an effective service delivery system crucial for sustainable rural development.

**Keywords:** Divisional secretariats; Employee engagement; Public service motivation; Rural Development societies (RDSs); Service quality; Sri Lanka

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*Paper ID: NCRD2025-100*

## **Constitutional Ambiguity and Administrative Coordination: Cadre Management Challenges in Sri Lanka's Provincial Rural Development Departments (A Working Paper)**

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This working paper investigates the systemic challenges in cadre management within Sri Lanka's Provincial Departments of Rural Development, stemming from the constitutional ambiguity between national and provincial administrative powers. The research posits that the national government's authority to create all-island services like the Sri Lanka Administrative Service (SLAS) clashes with the provincial councils' constitutional power to formulate their own statutes. Initial findings from a preliminary document analysis of the SLAS Service Minute and select Provincial Statutes confirm a clear juridical overlap. This has created fragmented approval processes, contested leadership appointments, and inter-governmental friction. Utilizing a designed mixed-methods approach, this ongoing study will next employ surveys and interviews to empirically assess the impact of this administrative fragmentation on job satisfaction and service delivery. The study concludes that reconciling this constitutional ambiguity is critical for administrative coherence and recommends a policy framework that balances national standards with provincial autonomy, the development of which will be a key output of the completed research.

**Keywords:** Administrative law; Devolution; Intergovernmental relations; Public administration; Rural development; Sri Lanka Administrative Service (SLAS)

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