

THE IMPACT OF EMPOWERMENT ON MARRIED WOMEN THROUGH SELF-EMPLOYMENT IN RURAL TOURISM

Aleksandra Vujko¹, Olgica Zečević Stanojević², Lepasava Zečević³

Abstract

Previous research has shown that women feel empowered if they are a part of some associations. However, it has also been shown that rural women are particularly sensitive category. There are a largest number of these women, so they represent very fascinating interest group. The aim of the paper is to show how tourism directly or indirectly influences the empowerment of married rural women, and that they thus become more independent and more equal members of community. The research is conducted on a sample of 513 rural women, and the results showed that the participants in most cases are married women with children, that the main motive for starting a business is “caring for others”, that the problem they face when starting a business is “the lack of initial capital”, and that from all tourism jobs they choose making traditional products and souvenirs, as well as engaging in rural tourism (providing food and beverage services).

Key words: *women’s empowerment, self-employment, women’s entrepreneurship, rural tourism*

Introduction

Serbian society has been described as a patriarchal one. This particularly refers to rural areas. Women feel inferior in such an environment.(Seguino,

-
- 1 *Aleksandra Vujko*, Associate Professor, European University, Faculty of European Business and Marketing (Vojvode Dobrnjca 15, Belgrade 11000, Serbia); University of Business Studies, Faculty of Tourism and Hotel Management (Jovana Dučića 23a, Banja Luka 78000, Republic of Srpska); Phone: +381 64 914 2645, e-mail: aleksandravujko@yahoo.com; ORCID ID (0000-0001-8684-4228)
 - 2 *Olgica Zečević Stanojević*, Full Professor, European University, Faculty of European Business and Marketing (Vojvode Dobrnjca 15, Belgrade 11000, Serbia), Phone: +381 63 233599; e-mail: olgicazs@gmail.com .
 - 3 *Lepasava Zečević*, Full Professor, European University, Faculty of European Business and Marketing (Vojvode Dobrnjca 15, Belgrade 11000, Serbia), Phone: +381 63 233599; e-mail: bekaz70@gmail.com

2000), and are often victims of domestic violence, whether physical or verbal abuse. With feelings of inferiority, dissatisfaction also grows, so it often happens that a woman withdraws into herself and spends her life as a silent observer (Agarwal, 1997). In such an environment, a woman is “doomed” to a repressed position and a complete dependence on a man.

The concept of women’s entrepreneurship in Serbia became relevant in the second half of the 1990s. (Anderson, Eswaran, 2009). In that sense, workshops and education of women were organized, with the aim of raising women’s awareness that they can take “their lives into their own hands”. In the last 15-20 years, things have gradually changed. The number of women enterprises has increased (Rao, 2011), and the structure has changed so apart from traditional “female” activities, women’s enterprises have appeared in the areas of business which are less labor intensive, mostly in the area of services, such as ICT, bookkeeping, intellectual services (financial consulting, human resource management, education), etc. Changes continue, and lately, women’s education has been “moving” from cities to villages (Reddy et al., 2003). Research has shown that rural women are particularly sensitive category and that they need more help than women in cities (Vujko et al., 2019; Maksimović et al., 2019).

The problem was how and in which way to approach women in the villages and how to gain their trust. It has been systematically done; so as the bases of the development, many women’s organizations and other associations appeared (Suja, 2012) in which rural women could finally find the most valuable resource of the 21st century i.e. information. Rural women needed some time to realize that they also have the possibility to change things and to contribute. Women’s organizations started empowering women and soon things got visibly better. An empowered woman is more independent, stronger and self-sufficient i.e. more satisfied with her.

Economic independence of a woman gives a number of positive effects, most importantly, such a woman is more productive and thus, a more effective and efficient member of society. Women’s associations for women’s empowerment have shown that tourism is one of the most effective ways to empower women in rural areas. In this regard, tourism aims primarily at economic women’s empowerment, and also at developing and promoting of entrepreneurial spirit, encouraging entrepreneurship among unemployed women, as well as improving efficiency and institutional support of business and women’s entrepreneurship development.

Literature review

What is women's empowerment?

In recent days, there has been a growing debate about what represents *women's empowerment*, and opinions are moving in different directions, from economic to sociological (Kabeer, 2005, Narayan, 2002). Kabeer qualifies her argument by suggesting there are three interrelated dimensions required for women to be empowered to make decisions in their lives: (1) access to resources, including preconditions; (2) agency, including process; and (3) achievements, including outcomes (p. 437). As a theoretical construct, "women's empowerment" often has a certain amount of justification in its construction, representing a bases in search for answers why it is needed at all (Bhatt-Datta & Gailey, 2012).

Moser (1991) defines women empowerment as: "giving women the right to determine choices in life and to influence the direction of change through the ability to gain control over crucial material and non-material resources". Osirim (2001) suggests that it is a complex structure that consists of social emotions "be good for the society" and economic independence. When a psychological dimension is added to it, it is clear that it is a feeling that has a driving force within. (Soroushmehr et al., 2012). Certain scientists consider it to be a transformation that enables greater control to women over their lives (Batliwala, 1994; Harriet & Sen, 2003).

According to Mosedale (2005), empowerment is a process which primarily refers to those who are visibly vulnerable and who need empowerment (particularly rural women). According to Hashemi and Schuler (1993), the dimensions of women's empowerment include: sense of self and vision of future, mobility and visibility, economic security, decision making in household, ability to interact effectively in public sphere, and participation in non-family groups. In view of this, it can be concluded that it is a process which manifests itself multidimensionally (Ramanathan, 2004).

Basically, it is women's absolute wellbeing, where empowerment is seen as a process which visibly and significantly improves women's lifestyle and is indicated by outcomes that measure current status with respect to literacy and schooling, health and nutrition, labour force participation, contraceptive use, mobility, and ownership of clothing and assets, but also their social status indicated by women's involvement in intra-household processes such as decision-making, control over household income and assets, and control over loans taken (Ali & Hatta, 2012).

What is women's entrepreneurship and self-employment?

Women entrepreneurship is a multidimensional phenomenon which can be referred to from different points of view, and thus scientists approached it (Ateljevic, 2009). From the point of view of women's activism and feminism, women entrepreneurship is perceived as the way women resources are activated to woman's own advantage (de Bruin et al., 2006; 2007; Calás et al., 2009). A second approach is from the view of economic development, when women's entrepreneurship is considered as a way to activate women's resources, especially in tourism (Heilman, Chen, 2003; Hania et al., 2012). A third approach is from the view of social politics, when by empowering women's entrepreneurship, women's unemployment rates are to be decreased, especially of middle-aged women who at risk of losing a job (Godwyn, 2009).

A fourth approach is from the view of securing sustainable growth when women's entrepreneurship is seen as a way to harmonize economic development with ecological and social development by doing socially responsible business (Tassel, 2004; Markantoni & van Hoven, 2012). Women's entrepreneurship was perceived most often from the view of social welfare (Heilman, Chen, 2003), although it is essentially "par excellence" individual strategy of women's emancipation. Namely, every woman who decides to be an entrepreneur, or is already one, is at the same time a woman who is achieving, awakened and empowered by herself.

Methodology

Fruška Gora Mountain covers an area of 21,500 km². This Mountain is located between 45° 00' and 45° 15' north latitude and between 16° 37' and 18° 01' east longitude. It is a mountain in the northern part of Srem District (South-western part of Vojvodina Province in Northern Serbia), i.e. south-eastern periphery of the vast Pannonian Plain (Đurđev et al., 2010). In its west-east direction it has the length of about 80 km. This low island type mountain, with the peaks Crveni čot (539 m), Orlovac (512 m), and Iriški venac (490 m), represents a mountain with a special benefit for the development of rural tourism (Bukurov, 1978; Jovičić, 1962; Milić, 1973). The survey was conducted on a sample of 513 women in 25 rural settlements on Fruška Gora Mountain in which there are 32 women's associations. The associations are formed mainly in the period from 2014 to 2016, in order to empower women within the association in both economic and social terms.

The associations usually number about 30 members of different age and education. They are involved in humanitarian work and activities in the field of culture and handicrafts (making of handicrafts and food products, souvenirs, rural tourism). The rural settlements involved in this research are: Čerević, Banoštor, Lug, Irig, Rakovac, Susek, Jazak, Neradin, Vrdnik, Adaševci, Bačinci, Berkasovo, Bikić Do, Erdevik, Gibarac, Ilinci, Jamena, Kukujevci, Ljuba, Molovin, Morović, Privina Glava, Sot, Vašica and Višnjićevo. All the interested female respondents in the observed villages participated in the survey. The only condition was that their domicile address was in the researched villages. The examination of the target groups was done with the technique “face to face”.

In order to test the hypothesis H that self-employment is an ultimate goal of women’s empowerment, three sub-hypotheses are set: h1 – on women’s empowerment to starting their own business largely influenced “care for others” motive; h2 – on women’s empowerment to starting their own business is mostly affected the lack of initial capital as part of the business environment and h3 –women are empowered to start their own business in the field of handicraft souvenir production and rural tourism.

Number of 513 women was interviewed for this study, and their qualitative responses provide the basis on which we deduce our research findings. For the data analysis we used a factor analysis which normally uses correlations between variables, so before starting the procedure it is necessary to check whether the variables are correlated and for that purpose we use Bartlett’s Test of Sphericity (it tests null hypothesis that the matrix of intercorrelated variables in identity correlation matrix procedure i.e. that all correlations between variables are zero). If Bartlett’s test is not statistically significant, there is no use to conduct a factor analysis (without a strong theoretical justification).

Results and discussion

The data analysis showed that the largest percentage of female respondents is married with children. The study showed that the (396) 77, 2% women are in marriage status, (58) 11, 3% women are not in communion, (48) 9, 4% are divorced and (11) 2, 1% are widows. Thus, the study showed that the (430) 83, 8% of women are parents, and (83) 16, 2% of women has no children.

Since Bartlett’s Test (Table 1) showed significance, a factor analysis is conducted. The results showed the justification of using the analysis, so it

was approached to the further analysis and comparison of responses based on marital women status.

Table 1. *KMO and Bartlett’s Test*

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,529
Bartlett’s Test of Sphericity	Approx. Chi-Square	468,947
	df	15
	Sig.	,000

Source: Own calculations

Table 2. *Factor analysis*

	Initial	Extraction
What was your motivation to found your own enterprise?	1,000	,792
How do you see the business environment in Serbia?	1,000	,668
Do you feel empowered as members of self-help groups?	1,000	,545
In which areas is the strongest empowerment?	1,000	,825
Would you have started your own business and what would you do?	1,000	,799
What is the essence role of the Self Help Groups?	1,000	,637

Source: Own calculations

About the motives (Table 3), data analysis showed that one motive is dominant in the responses, and that is “Care about others”. “Care about others” is a specific motive, and appears as a driving category of motive. In this case, it is about mothers who take care of their children. Children caring is a sublime job, and need to provide everything necessary to the child gives the parent the feeling that nothing is difficult for them. This is the key motive in the case of rural women and their need to try out as entrepreneurs. This confirmed h1: – on women’s empowerment to starting their own business largely influenced “care for others” motive.

Table 3. *Motives for starting a women's business*

	N	Mean	Std. Dev.	Std. Error	95% Confidence Interval for Mean		Min	Max	Between Comp. Var.
					Low. Bound	Upper Bound			
Care about others.	269	1,42	,818	,050	1,32	1,51	1	4	
The pursuit for achievement.	50	1,28	,607	,086	1,11	1,45	1	3	
Higher degree of freedom and independence	98	1,33	,670	,068	1,19	1,46	1	3	
Dissatisfaction with previous work (working location, co-workers, working conditions).	83	1,16	,366	,040	1,08	1,24	1	2	
Something else	13	2,23	1,092	,303	1,57	2,89	1	4	
Total	513	1,36	,741	,033	1,30	1,43	1	4	
Model	Fixed Effects		,724	,032	1,30	1,43			
	Random Effects			,118	1,04	1,69			,037

Source: Own calculations

When it comes to women's empowerment, women (especially women in rural areas) need systemic support in developing their entrepreneurial spirit (Tabela 4). But, often the economic moment is one of the insurmountable obstacles. Therefore, in order to achieve their goal, women need, among other things, economic empowerment, ie support of the environment.

The economic empowerment of women is the process of achieving equal access to and control over economic resources, and also ensuring that they can use those resources in a way that will give them greater control over other areas of their own lives. After deciding to start their own business, women face financial problems, which can be seen in Table 4, according to which 393 respondents say that lack of start-up capital was one of the most difficult obstacles.

In addition to the lack of capital, ie financial support, the main obstacle to starting an entrepreneurship is the lack of support in legal and consulting terms, for finding subsidies and startup loans, and for understanding all procedures. This confirmed h2 – on women's empowerment to starting their own business is mostly affected the lack of initial capital as part of the business environment.

Table 4. *Influences of the environment on starting a business for women*

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Compon. Variance
					Lower Bound	Upper Bound			
Women have greater responsibilities in the family and in the upbringing of children.	43	1,28	,591	,090	1,10	1,46	1	3	
The problem is the lack of initial capital.	393	1,40	,780	,039	1,32	1,48	1	4	
Unfavourable attitude of the social environment for the woman who enters into business.	33	1,33	,777	,135	1,06	1,61	1	4	
The problem of the marginalization, humiliation of women and sexual harassment.	26	1,19	,402	,079	1,03	1,35	1	2	
Disadvantages come from high levels of corruption and strong male network.	18	1,06	,236	,056	,94	1,17	1	2	
Total	513	1,36	,741	,033	1,30	1,43	1	4	
Model	Fixed Effects		,739	,033	1,30	1,43			
	Random Effects			,068	1,18	1,55			,006

Source: Own calculations

In addition to the lack of capital, the difficulty of meeting potential business partners and adequate legal assistance in the realization of ideas has been recognized as an obstacle. The lack of ideas was not noticed in the conversation with the respondents, but only the means for their realization. After managing to provide the necessary

funds to start a business, women in rural areas who start their own business often find themselves in the field of services. Tourism has established itself here as the dominant industry.

Women in the villages decide to sell their handicrafts (Swanson, Timothy, 2012), whether it is food or clothing, decorations etc. (Dimitrovski et al., 2012). As many as 334 respondents (Table 5) responded that handicrafts are sold as souvenirs, which are the main source of income and the basis of their empowerment. Another important indicator of the impact of tourism on women’s empowerment is that 95 respondents answered that they decided to engage in rural tourism. This confirmed h3 –women are empowered to start their own business in the field of handicraft souvenir production and rural tourism.

Table 5. *Types of businesses run by married women in the countryside*

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Min.	Max.
					Lower Bound	Upper Bound		
Humanitarian work and care for the local community.	18	1,56	,984	,232	1,07	2,04	1	4
The food preparing.	17	1,59	1,004	,243	1,07	2,10	1	4
Cultivation of traditional crafts and make handicrafts.	334	1,34	,713	,039	1,27	1,42	1	4
Dealing with ecology and environmental improvements.	28	1,86	1,008	,190	1,47	2,25	1	3
The focus on rural tourism.	95	1,27	,643	,066	1,14	1,40	1	3
Agricultural activities: products are made from herbs, dried herbs for tea, make brandy, produced tinctures.	11	1,18	,405	,122	,91	1,45	1	2
I do not feel the support.	10	1,00	,000	,000	1,00	1,00	1	1
Total	513	1,36	,741	,033	1,30	1,43	1	4

Source: Own calculations

Conclusion

The economic empowerment of women has a strong impact on the economy as a whole (Orser et al., 2006) - gender parity is estimated to have the potential to increase global gross domestic product (GDP) between \$ 12 trillion and \$ 28 trillion by 2025. National economies lose finances when a significant part of the population cannot compete equally for projects or realize their full potential in the economic sphere. So, economic empowerment of women is one of the special measures in the National Strategy for Gender Equality 2016 - 2020. The research showed what are the biggest challenges that women in the countryside face. These are the lack of finances for successfully starting one's own business, insufficient tax relief, weak business contacts and lack of information. Women are burdened with household chores, and various forms of discrimination and gender prejudice are important factors influencing the poor position of women's entrepreneurship. Women's entry into entrepreneurship is often conditioned by the existence of stereotypes as well as difficulties in reconciling family and business obligations.

It can be concluded that the gender perspective is not sufficiently included in regulations directly aimed at regulating and developing entrepreneurship, and that these policies and regulations do not recognize specific problems of women in entrepreneurship, nor do they provide specific forms of support. That is why a special set of questions was aimed at talking to respondents who have previous experience in the field of entrepreneurship about the obstacles and challenges they faced, as well as the forms of support needed to overcome these obstacles. On the other hand, an economically empowered woman is satisfied, happy and fulfilled. Such a woman is more independent in decisions making and has more confidence to take her life into her own hands. Tourism has proven to be the perfect link between women and entrepreneurship. Whether it is rural tourism, ie the provision of food and beverage services in rural households, or the sale of souvenirs and all kinds of handicrafts, tourism is an ideal economic activity for women.

The research confirmed that the economic empowerment of women contributes not only to women but also to their families and society as a whole. This confirmed the starting hypothesis H that self-employment is an ultimate goal of women's empowerment.

Literature

1. Ali, I., Hatta, A.Z. (2012). Women's Empowerment or Disempowerment through Microfinance: Evidence from Bangladesh. *Asian Social Work and Policy Review* 6, 111-121.
2. Anderson, S., & Eswaran, M. (2009). What determines female autonomy? Evidence from Bangladesh. *Journal of Development Economics*, 90, 179–191.
3. Agarwal, B. (1997) Bargaining and gender relations: within and beyond the household. *Feminist Economics*, 3(1), 1–51.
4. Ateljevic J. (2009): Tourism entrepreneurship and regional development: Example from New Zealand. *International Journal of Entrepreneurial Behaviour and Research*, 15(3), 282–308.
5. Bukurov, B. 1978: *Bačka, Banat, Srem*. Novi Sad: Matica Srpska (in Serbian).
6. Batliwala, S. (1994). *The meaning of women's empowerment: New concepts from action*, In G. Sen, A. Germain & L. Chen (Eds.), *Population policies reconsidered: Health, empowerment and rights*. Cambridge MA: Harvard University Press.
7. Bhatt-Datta, P., & Gailey, R. (2012). Empowering Women Through Social Entrepreneurship: Case Study of a Women's Cooperative in India. *Entrepreneurship theory and practice*, 36(3), 569-587.
8. Calás, M., Smircich, L., & Bourne, K. (2009). Extending the boundaries: Reframing “entrepreneurship as social change” through feminist perspectives. *Academy of Management Review*, 34(3), 552–569.
9. Dimitrovski D. D., Todorović A.T., Valjarević A.D. (2012): Rural tourism and regional development: Case study of development of rural tourism in the region of Gruza, Serbia. *Procedia Environmental Sciences*, 14, 288–297.
10. De Bruin, A., Brush, C., & Welter, F. (2006). Towards building cumulative knowledge on women's entrepreneurship. *Entrepreneurship Theory and Practice*, 30(5), 585–594.
11. De Bruin, A., Brush, C., & Welter, F. (2007). Advancing a framework for coherent research on women's entrepreneurship. *Entrepreneurship Theory and Practice*, 31(3), 323–339.

12. Đurđev, S.B., Arsenović, D., Dragin, A. 2010: Contemporary problems in studying population of Vojvodina Province. *Acta geographica Slovenica*, 50-1, 115-129.
13. Godwyn, M. (2009). This Place Makes Me Proud to be a Woman”: Theoretical explanations for success in entrepreneurship education for low-income women. *Research in Social Stratification and Mobility*, 27, 50–64.
14. Heilman, E.M., & Chen, J.J. (2003). [Entrepreneurship as a solution: the allure of self-employment for women and minorities](#). *Human Resource Management Review*, 13(2), 347-364.
15. Harriet, B., & Sen, G. (2003). Women’s empowerment and demographic processes: Moving beyond Cairo. New York, NY: Oxford University Press.
16. Hania, U., Rachmaniaa, I.N., Setyaningsiha, S., & Putria, R.C. (2012). Patterns of Indonesian Women Entrepreneurship. *Procedia Economics and Finance* 4, 274 – 285.
17. Hashemi, S.M., Schuler, S.R., & Riley, A.P., (1996). Rural credit programs and women’s empowerment in Bangladesh. *World Development*, 24(4), 635– 653.
18. Heilman, E.M., & Chen, J.J. (2003). Entrepreneurship as a solution: the allure of self-employment for women and minorities. *Human Resource Management Review*, 13, 347–364.
19. Jovičić, Ž. 1962: *Geografske osnove za razvoj turizma na Fruškoj gori*. Novi Sad: Matica srpska, (in Serbian).
20. Kabeer, N. (2005). Is Microfinance a ‘Magic Bullet’ for. Women’s Empowerment: Analysis of Findings from. South Asia. *Economic and Political Weekly*, 40(44): 4709-4718.
21. Milić, Č. (1973). *Fruška Gora - geomorfološka proučavanja*. Novi Sad: Matica Srpska (in Serbian).
22. Markantoni, M., & van Hoven, B. (2012). Bringing ‘invisible’ side activities to light. A case study of rural female entrepreneurs in the Veenkoloniën, the Netherlands. *Journal of Rural Studies*, 28, 507–516.

23. Maksimović, G., Ivanović, T., Vujko, A. (2019): Self-employment of women through associations in the rural areas of Sirinicka zupa. *Economic of Agriculture*, 66(1), 251-263.
24. Mosedale, S. (2005). Assessing women's empowerment: towards a conceptual framework. *Journal of International Development*, 17, 243–257.
25. Moser, C. (1991). Gender planning in the Third World: Meeting practical and strategic gender needs. In T. Wallace, C. March (eds.) *Changing Perspectives: Writings on Gender and Development*, Oxford: Oxfam.
26. Narayan, D., (Ed.) (2002). *Empowerment and Poverty Reduction: A Sourcebook*. Washington, DC: World Bank.
27. Orser, J.B., Riding, L.A. & Manley, K. (2006). Women Entrepreneurs and Financial Capital. *Entrepreneurship Theory and Practice*, 30(5), 643-655.
28. Osirim, J.M. (2001). Making good on commitments to Grassroots Women: NGO's And Empowerment for women In Contemporary Zimbabwe. *Women's Studies International Forum*, 24(2), 167-180.
29. Ramanathan, M. (2004). Women and empowerment: Shri Mahila Griha Udyog Lijjat Papad. *Economic and Political Weekly*, 39(17), 1689–1697.
30. Rao, S. (2011). Work and Empowerment: Women and Agriculture in South India. *Journal of Development Studies*, Vol. 47, No. 2, 294–315.
31. Reddy, S., Galab, S. & Rao, P. (2003) Trends and determinants of poverty: 1973 to 1999–2000. *Economic and Political Weekly*, 38(12–13), 1262–1274.
32. Swanson, K.K., & Timothy, J.D. (2012). Souvenirs: Icons of meaning, commercialization and commoditization. *Tourism Management*, 33(3), 489-499.
33. Seguino, S. (2000) Gender inequality and economic growth: a cross-country analysis. *World Development*, 28(7), 1211–1230.
34. Soroushmehr, H., Kalantari, K., Fami, H.S. & Sarani, V. (2012). Investigation of Self-help Groups (SHGs) Effect on Rural Women Empowerment (Hamedan County, Iran). *Journal of Agricultural Science*, 4(1), 1–13.

35. Suja, S. (2012). Women empowerment through self-help group – an evaluative study. *Global Management Review*, 6(3), 68–82.
36. Tassel, E.V. (2004). Household bargaining and microfinance. *Journal of Development Economics*, 74, 449–468.
37. Vujko, A., Tretiakova, N.T., Petrović, M., Radovanović, M., Gajić, T., Vuković, D. (2019): Women's empowerment through self-employment in tourism. *Annals of tourism research*, 76, 328-330 <https://doi.org/10.1016/j.annals.2018.09.004>