

Tourism development, entrepreneurship and women's empowerment – Focus on Serbian countryside

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Abstract

Purpose – The starting premise of this study is that women's empowerment is the goal for self-realization and that the support that comes from local tourism stakeholders represents an adequate base. In many rural areas, women have established self-help groups (SHGs), which facilitate the interaction with a wide range of stakeholders. The objective of this paper is to investigate the effects of SHGs on female entrepreneurship and self-employment in tourism.

Design/methodology/approach – To examine the research question, this study adopted a quantitative research that included a sample of 513 women in a less-advanced rural area in Serbia. For the data analysis, the generalized linear regression model (GLM) was used.

Findings – According to the results, self-employment is the leading goal of women's empowerment.

Research limitations/implications – The main limitation in the research and the authors' suggestion for future research is to increase the sample size of female respondents, so examination of their attitudes and role in the travel business in their local settings might reach higher significance. The second issue that the authors would like to point out is a highly local character of our study, so the future research should involve other rural areas in the country and from abroad (e.g. similar undeveloped countryside with noticeable, active women's role in local entrepreneurship).

Practical implications – The most important practical implications of this paper are twofold: (1) the results of the research have shown that the tourist potential of rural areas can be enhanced through local tourism stakeholders' support; (2) women without professional interest or jobs in rural areas, especially in the areas where the population is traditionally dominated by men (husband/brother/father), have a chance to earn and to be economically more independent. This research can affect future studies to investigate other aspects of empowerment depending on the difference of regions, from one side, and also alternative opportunities for tourism and local development in less-advanced rural areas, from another side.

Originality/value – The study analyzes the tourism potential of the rural areas (which are less advanced and mostly very poor in developing countries, such as Serbia). In this case, there are opportunities to increase employment, social inclusion of women, development of new tourism strategies, implementation of destination marketing, etc. Moreover, it contributes to future research in the field of stakeholders in tourism strategies.

Keywords Women's entrepreneurship, Rural settings, Local partners, Self-help groups, GLM model

Paper type Research paper

(Information about the authors can be found at the end of this article.)

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1. Introduction

Social structures and value systems of a society serve as a cornerstone for the similarity or dissimilarity between women and men (related to the body function of living things) and give rise to the sets of preferred and acceptable behavioral norms. Social forms such as conventions, laws, rules and social norms, as well as economic indicators, shape different behavioral patterns which consequently engender the differences between men and women and thus determine the range of rights and powers which certain groups have (Vujko *et al.*, 2019). Women's power relies on financial assets (Soroushmehr *et al.*, 2012) and such an act of giving them more control over their

own life or situation they are in is known as *women's empowerment* ("WE" in further text). According to [Agarwal \(1997\)](#), WE in terms of changing their consciousness (from the dependent members of a society to the empowered ones) is one of many central topics related to the changes in power division in almost all the nations around the globe.

In essence, WE is the method through which women singly and jointly become well-informed and goal-oriented actors who take or support initiatives to overpower gender disparity ([Rao, 2011](#); [Cole, 2018](#)). WE refers to a method to realize gender equality ([Floro, 1995](#); [Sudhakar Reddy et al., 2003](#)) and as a method of awakening, WE is very strongly reflected through self-help groups (SHGs). SHGs have enabled women to achieve greater control over the resources, for instance, holding intellectual resources such as information, data, ideas and higher self-knowledge at home, in a community, society and nation ([Hashemi et al., 1996](#); [Orser et al., 2006](#)). WE is one of the vital issues in the progression and improvement of developing societies all over the world. As the women's social position, both as individuals and as a part of a group is significantly enhanced, women's self-employment can become a political force that challenges and transforms the existing power structure. Being members of a group offers women the "visibility" and provide them with the necessary tools to do something concrete ([Soroushmehr et al., 2012](#)). Such SHGs necessitate being in close contact with a wide array of stakeholders.

The strong link between the role played by local tourism stakeholders and WE in tourism has been reported in many regions, such as Iran ([Soroushmehr et al., 2012](#)), Tanzania ([Mrema, 2015](#)), Malaysia ([Kunjurman and Hussin, 2016](#)), or in wider context such as "the third world" countries ([Scheyvens, 2000](#)) or European states ([Nassani et al., 2019](#)). All these examples have unequivocally shown that a strategic relationship with local stakeholders is necessary for WE in the tourism business, especially in rural areas. [Timothy \(2007\)](#) stressed the importance of connections between local stakeholder and their impact to generate possible equalities or inequalities among women and men in the local community. Moreover, in traditional societies, this is especially a result of conventions of power, which are commonly patriarchal and focus on the male figure. According to [Cornwall \(2003\)](#), this consequently results in the situation that many local women have been forced to quit the job or even to divorce as a result of their increased authority and participation in local decision-making. The outcome of connecting WE and women initiatives in tourism reflects on the development of our knowledge of their role in entrepreneurship as a business in the traditional sense to the notion of social innovation and change ([Peeters and Ateljevic, 2009](#)).

The unfavorable economic conditions, which are closely related to the trends of delayed and difficult transition in Serbia, as well as the last global economic crisis that occurred a decade ago, presented an aggravating circumstance for women's entrepreneurship. In addition to that, there are also significant gender inequalities which act as problems when entering entrepreneurship and later, in management and business development. Involving different stakeholders in the development of tourism destinations is significant with both practical and applicative points (including entrepreneurship, policymaking, social groups influence, etc., as indicated by [Kline et al., 2018](#)), but also in scientific debates and inclusive tourism development ([Scheyvens and Biddulph, 2018](#)). In this regard, this study can contribute in the several ways. First, it analyzes the tourism potential of the rural areas (which are less-advanced and mostly poor in developing countries, such as Serbia). In this case, there are opportunities to increase employment, social inclusion of women, development of new tourism strategies, implementation of destination marketing, etc. Second, it contributes to future research in the field of stakeholders in tourism strategies. For example, in the work by [Waligo et al. \(2015\)](#), in the case of ignoring stakeholder involvement, management and ad-hoc involvement will probably lead to failure.

Considering these outcomes, the study has the goal to explore the influence of the SHGs on female entrepreneurship and self-employment in the job positions in tourism in Serbian rural (less-advanced) region. Considering that women have established successful SHGs in the examined areas, the research aims to investigate the effects of these SHGs on female entrepreneurship and self-employment in the travel business. By analyzing different destinations and their stakeholders, we can improve the knowledge in the following research questions:

1. How do stakeholders behave in different tourist destinations?
2. How successful are their strategies?

By answering these questions, this attempts to investigate WE that affects the economic development of rural destinations through the development of tourism and self-employment. In the remainder of this paper, we review in [Section 2](#) different opinions relating to WE, woman entrepreneurship and their involvement in tourism businesses. The same section provides a background argument for hypotheses development, as well as theoretical support for the research in the case of Serbia. In [Section 3](#), we explain the sample and study area, research procedure and the methodology applied for data analysis. The results and explanations for accepting the tested hypotheses are presented in [Section 4](#). [Section 5](#) presents discussion and results related to secondary sources. [Section 6](#) provides concluding remarks with additional explanations of the implications and the limitations of this study.

2. Theoretical background

2.1 Literature review

Women's entrepreneurship is found as an opportunity for economic empowerment. Involvement of women in entrepreneurship is strongly connected with improving the status of women, family and community well-being ([Haugh and Talwar, 2016](#); [Scott et al., 2012](#); [Ardrey et al., 2006](#); [Jamali, 2009](#)). According to [Haugh and Talwar \(2016\)](#), [Clarke and Holt \(2010\)](#), there are differences in conventional and social entrepreneurship. Conventional entrepreneurship refers to innovations, new business venturing and models as strong commercial objectives. On the other side, social entrepreneurship is more ethical in entrepreneurial activity, with a precise social change outline, influenced by social and environmental values ([Haugh and Talwar, 2016](#); [Branzei, 2012](#)). The relationship between women entrepreneurship and social entrepreneurship was discussed by [Haugh and Talwar \(2016\)](#), [Rindova et al. \(2009\)](#) and [Steyaert \(2007\)](#), where these authors researched the main connection between women's entrepreneurship, empowerment and social change. They found strong connection for these issues. Women's entrepreneurship is a multidimensional phenomenon ([De Bruin et al., 2006](#)) which can be viewed from several perspectives: as women's activism when women invest in women and move them to action ([Calás et al., 2009](#)); as an economic development, from the aspect of investing in business ([Heilman and Chen, 2003](#); [Hania et al., 2012](#)); as a way of social policy when a sense of security in the material meaning affects the encouragement for self-employment ([Godwyn, 2009](#); [Kimbu and Ngoasong, 2016](#)); and as sustainable development, when women's entrepreneurship can be seen as a way to harmonize economic development with environmental and social development, through socially responsible business ([Markantoni and van Hoven, 2012](#); [Shams, 2017](#)).

The importance of the involvement of various types of stakeholders in tourism sector is increasingly receiving more attention ([Shams, 2016](#)) and stakeholders in tourism are defined as "any cluster or individual who will have an effect on tourism development" ([Byrd, 2007](#), p. 6). Their role in the system of women's entrepreneurship and self-employment has reflected as "an example of good practice" analysis, and usually is a backbone for WE ([Buhalis, 2000](#); [Dredge, 1999](#)). However, most of these studies reflect US- and Euro-centric bias. Some other studies (e.g. [Cinar, 2001](#); [Al-Dajani, 2007](#); [Al-Dajani and Marlow, 2013](#)) analyzed the interface between entrepreneurial activities, gender, migrant status and empowerment. In comparison with US- and Euro-centric bias, these studies have issues of displaced and marginalized women, with large material, cultural and economic deprivation. Such papers illustrated the role of displaced women and their entrepreneurial capacities in creating social change. On the other side, in US- and Euro-centric studies, women have greater stakeholders' support in entrepreneurship. One of the most common aspects of such women's entrepreneurship is in the field of tourism. Besides being a good practice in entrepreneurship, with stakeholders' support ([Cooper et al., 2009](#); [Gossling et al., 2009](#); [Waligo et al., 2015](#)), this practice has also shown a strong impact on WE ([Datta and Gailey, 2012](#); [Scheyvens and Biddulph, 2018](#)).

According to the [World Tourism Organization \(2011\)](#), tourism work is proposed as the best way to promote WE considering that it presents a wide range of income-generation opportunities for women. [Baikuntha and Elizabeth \(2013\)](#) found in their research that home stay tourism is a very popular way for women's self-employment in many destinations. Moreover, this type of entrepreneurship is very important for destinations which cannot make extensive infrastructural investments. Their study was based on semi-structured interviews methodology whose results showed that women's tourism entrepreneurship is very important for WE and sustainable community development. A similar study was previously considered in the work by [Ateljevic \(2009\)](#) who examined entrepreneurial behavior of small tourism businesses and their influence on the regional development. The same author used in-depth interviews and a questionnaire to study entrepreneurial behavior of small business in tourism. In the research of [Tajeddini et al. \(2017\)](#), women were influenced by environmental factors in entrepreneurial tourism. Authors ([Tajeddini et al., 2017](#)) used interviews to analyze how women used limited resources and financial capital to succeed in tourism industry. [Bensemann and Hall \(2010\)](#) found that women are in cooperative relationships in rural tourism businesses. They used in-depth interviews to analyze women's experiences in rural tourism accommodation business. According to their results, women are running their businesses as a "hobby" and these businesses are mostly motivated and influenced by non-economic factor, personal preferences and their lifestyles. Their findings are very important in the promotion of gender equality and the inclusion of women in the entrepreneurial process. [Ferguson \(2011\)](#) dealt with a similar issue. However, this author was focused on the third Millennium Development Goal of gender equality and WE. According to her results, WE depends strongly of substantive reframing of Millennium Development Goal policies.

Over the past 20 years, the trend of WE has evolved and there is a growing interest in this topic ([Kabeer, 2005](#); [Narayan, 2002](#); [Vujko et al., 2019](#)). Special attention has been paid to the psychological dimension of the empowerment ([Osirim, 2001](#)). According to the same author, it is evident that women's sense of identity and self-perception is one of the most vital factors. Moreover, it has been suggested that a sense of social belonging, self-esteem, autonomy, as well as the endeavor for attaining economic independence, all outline WE. [Kabeer \(2005\)](#) stated that there are three dimensions of WE: (1) access to resources, as well as preconditions which are necessary for obtaining them; (2) agency, as well as the process of acquiring knowledge; and (3) achievements, as well as the outcomes. [Moser \(1989\)](#) defined WE as "giving women the right to make decisions" ([Soroushmehr et al., 2012](#)). According to [Seguino \(2000\)](#), WE is a tool to take control over their lives and overcome the obstacles posed by traditional patriarchal ideology ([Batiwala, 1994](#)). [Schuler and Hashemi \(1993\)](#) articulated that the dimensions of WE include: internal energy and the vision of the future, quality, as well as economic independence. There is general agreement that empowerment may be a method that is manifested in more than one dimension. The foremost known dimension is women's awareness and education ([Presser and Sen, 2003](#)). It can be articulated that WE typically begin with an effort to know how and why women need to be empowered ([Datta and Gailey, 2012](#)).

2.2 Hypothesis development

The early studies explored self-employment as one of the main goals of WE. In the case of India, [Thangamani and Muthuselvi \(2013\)](#) identify women empowerment through SHG and change of socioeconomic factor after joining women to SHG. The authors used the interview schedule method for their research. The results of their analysis showed a strong positive relationship between joining SHG, self-employment and WE in rural areas. In a recent study, [Neetha \(2020\)](#) confirmed that the formation of SHG in India was seen as an important step to help women in self-employment, especially in environments where there is great gender inequality. Women who joined SHG progressed faster in self-employment and in raising their standard of living. In the study of [Rinaldi and Salerno \(2019\)](#), tourism offers incredible opportunities for gender equality. These authors studied Himachal Pradesh, the rural area in India to analyze the contribution of the rural tourism sector in women's self-employment, the labor market availability, WE and growing impact generation

capacity. They find that the tourism sector is an important contributor to the previously mentioned goals. The same results were obtained from the study of [Anand et al. \(2020\)](#) from their robust study of 6,000 participants of the SHG program in Uttar Pradesh. These authors (2020) used the survey to analyze the utility of self-help groups on WE, self-employment and quality of life. According to their results, these indicators are strongly related to the support of SHG in mostly rural areas.

In the studies relating to the case of the other regions, a similar methodology was applied with the findings that support the relationship between WE, employment in tourism and female entrepreneurship. [Tajeddini et al. \(2017\)](#) used in-depth interviews in the case of Bali (Indonesia) to study how women were influenced by environmental factors (their culture and heritage) to use entrepreneurial characteristics in tourism. According to their results, women in Bali are closely related to their families, with the strong feelings to care for others, and in most cases, their entrepreneurship is seen as additional work (because they spend most of their time managing the house and taking care of the family members). The largest market orientation of these women is in the tourism sector. Firstly, while unmarried, they work in hotels and restaurants, and after marriage, they start a small business. The same authors recognized that one of the key conditions for starting a business is the availability of the initial capital. In studies prior to this, [Heilman and Chen \(2003\)](#) and [Bensemann and Hall \(2010\)](#) observed similar motives of women to start businesses in rural areas. The key factors for starting a business for women in rural areas are the initial capital and the family support. Even more, [Nassani et al. \(2019\)](#) focused their study on international tourism, WE and financial intermediaries in a panel of 24 selected European countries. The authors used the panel fixed effect regression model to analyze the role of financial intermediaries on WE in tourism. Among their confirmed study hypotheses was the hypothesis that finance led to women's empowerment.

[Ateljevic \(2009\)](#) also notes the importance of small business in tourism of rural areas. He conducted in-depth interviews and survey in the Wairarapa region near Wellington, New Zealand, to analyze the entrepreneurial behavior of small businesses in tourism in rural areas. According to this study, there are differences in urban and rural area business environments. He used the bottom-up model (which also includes regional development) to find the relationship between rising small tourism businesses and business environment in rural areas. [Bensemann and Hall \(2010\)](#) note that in New Zealand motives for tourism in rural areas are mostly characterized by lifestyles and "hobby" as non-economic motivation. Authors collected 109 in-depth interviews with women in copreneurial business relationships to analyze different indicators of partnership (with their husbands) in running small businesses (accommodation businesses) in rural touristic areas. These social indicators are related to care for others, freedom, gender equality and personal feelings of women. Finally, previously mentioned studies from New Zealand cases, have shown different motives in women rural tourism entrepreneurship, greater support of the business environment, freedom, and greater gender equality compared with the studies in India, Indonesia and other studies from developing countries.

According to the discussed literature, our research starts from the main hypothesis H0: Self-employment is the final goal of WE. Also, three low-level hypotheses were formed: H1 – Women's empowerment depends on the motive "care for others"; H2 – Women's empowerment depends on the initial capital as part of the business environment; and H3 – Women's empowerment depends on the support of SHGs.

2.3 The Serbian context

The study was conducted in Serbia where rural society is one of the most traditional and patriarchal ones in Europe ([Jarić, 2006](#); [Kolin and Čičkarić, 2010](#)) and women still have a lot of social issues, facing many restrictions such as employability barriers, inequality in salaries and insufficient financial independence. This situation is a common problem in many other developing non-western countries ([Ramanathan, 2004](#)). In such a situation, entrepreneurship and self-employment could significantly empower women because it helps them to achieve "the ability to take action" ([Calás et al., 2009](#); [Datta and Gailey, 2012](#)). Women's organized entrepreneurship in

Serbia was first mentioned in the first half of the 1990s, as the social inclusion of women refugees from the war-affected areas in the neighboring Bosnia and Herzegovina, and Croatia. Various educational workshops were organized to boost their awareness concerning start-ups, primarily as sole traders and workshops owners so that they may become self-dependent.

The transition in Serbia, especially in terms of political, financial and social aspects, starting from the 2000s, marks the beginning of a new epoch of the progress of female actions in non-urban settings (Vukovic *et al.*, 2019). This process involved the local entrepreneurship and connection with various economic activities, including rural tourism (Demirović *et al.*, 2017). Since then, the number of women's enterprises has remarkably grown, and the structure has changed, so nowadays the involvement of female workers has become common in numerous service businesses, e.g. communication technologies, bookkeeping, intelligence services and especially in travel business (Vujko *et al.*, 2019). In addition, the rural areas in Serbia that were mostly neglected, economically and socially, have become a significant part of this new advancement on the national level. We opted for the selected villages because we wanted to explore the level of women's involvement in local tourism-related activities. This type of area is traditionally characterized by a high impact of men's economic dominance and old style values so the role of women in the local economy has been neglected for centuries. Together with this, Petrović *et al.* (2017) underlined the fact that there is a small number of similar initiatives in the Serbian countryside, and the selected area represents one of the most active.

Even more, Serbia has been chosen as a representative European developing country that is still in the process of social inclusion of women in modern economic flows, especially in the countryside. Furthermore, the selected part of Serbia (Srem District) is one of the main initiators of this process (Vujko *et al.*, 2019), which makes it even more illustrative for this type of research. With the goal to explore the influence of the SHGs on female entrepreneurship and self-employment in the job positions in tourism, it was highly challenging to conduct this type of research and to present inventing findings.

3. Research methodology

3.1 Study area, and sample

The analysis of this paper should point to the significance of the role of women's involvement in the local economic activities. The study area involves 25 village settlements with women's dynamic participation in the local economy (see Plate 1). This area includes the surroundings of Fruška Gora Mountain located in the Srem District, in the northern part of Serbia. The area has a special predisposition for the development of rural tourism due to an advantaged geographical position, such as the proximity of two international highways (E-70 and E-75), the two largest urban centers in Serbia-Belgrade and Novi Sad, and the international airport "Nikola Tesla" near Belgrade (Vujko *et al.*, 2018; Petrović *et al.*, 2018).

The first step in the research regarded the socio-demographic characteristics of the sample ($N = 513$). The respondents are of different ages, educational levels, marital statuses, and monthly income. The largest percentage of women, 39.4% (202), was from the age group from 26 to 35, followed by 30.5% (156) who were over 56 years of age, followed by the ones aged from 46 to 55 with 17.9% (92), then the participants aged from 36 to 45 with 9.9% (51), and the lowest percentage represented the participants aged from 16 to 25 with 2.3% (12). These data suggest that the respondents in the older age category (above 56 years) and younger ones (26–35 years) contribute with more than 50% in the sample. The possible reasons could be that women choose education over a job at a younger age and the women from other age groups like the involvement related to the sources of income. In addition, the majority of respondents are with a regular monthly income from 251 to 400 Euros (with nearly 73% of all the respondents), which also presents the national, average income ranges for the same time frame. More details on the sample structure are given in Table 1.

SHGs were formed mainly in the period from 2000 to 2017, with the main goal of the local WE. Their members are mostly involved in the field of culture and handicrafts (see some examples in Table 2),



Source(s): Authors, 2013-2019

and their participation at fairs and other local events connects them with each other and with other interested stakeholders.

3.2 Research procedure and design

A questionnaire-based survey is applied to investigate women's experiences in the rural tourism accommodation business. The direct examination of the target groups was done using an "in-person" technique, where all the respondents had access to questionnaires. However, due to the specific circumstances (e.g. the incomprehensibility of certain questions, a large number of respondents, promptness of data entry), the questionnaires were filled out by the team of interviewers (co-authors of the paper with accompanying assistants) on respondents' behalf and with their consent. In other words, respondents were asked to verbally respond to questions from the questionnaire and after giving their answer, it was recorded on their behalf by interviewers. The study aimed to collect quantitative data, but additionally, to identify motives, complications, and conditions stimulating their opinions/attitudes as well (which can be classified as an interpretive aspect). In this respect, this study can be classified as quantitative (by using the questionnaire) with a qualitative/verbal approach (through interviews with the selected respondents). Concerning specific conditions, related approaches have been recorded in earlier reports (e.g. [Decrop, 2004](#); [Phillimore and Goodson, 2004](#); [Veal, 2017](#)).

The gathering of data was performed on the selected locations on many occasions from 2013 to 2019. The research was undertaken with the female respondents who showed interest in participating in the study. The only conditions were that they were the members of local associations and that their domicile address was in the researched villages. The examination of the target groups was done using a face-to-face technique. In the beginning, the respondents were

Table 1 Socio-demographic characteristics of the respondents (%)	
<i>Age</i>	
16–25 years	2.3
26–35 years	39.4
36–45 years	9.9
46–55 years	17.9
≥56 years	30.5
<i>Education</i>	
Elementary/Middle school	12.8
High school	70.1
Graduate degree	16.3
Postgraduate degree	0.8
<i>Marital status</i>	
Married	77.2
Single	11.3
Divorced	9.4
Widows	2.1
<i>Parent/No children</i>	
Parent	83.8
No children	16.2
<i>Monthly income (in Euros)</i>	
≤250	17.8
251–400	72.7
451–600	9.1
≥601	0.4
Source(s): Research of the authors	

informed about the subject of the research. All relevant statements were written down in the Serbian language, in order to stay as original statements and permit adequate analysis, with minimal loss of information. In addition, all the data were transcribed, translated into English, and proceed to analysis, including the systematization and categorization of discourses, with the aim to identify the key issues of each examinees' statements, as well as to allow the patterns identification. The procedure for the examination was elaborated based on the theoretical background, covering the main factors that influence WE through female entrepreneurship and self-employment.

The population for this study consists of 513 women, as randomly chosen members of 32 totally different SHGs, from 25 rural settlements in the examined region. Of the 600 distributed questionnaires in total, 513 were filled fully and correctly and used in the upcoming statistical procedure. The number represents 85.5% of the response rate, which is considered a proper indicator of the measurement scale acceptance (Babbie, 1986). According to Bagozzi (1981), the sample size in the study ($N \geq 51$) is sufficient for consequential statistical assessments for this type of research. Moreover, the sample size is in accordance with Hair *et al.*'s (2006) suggestion regarding the minimum sample size.

In this respect, the sample in this research ($N = 513$) may be considered more than adequate for meaningful assessments. Correspondingly, quantitative method was selected for the gathering and the examination of the presented data. The decision is also based on the exploratory nature of the research, the key goal of which is a better understanding of the role of SHGs in WE in order to complement the literature review undertaken.

In order to test the hypothesis and low-level hypotheses, the research was conducted based on the models previously tested by Ateljevic (2009), Baikuntha and Elizabeth (2013) and Tajeddini *et al.* (2017). Considering that the study investigates the effect of SHGs on two important dimensions – female entrepreneurship and self-employment, the research objective relies on the relations between

Table 2 Examples of some women's stakeholders in the study area

<i>Name</i>	<i>Place</i>	<i>Description of the activities</i>
Vera Žigić Women's Association "Mountain Rose"	Rakovac Rakovac	Icon paintings on mushrooms Founded on January 16, 2009. Its aim is to promote women's art, old art and cultural tradition of the region in which they live. Charity work and making souvenirs are also recognized when it comes to this association
Branka Jukić The Association of Women "Danubian Flower"	Beočin Beočin	Iconographer (Byzantine icon painting) Traditional techniques of embroidery and making gold embroidery
Beekeeping "Bikar"	Sremski Karlovci	The family company "Beekeeping Bikar" offers various kinds of honey and apiculture products. Available to everyone are linden, acacia, meadow and many other kinds of honey. Besides these, they offer wine, honey, vinegar, and numerous body care products made from bee products
Non-governmental Organizations: Association for the Reconstruction and Development of Sremski Karlovci	Sremski Karlovci	Non-governmental organizations mainly gather women from Sremski Karlovci and have been active in projects in the field of environment protection, promotion of women's rights and traditional crafts of Sremski Karlovci. Today, the organizations intend to promote the old methods of producing garments made of wool using the so-called "pustovanje" technique
The Association of Women "Karlowitz Ltd."	Sremski Karlovci	The offer of this association includes a lot of interesting things. Certainly, the most famous is the German traditional cake "kuglof" to which various spices, wine, fruit, etc. are added
Koviljka Živanov	Sremski Karlovci	Creating embroidered handicrafts
Zorica Avramović	Rivica	Production of specific types of cheese and dairy products
Draginja Budimčić	Irig	Souvenirs such as fridge magnets in the shape of the relief of Irig, knit bubble of gypsum (wine), vineyard keeper etc.
Vera Mulaji	Irig	Production of various types of homemade cakes
Source(s): Research of the authors		

them. In other words, the study will attempt to shed more light on the main factors that influence WE through these dimensions. The analysis will reveal that the main causes that influence WE are the motives, the business surroundings, and the impact of SHGs in their local setting.

An exploratory approach to the women's answers was used to help define the meaning of "empowerment" in Serbia. Through the research process and documents analysis, we sought to better understand how the women felt about their own empowerment. These empowerment scores and dimensions scores have been used for further analysis. After the analysis, inferences related to WE, the relationship between variables and the role of SHGs in WE have been made.

3.3 Data analysis

We applied the generalized linear regression model (GLM) to explore the women's attitudes in the selected villages. The model was presented by [Nelder and Wedderburn \(1972\)](#), and quickly becomes important tool for efficient statistical analysis. The quantitative data were processed with the statistical program SPSS 21.0. GLM regression defines how several variables affect other

variables with the basically three features: a random component, a linear predictor, and link function. A random component identifies the conditional distribution of the response variable (Y_i) according to the values of the explanatory model variables. A linear predictor is linear model or linear function regressor (in our function X_i) which includes independent variables (transformations to quantitative explanatory variables) in our model. Link function converts the expectation of the variable Y_i to the linear function predictor X_i . The advantage of this model is in the evaluation of asymptotic standard errors of the coefficients. Asymptotic standard errors are like statistical standard errors based upon some mathematical simplification. In the process of regression of coefficients, GLM uses the maximum likelihood method (statistical model which provides the most probable observed data) and quasi likelihood method (a model that allows overdispersion – for example, data that have far greater variability than would be estimated from the statistical model). Moreover, GLM regressions have a special advantage over ordinary least squares (OLS) regression so that it can be used even if the obtained data do not follow normal distribution (a situation in which the distribution of variables does not have the shape of a symmetrical bell; this means that there are extreme values that deviate far from the mean). The present study used the following GLM regression model as shown below:

$$Y_i = \beta_0 + \beta_1 X_{1i} + \dots + \beta_p X_{10i} + e_i$$

where

Y_i = Dependable variable and

X_1 to X_{10} are all independent variables

e = error terms.

In this study GLM is applied for the robustness checking, to examine whether the independent variables (from questionnaire) generally influence the women's entrepreneurship and self-employment (presented by the factor scores). An exploratory factor analysis was used to generate independent variables toward women's entrepreneurship and self-employment. A confirmatory procedure is also used to examine the interrelationships in the measure. We use deductive analyses to obtain numerical properties of a population and assigning probabilities to these predictions. The generalized linear regression method was used to calculate each factor score (in [Table 4](#) AGE, AREA, CHD, EDU, EMP, FAM, MOT, SHG, STR). According to these GLM scores (set as dependent variables), the study tests the effect of independent variables on women's entrepreneurship and self-employment. Hypotheses are confirmed or rejected according to the result of the regression value and significance (α regression value and p significance). Relative to validity of regression values, the analysis of this study shows how much indicators (independent variables) influence the defined factors of women's entrepreneurship and self-employment. We have found inspiration to use GLM in hypothesis testing in several studies in the field of tourism: (1) In the study of [Stumpf et al. \(2020\)](#) GLM examines the relationships of how tourists' satisfaction affects their intention to return for the main holiday to the same European Union country (a sample of 30,105 responses collected by each member countries of EU). (2) [Swart and Roodt \(2015\)](#) use GLM to examine market segmentation variables in the prediction of business tourist retention (a sample of 498 respondents). (3) [Kim et al. \(2019\)](#) use GLM to examine the perception of a destination image as a stable or fluctuate phenomenon (a sample of 161 respondents). (4) [Huo and Miller \(2007\)](#) measure the satisfaction of small tourism sector in Samoa, using also GLM (a sample of 200 respondents).

4. Results

Based on the research outcomes, it has been found that women are motivated to start up their own businesses to support the families and to obtain a higher degree of independence. Most of them answered that financial constraints are low in terms of the favorable business environment in Serbia. However, most of the entrepreneurial activities of women of Fruška Gora Mountain belongs to the informal sector. For policymakers, the informal sector is an important source of employment

in developing countries (de Groot *et al.*, 2017; Charmes, 2012). We find that entrepreneurial activities in this study are concentrated in subsistence informality, including their own account and informality associated with small-scale entrepreneurship. According to our results, such activities refer to food and handicrafts small-scale production. An important feature in this study that recognizes the informal sector entrepreneurship is lower entry barriers. Low financial constraints are in line with the claim, due to the reason that Serbian policymakers offer various programs to encourage entrepreneurship and start-up business.

The research has shown that “care for others” is the strongest motivator when it comes to empowerment. Even women who have never been employed before and have never thought about it in the first place have been motivated to “start from scratch” and join the associations, to do something for those they care about. The results seen in Table 3 show that the strongest trigger for

Table 3 Research results presented in frequencies and percentages ($N = 513$)

	f	%
<i>Attachment 1. What was your motivation to start your own business?</i>		
Care about others (families, children, parents)	269	52.4
A higher degree of freedom and independence	98	19.1
Dissatisfaction with previous work (workplace, associates, working conditions)	83	16.2
Search for achievements	50	9.7
Something else	13	2.5
<i>Attachment 2. What is your opinion about business environment in Serbia?</i>		
The problem is financial	393	76.6
Women have more responsibilities in the children's education	43	8.4
Social environment	33	6.4
The problem of the marginalization, humiliation of women and sexual harassment	26	5.1
High levels of corruption and strong male network	18	3.5
<i>Attachment 3. Do you feel empowered as a member of an SHG?</i>		
Yes	497	96.9
No	10	1.9
I do not know	6	1.2
<i>Attachment 4. Which stakeholders have the strongest empowerment on you and in which areas?</i>		
Traditional crafts and making handicrafts	334	65.1
Rural tourism	95	18.5
Ecology and environmental improvements	28	5.5
Humanitarian work and care for the local community	18	3.5
Food preparation	17	3.3
Agricultural activities	11	2.1
I do not know	10	1.9
<i>Attachment 5. Would you start your own business and what would you do?</i>		
Souvenirs production	104	20.3
Rural tourism	98	19.1
Jewelry production	91	17.7
Needlework	80	15.6
Weaving and crocheting	76	14.8
Production of traditional clothing and footwear	31	6.0
Plants	25	4.9
I do not know	8	1.6
<i>Attachment 6. What is the essential role of the SHG?</i>		
Providing information on loans and other financing conditions	212	41.3
Empowerment through networking with stakeholders	76	14.8
Participation in projects	64	12.5
Providing the documentation required to start a business	57	11.1
The possibility of a common selling in the market	49	9.6
Organization of gatherings, fairs and other events	47	9.2
I do not know	8	1.6

Table 4 GLM regression findings

Variable	Coefficient	Std. Error	z-Statistic	Prob
Constant	0.591702	0.046016	12.85863	0.0000
AGE	0.000462	0.004935	0.093570	0.9255
AREA	0.006847	0.007787	0.879231	0.3793
CHD	−0.022058	0.017879	−1.233718	0.2173
EDU	−0.040061	0.007397	−5.415781	0.0000
EMP	−0.094696	0.015040	−6.296438	0.0000
FAM	0.028745	0.008812	3.261876	0.0011
MOT	0.012650	0.005361	2.359491	0.0183
SHG	−0.019862	0.004436	−4.477769	0.0000
STR	0.018391	0.004070	4.519306	0.0000
Mean dependent var	2.187135	S.D. Dependent var		0.795538
Sum squared resid	267.3984	Log likelihood		−478.5070
Akaike info criterion	1.904511	Schwarz criterion		1.987167
Hannan–Quinn criterion	1.936909	Deviance		44.27567
Deviance statistic	0.088023	Restr. Deviance		55.59047
LR statistic	118.6909	Prob (LR statistic)		0.000000
Pearson SSR	47.95099	Pearson statistic		0.095330
Dispersion	0.095330			

Note(s): In terms of hypothesis testing, the following variables are significant at 5% level (with the $\alpha \leq 0,05$) as estimated by the GLM regressions (Table 4): Motivation (What was your motivation to set up your own enterprise?); Education; Empowerment (Do you feel empowered as a member of an SHG?); Family; SHG (What is the essential role of the SHG?); and STR (Would you start your own business and what would you do?)

starting their own business was the motive “care for others,” which implies that women enter entrepreneurship and want to be empowered to be able to do something for their family (Jain and Joy, 1997), usually their children (52.4%). The paper deals with the data related to the family status of women and their achievement as parents. The study showed that 77.2% (396) of women are in a marriage status, 11.3% (58) of women are single, 9.4% (48) are divorced, and 2.1% (11) are widows. Then, the study showed that 83.8% (430) of women are parents, and 16.2% (83) of women have no children (Table 1). GLM regression results shown in Table 4 confirm that there exists a statistically significant relationship between the business environment and other variables such as motivation ($p = 0.0183$) and family ($p = 0.0011$). Moreover, the coefficients of both variables’ motivation (0.012650) and family (0.028745) are positive. This means that these two variables have a direct impact on the business environment. The analysis of the data confirmed lower-level hypothesis H1 – Women’s empowerment depends on motive “care for others.” In our study, “care for others” is an important feature of social entrepreneurship. This characteristic is typical for social entrepreneurship (according to Haugh and Talwar, 2016; and Branzei, 2012) because it is more ethical and influenced by social and environmental values. On the other hand, the strong motivation of these women (encouraged by ethical norms) indirectly affects the development of the region, higher employment, and greater empowerment. At the same time, these are the goals of policymakers, having in mind the harmonization of laws and regulations of the Republic of Serbia with the legislation of the European Union (EU) (given that Serbia is a candidate for EU membership).

Self-improvement is the next highly rated aspect of empowerment. Self-confidence strengthens self-awareness, and a strong and successful woman is free and self-sufficient. Empowerment affects women’s appreciation of themselves; therefore, they can fight for themselves, their position in society and business environment. They also added that most of them feel confident or empowered by being members of SHGs. The reason could be that an SHG helps them to solve their financial constraints in terms of consultation and other helps. When they are asked about which area they would consider to start their own business in, most of them answered “traditional crafts, making handicrafts” and “rural tourism.” When asked about the specific business they want to do, most of them answered “souvenir productions.” Self-improvement, confidence and awareness are closely related to self-employment, which is an important feature of women social entrepreneurship, enhancing financial independence of women in Serbia. Second, this

characteristic is also closely related to empowerment, considering that by strengthening financial independence (through entrepreneurial activities), women achieve empowerment. In our case, SHGs played a key role in helping women to achieve these goals. Table 3 shows the factors that influence the necessity of empowerment. The first factor is the “lack of initial funds” (76.6%). Then comes the “child care” (8.4%). The third is the social environment (6.4%) in terms of the lack of understanding for women entrepreneurs. Then, there is marginalization, denigration of women and sexual harassment (5.1%). In a rigorous patriarchal system, disadvantages come from the high levels of corruption and strong male network (3.5%). GLM regression values (with the $\alpha \leq 0,05$) confirm the low-level hypothesis h2 – Women’s empowerment depends on the initial capital as part of the business environment.

The inclusion in self-help groups has empowered women to increase more noteworthy authority over assets like material ownership, scholarly assets like learning, data, thoughts, and basic leadership at home, SHG network, in the society and in the country. This self-improvement gathering proposes a creation of employment, for example, manual generation of painstaking work: weaving, sewing, making adornments, dolls and magnets made of mortar, drying herbs for tea, making liquor, delivering tinctures, making cakes and so on. When the activity is endorsed by the gathering, 33% of financing sources are coordinated together; smaller-scale financing by the members themselves through a pivoting credit relationship under the authority of one of them. The outcomes found in Table 3 demonstrate that 96.9% of women feel extremely enabled as individuals from an SHG. It is quite evident that the individuals from SHGs perceive these establishments as spots where they can get sufficient data and the necessary financial support for their start-ups (41.3%). Thus, GLM regression values (with the $\alpha \leq 0.05$) confirm the hypothesis H3 – Women’s empowerment depends on the support of SHGs.

Next, the research has shown that women do not have enough information and they were not educated enough for starting their own businesses. In general, the largest percentage of them – 70.1% (360) was with high school education, followed by 16.3% (83) with graduate degree, 12.8% (66) with elementary/middle school degree, and 0.8% (4) with postgraduate degree (Table 1). That should be the main reason of the necessity for various types of support and assistance, such as stakeholder’s support, which appear in various institutions such as SHGs. According to the results in Table 4, GLM regression also estimates that the education ($p = 0.0000$) variable is statistically significant and negatively related to the business environment. These results can be explained concerning the lack of higher woman education from Fruška Gora Mountain. These women would rather engage in social entrepreneurship than formal entrepreneurship, because they do not have higher skills and entrepreneurial tools acquired at universities. Therefore, the lack of higher education is replaced with motives of self-improvement, self-employment, and care for others.

Lastly, women’s entrepreneurship in this region mostly relates to handiwork and souvenir production (STR factor). The outcomes found in Table 3 demonstrate that the impact of stakeholders is the most serious in supporting old crafts and making handiwork (65.1%). This is supported by the information from Table 2 by which 79.3% of women would start their own business in the field of handiwork and souvenir production, while 19.1% of women would be occupied with rural tourism. Here, one can point out two features in the analysis of the obtained results: (1) The influence of gender upon entrepreneurial venturing identify handiwork and souvenir production primarily a business run by women in Serbia. Such entrepreneurship indicates that women operate home-based enterprises. (2) Women’s empowerment in Serbia (Fruška Gora Mountain case) is a process that changes women’s orientation, reducing agricultural engagement and increasing entrepreneurial activity. This process assumes and incorporates gender and sociocultural norms, which are directly related to the empowerment of women in Serbia. This situation can be attributed to the efforts of policy makers to motivate and encourage women (through a better business environment) to concentrate to work or run their business in sectors that give them greater satisfaction and self-confidence. According to GLM regression results (Table 4), STR variable is statistically ($p = 0.0000$) significant and directly related to the business environment variable.

5. Discussion

Female self-governance is regularly characterized as the capacity of women to make decisions/choices inside the family unit with respect to their spouses ([Anderson and Eswaran, 2009](#)). Empowerment brings control (political, financial or social) for women, and such power fortifies women's financial and social position ([Soroushmehr et al., 2012](#); [Swanson and Timothy, 2012](#)). When it comes to the business environment in Serbia, the above-mentioned variables are related to the question "How do you see the business environment in Serbia?". This study has shown that it contains a series of unfavorable conditions for the development of women's entrepreneurship, as entrepreneurs often perceive it as an unsupportive environment for entrepreneurship. In her oft-cited article on measuring WE, [Kabeer \(1999\)](#) suggested that a key element of empowerment is the "ability to make choices." Using various resources with an abundance of valuable information regarding this phenomenon is one of the key approaches. This approach was of priceless help for these women to find the best way to define their "empowerment" in the field of rural tourism in Serbia. We can also mention the following: the effects of empowerment are manifold ([Datta and Gailey, 2012](#)). The same authors showed that a strong woman has a "power" that is proportional to the amount of her self-confidence. Similar results have been found in our research, which points to the clear need for such associations. Moreover, the same authors observed WE in two directions: interpersonal and intrapersonal relations. The observed women, group members, showed a high degree of empowerment in both directions. Specifically, their research has shown that empowerment is most evident through economic security, the development of the entrepreneurial spirit, and the increase in the contribution of women in the family. All this affects the self-confidence and satisfaction of women. In both studies, the main limitation is the economic factor. However, in the case of our research, there is another aspect, which is the patriarchal arrangement of society (mostly dominating in rural areas). This means that the principle of empowerment should be systematically assessed.

The general impression that emerges from [Table 3](#) is that SHG had a great influence on the WE, which is in line with studies of [Thangamani and Muthuselvi \(2013\)](#), [Neetha \(2020\)](#) and [Anand et al. \(2020\)](#). Support of SHG to women in developing countries ("the third world" countries by [Scheyvens, 2000](#)) results in their greater empowerment in all the studies that we analyzed. Although Serbia has significant cultural and religious characteristics in relation to Iran ([Soroushmehr et al., 2012](#)), Tanzania ([Mrema, 2015](#)), Malaysia ([Kunjurman and Hussin, 2016](#)), Indonesia ([Tajeddini et al., 2017](#)) and India ([Thangamani and Muthuselvi, 2013](#); [Neetha, 2020](#); [Anand et al., 2020](#)), it is far closer in its economic characteristics to previously mentioned countries than to the cases from the developed ones ([Ateljevic, 2009](#); [Bensemann and Hall, 2010](#)). However, it differs significantly in one factor from the case of developing countries – the freedoms of women in Serbia are greater. Therefore, Serbia would be most appropriate for the case of European states ([Nassani et al., 2019](#)) with the cases where great support is needed from business environment, especially in the initial capital (in line with studies of [Heilman and Chen, 2003](#); [Bensemann and Hall, 2010](#)). Considering the need for greater support of the business environment for tourism entrepreneurship of women in Serbia, our study is in line with [Ateljevic's \(2009\)](#) findings. The connection between these studies can be seen in the fact that Serbia, in its tourism strategies, often emphasizes the need to strengthen rural and regional development. There are also differences in urban and rural area business environment in both studies (like in [Ateljevic, 2009](#)). Finally, family-social factor (care for others) proved to be a strong motive of women for small business in rural tourism in Serbia. This is in line with studies of [Bensemann and Hall \(2010\)](#) and [Tajeddini et al. \(2017\)](#). Family values and relationships between members are strong, where women expect (emotional) support from their husbands and family in entrepreneurial activities. From the other side, the main difference between our study and analyzed studies is that old crafts and making handiwork are the main products of women in the studied area in Serbia compared with [Neetha \(2020\)](#), [Rinaldi and Salerno \(2019\)](#), [Anand et al. \(2020\)](#), and [Bensemann and Hall \(2010\)](#) in accommodation businesses, or with [Tajeddini et al. \(2017\)](#) in the small restaurants business.

6. Conclusion

The strengthening of women's role in a society is one of the fundamental issues in the world. Using questionnaire-based research and analyzing their attitudes, we tried to get a clearer picture of how these women felt about their role and their empowerment in tourism development in the countryside they live in. We strongly believe that this study will be found useful in raising the awareness of women in the field of tourism by highlighting that the support they get in this closely-knit network and the possibility to express their creativity and skills can provide them with great opportunities to establish and develop their role in the tourism development in their small communities. This especially refers to the women in the less-advanced areas in developing countries because of the specific economic, psychological and social frames of these societies, such as Serbian.

As a final revealing, we set five points, which can help that these conditions be improved: (1) Women have a greater responsibility in the family; (2) They are facing a lack of funds; (3) They feel empowered as being part of an SHG; (4) The "best practice stakeholders" are in the areas of hand-made products, like home-made products, souvenir production, or rural tourism; (5) The essential role of SHGs is providing information on loans and other financing conditions. Thus, the mission of WE in SHGs is that individuals from the group meet strong stakeholders, and the purpose of such networking is WE and starting their own businesses in rural surroundings. One is certain – women around the globe strive to become financially independent and to achieve a higher degree of freedom and independence within a family, which reflects in their influence and role in tourism industry. This affirmed the main hypothesis H0 – Self-employment is an ultimate goal of women's empowerment. More exactly, by confirming hypotheses H1 (Women's empowerment depends on motive "care for others"), H2 (Women's empowerment depends on initial capital as part of the business environment), and H3 (Women's empowerment depends on the support of SHGs), research findings shed more light on the factors that affect the empowerment process to be more efficient and reliable with the ultimate effort for continuing and sustaining WE through tourism development in the future.

This research is important because it is one of the first empirical projects on WE, women's entrepreneurship in rural settings, along with the role of local partners and self-help groups in Serbia and this part of Europe. Moreover, Serbian society is currently going through an intensive period of adjusting to the new social and economic changes in the labor market, so WE and entrepreneurship play a significant role in the current processes of the society's transition, as well as in the development of local communities. This could be connected with the global trend of the support and encouragement of women in local businesses (such as tourism) in developing countries, especially in non-urban settings. The evident gap in this type of research should be upgraded and put forward in similar tourism studies that should be further developed.

The main limitation in the research and our suggestion for future research is to increase the sample size of female respondents so the examination of their attitudes and role in the travel business in their local settings might reach higher significance. Although 513 female respondents represent a significant sample for this type of analysis, the inclusion of more women in this and/or related research would further contribute to understanding the importance of their role in rural society and the progress they have made in the local economy. Moreover, their voices deserve to be heard in economic, political and academic circles. In addition, this would further contribute to the general tourism development of rural areas that still face a number of challenges (e.g. poor infrastructure, low level of education of the locals, remoteness from major market trends). The second issue that we would like to point out is the highly local character of our study (involved only one representative regional district in Serbia), so the future research should involve other rural areas in the country and from abroad (e.g. neighboring ex-communist countries or similar undeveloped countryside with active women's role in local entrepreneurship). Many neighboring countries went through the comparable turbulent economic and political regimes in the past few decades (e.g. Romania, Hungary, Bosnia and Herzegovina, Croatia) and women still face similar issues in rural areas: unsatisfactory economic transition, major demographic problems caused by mass-migration to urban centers and to abroad, neglected villages, insufficient involvement in decision-making at the

local scale, the evident development gap between rural and urban areas, etc. Nevertheless, there are active women's associations with very similar initiatives like those ones presented in the study that can significantly contribute to the development of the local setting and become drivers of general economic growth through tourism. By including them, the entire research would have a greater sample of respondents and data would be more relevant and comprehensive for the chosen geographical area and similar developing societies.

Although there are limitations within this study that demand further research, certain benefits arise from our results. The most important practical implications of this paper are twofold: (1) the results of the research have shown that the tourism potential of rural areas can be enhanced through local tourism stakeholders' support; (2) women without professional interest or jobs in rural areas, especially in the areas where the population is dominated by men, have a chance to earn and to be economically more independent. This research can affect future studies to investigate other aspects of empowerment depending on the difference of regions, on one side, and also alternative opportunities for tourism and local development in less-advanced rural areas, on the other side. Taking into account the analysis on two "sensitive" aspects of contemporary social trends on the global scale – women's empowerment and countryside transformation/development, future studies should make an additional contribution to the cohesion of both fields and their important role in the travel industry in order to shed more light on these topics to the international audience. In this regard, a significant contribution can be made to these subjects that have been insufficiently elaborated even nowadays. In addition, the study may support future initiatives for the encouragement of these local/global processes through tourism.

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