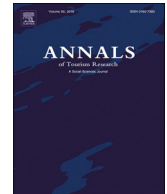




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Research Note

Women's empowerment through self-employment in tourism

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Women's empowerment is a central issue in the development process of countries all over the world (Agarwal, 1997). According to Rao (2011), it is a process in which women individually and collectively become active, knowledgeable, and goal oriented, and lead or support initiatives to overcome gender inequalities. One popular approach to women's empowerment has been the establishment of associations, sometimes called self-help groups, or SHGs. Members of these groups choose to pool their resources in order to radically change their lives and the lives of their families, and in order to have an impact on their communities; in this way, SHGs seek to empower women both economically and socially. This research note explores SHGs as a strategy for women's empowerment in the tourism industry in the rural, developing-region context of Serbia, and presents the results of a survey.

Overview of the SHG concept

SHGs work by enabling women to gain greater control over resources, including material possessions; intellectual resources like knowledge, information, ideas; and decision-making power in the home, community, society, and nation (Hashemi, Schuler, & Riley, 1996; Orser, Riding, & Manley, 2006). Membership in a group gives women visibility and provides them with a legitimate forum to articulate their needs. It permits a gradual building of their capacity through sharing that enhances participatory development (Nussbaum, 2011). SHGs generally focus on supporting skill development, nurturing invention, facilitating access to credit from financial institutions for micro-enterprises or projects, inculcating the value of frugality, and supervising credit for those participants who are economically destitute.

Empowerment in general is a complex concept, with overlapping dimensions (Nussbaum, 2011), and this is no less true in the context of women and SHGs. While SHGs seek to promote women's entrepreneurial growth and self-employment, in traditionally male-dominated societies, it is important to go beyond mere metrics of increases in these areas, and probe more deeply as to whether the women entrepreneurs believe and act upon a sense of increased agency (Calás, Smircich, & Bourne, 2009).

Women's empowerment in the Serbian context

Women's entrepreneurship first garnered notable mention in Serbia in the first half of the 1990s, in relation to support programs of international organizations aimed at speeding up the economic and social inclusion of women and children refugees from unstable ex-Yugoslav territories (Markovic, Manderson, & Kelaher, 2002). Education for women in a Serbian society in transition was organized in order to raise women's awareness about start-up opportunities, particularly sole trader roles and manufacturing workshops, so they could become self-employed and provide for themselves their families.

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Changes in the social, economic, and political system in Serbia at the beginning of the new millennium marked the start of another new phase in the development of women's entrepreneurship. Not only has the number of women-owned enterprises notably increased since the 1990s, but the structure has also changed, such that apart from traditional "female" economic activities, women's enterprises have increasingly appeared in the service sector, such as information/communications technologies, bookkeeping, intelligence services, and especially tourism. Serbian rural settings that largely were economically and socially depressed have been significantly involved in this progress.

An exploratory study of tourism SHGs in Serbia

Our study aimed to investigate the effect of SHGs on female entrepreneurship and self-employment in jobs related to tourism in the Serbian countryside. We focused the study on 25 selected rural settlements in Srem District (Northern Serbia), which is characterized by the highest number of active women's associations (32 in total) related to tourism. The associations were established mainly in the period from 2000 to 2012, with the goal of empowering women in both economic and social terms. Each association has approximately 30 members, who differ in their socio-demographic characteristics, and whose activities are directly related to tourism, culture, or local handicrafts. A total of 513 female respondents were interviewed for this study, and their qualitative responses provide the basis for our findings.

Very instructive interview questions were previously tested by Eisenhardt and Graebner (2007). From their point of view, the best interviews are those which are comprehensive and have aspects relating to personal life. Trust gained over time is valuable for encouraging participants to open up about their lived experiences. In fact, the interview becomes a form of "personal conversation" between respondents and researchers. An interpretive approach to the women's answers was used to help understand the meaning of their "empowerment" in tourism in rural Serbia. Through the interview process and through documents interviewees shared (e.g., birth certificates for children, statements of cash contributions for employed members of the household, etc.), we sought to better understand how the women felt about their own empowerment in tourism development in local surroundings.

From the data gathered, we concluded that the most common motive for women starting their own business was to care for others. Many women seem to enter into entrepreneurship to be able "to do something" for their families. These findings agree with previous research (Jain & Joy, 1997; Tatzel, 2002). In addition to financial motives, very important was the quest for self-realization—to prove their capabilities and achieve a higher degree of freedom and independence. This also agrees with previous research findings (Dur & Glazer, 2008).

Starting a business in tourism is not easy, however. The respondents in this study faced many obstacles. The first was a lack of initial funds to start a business. The second was that women in Serbia still have a heavy traditional commitment to family care-giving and child-rearing. The third issue was the unfavorable attitude of the social environment towards women who enter into business (including business in tourism). This barrier is more present among women from rural and *peri*-urban areas, who suggested that the larger ratio of males to females in the business world there was troublesome, often resulting in their marginalization or denigration, and sometimes even sexual harassment. In addition to the patriarchal system, disadvantages come from high levels of corruption and a traditionally strong male social network.

Patriarchal sanctions and domination can indirectly foster employment barriers for women (Seiz, 1991). If a father or a husband does not want his daughter or wife to gain certain skills or become an entrepreneur, a woman can find it difficult to launch her own business. This culturally embedded male dependency limits a women's agency and prevents her from pursuing economic opportunities and personal capabilities. Similar results have been presented by Bhatt-Datta and Gailey (2012). Furthermore, Anderson and Eswaran (2009) underlined the fact that female autonomy is typically defined as the ability of women to make choices and decisions within the household relative to their husbands.

Fortunately, however, the results indicate that women feel more empowered when they belong to an SHG. According to respondents, SHG support led to women deciding to start their own businesses in the following tourism-related areas: conventional production of souvenirs (20.3%), renting houses and self-service beds (19.1%), hand-making jewelry (17.7%), making and selling embroidered items (15.6%), making and selling knitted and crocheted items (14.8%), traditional production of footwear and clothing (6.0%), and making products from medicinal plants (4.9%).

Once an entrepreneurial idea is approved by the group, one-third of financing sources come from micro-financing by the participants themselves through a rotating credit association under the leadership of one of them. The rest of the money comes from the entrepreneur's personal funds, loans, provincial grants, and so forth. The SHGs have annual elections for leadership posts, such as chairperson, treasurer, and secretary. Most groups don't have offices or assets because they operate and meet in members' houses. It is only after visiting a member that the group can learn of the specific problems affecting her. These groups have intensified good relationships amongst members, who often view themselves more or less "like sisters," so it provides the opportunity for collective women's identification and sharing of individual experiences, as well as an exchange of ideas on women rights, nutrition, family planning, childbearing, and other daily issues specifically relevant to their rural settings. Considering that the findings indicated that 96.9% of female respondents feel very empowered as a member of an SHG, it can be assumed that these groups play a vital role in overcoming the psychological, cultural, and social barriers women entrepreneurs face.

Conclusion

When it comes to the Serbian business environment, our research has shown that it contains a series of unfavorable conditions for the development of women's entrepreneurship, and would-be women entrepreneurs often perceive it as an unsupportive

environment. Unfavorable background economic conditions pose a challenge: the delayed and difficult political and economic transition in Serbia, the last global economic crisis a few years ago, and so forth. This circumstance is aggravated for women entrepreneurs by significant gender inequalities, which pose problems both in the start-up phase and later, in management and business development. It is therefore not surprising that there was an essentially unfavorable perception of the business climate among women entrepreneurs in the sample survey: 76.6% of female entrepreneurs believe that the Serbian rural environment is a hard place to start a business.

Similar studies to this one could also be undertaken in other transitional societies. Efforts could also be made to expand the SHG network to areas of the world where this approach has yet to be tried. Longitudinal research on the women's associations considered in this study should also be undertaken over the next period in order to determine potential differences in women's attitudes toward their role in the community over time. Finally, this research also contributes to raising awareness among women in tourism businesses: conversations with women about entrepreneurship and SHGs reinforces the idea that they can have strong network support on the local level, express their creativity and skills, and access opportunities to be the part of the overall tourism development process in their small communities.

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