

Women's Entrepreneurship in Rural Areas: Challenges, Opportunities and Contribution to Social Development and Tourism

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Received: June 2026 | Accepted: September 2026

DOI: 10.5937/turizam30-68763

Abstract

Women's entrepreneurship is recognized as an important driver of rural development worldwide. Rural entrepreneurship creates new opportunities for women and contributes to creating a better society. This paper aims to review challenges, opportunities and significance of rural women entrepreneurs across different regions of the world. Analysis shows that women in rural areas face similar challenges such as gender discrimination, limited access to education, capital, digital tools, institutional and social support. They often lack access to business skills development, trouble balancing work and family life, and need more opportunities for mentorship and networking. Overcoming those barriers can contribute to economic growth and poverty reduction by creating new jobs and generating income. Entrepreneurship enables them to gain confidence, strengthen their social status, challenge traditional rural and gender identities, and exercise creativity. Rural women support sustainability, innovation, cultural preservation and knowledge-sharing across generations. Overall, the paper confirms that strengthening women's entrepreneurial capacities and removing structural barriers are essential for the sustainable development of rural areas.

Key words: women's entrepreneurship, rural areas, development, tourism

Introduction

Gender-related studies are increasingly attracting the attention of the research community. Gender can be defined as the “socially constructed and historically variable relationships, cultural meanings, and identities through which biological sex differences become socially significant” (Laslett and Brenner, 1989). Recent studies connect gender with the institutionalized understandings and practices of masculinity and femininity (Ahl and Nelson, 2010). From a gender perspective, women's entrepreneurial attitudes are shaped by different experiences as well as persistent stereotypes concerning gender traits and inter-gender relations (Santos et al., 2018). According to Sharma (2018), a woman entrepreneur initiates, organizes and runs a business enterprise that is owned and controlled by a woman who has

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a minimum financial share of 51 percent of the capital, while Rajalakshmi (2014) defines a woman entrepreneur as a person who accepts the challenging role of satisfying her personal needs and becoming economically independent. Also, female entrepreneurship is initiated and founded by women with innovative ideas and who are actively involved in its management (Munitlak Ivanović et al., 2022). The position of women in the entrepreneurial scene is the current topic of numerous research and discussions (Kravchuk and Mikić, 2022). Women entrepreneurs play an important role in local economies, and have become a dynamic, multifaceted global force reshaping economies, communities, and industries. Women around the world have different motivations, goals, opportunities, and capacities for entrepreneurial growth and development. However, they share a number of challenges, including challenges in scaling their ventures, accessing capital, social constraints, disproportionate caregiving responsibilities, and fully benefiting from the digital transformation (Sharma et al., 2012; Elam and Samsami, 2025). Rural women significantly contribute to the development of rural areas while committing to sustainability. The concept of sustainable development in rural areas must take into account elements such as culture and characteristics of local communities, landscape and natural habitats, rural economy, tourism in the long term, and greater understanding of the concept of sustainable development among those who make decisions on development plans (Svržnjak et al., 2014). The revitalization of rural areas and improvement of the quality of life of the local population can create opportunities for the development of rural tourism (Mladenović and Rudan, 2024). Sustainable rural tourism is a desirable goal because it creates opportunities to improve infrastructure, standards of living, and social justice (An and Alacorn, 2020). Green tourism in rural regions should be understood as a multidimensional development model that depends not only on ecological resources but also on institutional governance, infrastructure, human capital and green skills (Ristanović et al., 2025). In the hospitality sector, the communication of sustainable practices can strengthen the engagement and loyalty of environmentally conscious consumers (Uludag et al., 2024). Digital tools, including eco-friendly travel applications, can also help translate awareness of tourism's environmental impacts into more sustainable travel choices, confirming the growing importance of digital competencies in tourism (Saltik et al., 2025). Tourism education, initially focused primarily on vocational training, has gradually evolved into a more academically oriented field of study (Kutlugun et al. 2026). Nevertheless, rural women entrepreneurs often have limited access to both formal tourism education and practical training, which constrains the development and professionalisation of their businesses. Entrepreneurship in rural tourism remains underdeveloped, partly as a result of a long-term process of neglecting rural areas. The importance of developing entrepreneurship in rural tourism is reflected in the preservation of traditional customs, culture and gastronomy, in encouraging residents not to leave rural areas, and in raising the quality of life in the countryside (Smolčić Jurdana, 2015). When it comes to tourism, women entrepreneurs play a vital role in promoting economic growth, advancing gender equality, revitalizing local economies and encouraging innovation. They create job opportunities, contribute to economic diversification, promote sustainability and social inclusion (Rodríguez-Vera et al., 2025).

Based on the previous theoretical framework, the following research questions are addressed:

RQ1: What are the main barriers and challenges faced by women entrepreneurs in rural areas?

RQ2: What opportunities and forms of support contribute to the development of women's entrepreneurship in rural areas?

RQ3: What is the contribution of women's entrepreneurship to social development, economic growth and tourism in rural areas?

Subsequently, the main goal of this paper is to systematically review and critically analyse relevant scientific literature in order to identify the main barriers and challenges faced by women entrepreneurs in rural areas, the opportunities and forms of support that encourage the development of their entrepre-

neurship, and its contribution to social development, economic growth, and tourism.

Methods And Data

To address complex research areas, especially the link between women's entrepreneurship and rural areas, a qualitative systematic literature review was conducted (Singh et al., 2024; Parihar et al., 2025; Richards et al., 2025; Rodríguez-Vera et al., 2025; Shah, 2025). This method synthesises diverse perspectives and identifies key themes and patterns. By combining qualitative and quantitative studies, this review provides a holistic understanding of the barriers and opportunities influencing rural women entrepreneurs. This approach allows for a comprehensive and objective identification, evaluation, and synthesis of existing research regarding the challenges and opportunities faced by rural women entrepreneurs globally. The main literature search was conducted in April and May 2026 using international and national academic databases, including Web of Science, Hospitality & Tourism Complete via the EBSCOhost platform, Google Scholar, and Hrčak. The exact search string combined the terms ("woman entrepreneur" OR "women entrepreneur" OR "female entrepreneur") AND "rural", with corresponding Croatian terms, while the syntax was adapted to the requirements of each database. This literature selection process resulted in 96 open access articles. After 4 duplicates had been removed, the titles and abstracts of 92 records were screened according to the predefined eligibility criteria. Peer-reviewed journal articles and papers published in official conference proceedings that addressed the economic, social, psychological, or structural aspects of women's entrepreneurship in rural contexts were included in the analysis. Studies were excluded if they did not focus on rural areas, did not report findings for an identifiable country or region, or did not provide gender-specific findings. As a result, 48 articles remained. The reference lists of the included publications were subsequently examined using backward snowballing, which identified nine additional studies that met the same inclusion criteria (Cimbaljević et al. 2023). The selected publications were analysed using qualitative thematic synthesis and cross-regional comparison. The collected papers were first categorized by geographic region (different countries and continents) to identify regional specifics and global commonalities and were then analysed in three dimensions: structural and socio-cultural barriers, drivers and opportunities, and socio-economic significance. In both Africa and the Americas, 6 articles matched inclusion and exclusion criteria. In Asia, there were 25, and 20 in Europe. Content analysis comprised the main part of the methodology. The second part of the methodology comprised a comparative study approach.

The process of selecting and screening the articles is described in Figure 1.

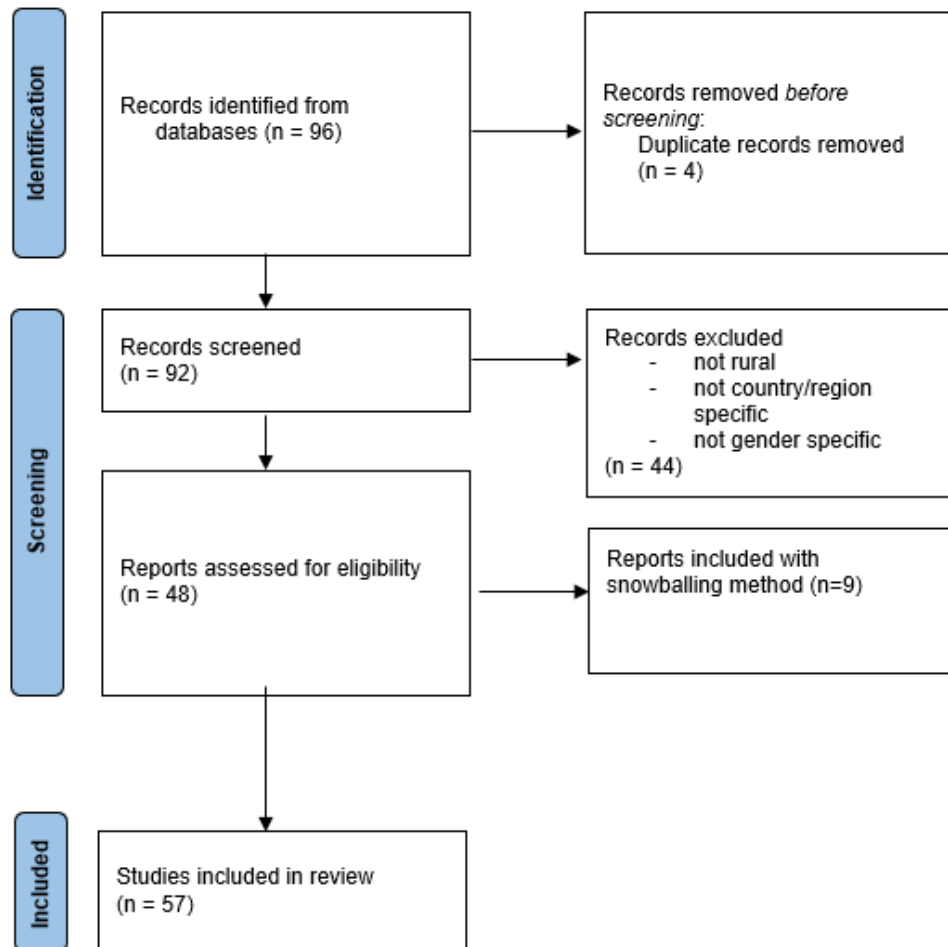


Figure 1. Flowchart of study review

Results

Africa

Studies from several African countries (Zimbabwe, Benin and South Africa) show that common structural barriers faced by rural women entrepreneurs in rural areas include a lack of education, inadequate entrepreneurship and occupational training, limited financial support, lack of market information, inadequate business, managerial and digital skills and knowledge, and lack of government support. Most women face cultural barriers, gender bias, have trouble balancing work and family life, and are in need of community involvement. Rural tourism entrepreneurs lack computer skills, networking, financial management, tourism legislation, and sustainability. These obstacles restrict opportunities to alleviate poverty and vulnerability in rural communities. Studies also show that business networks are main

drivers for young female business owners (Dossou et al., 2021; Nomnga, 2021; Mashapure et al., 2022; Makandwa et al., 2023; Aleshinloye, 2024; Donga and Chimucheka, 2024)

Asia

In East and Southeast Asia (Japan, China and Malaysia) rural women entrepreneurs lack access to capital and resources, entrepreneurship, business and technology skills, entrepreneurship education and awareness, infrastructure that includes transportation and internet access, as main structural barriers. They also face many socio-cultural barriers such as bargaining power within the market, inclusiveness on major decisions to entrepreneurship development, gender discrimination and low self-confidence. Rural women need more opportunities for mentorship and networking, especially in tourism which is particularly attractive to women entrepreneurs. Tourism contributes not only to income generation but also to reducing knowledge and rights-based poverty, enhancing self-confidence, improving their social and family status, and supporting broader human development (Xu et al., 2018; Ariffin et al., 2021; Othman et al., 2022; Rao et al., 2022; Dong, Khan, 2023; Helgeson et al., 2025; Manner-Baldeon et al., 2025). Studies from South Asia (Pakistan, Nepal and India) show that rural women entrepreneurs face similar structural barriers, with additional constraints related to property ownership, digital access and mobility. When it comes to socio-cultural barriers, they encounter gender discrimination, social inequalities, lack of work-life balance and self-confidence, low risk bearing ability and restrictive socio-cultural norms. Despite those challenges they achieved greater control over finances, more decision-making power and self-confidence, and overall societal empowerment but still need programs for enhancing women's non-traditional roles, and family/community support, especially networking since it has proven effective as a valuable tool for development and promotion (Sharma et al., 2012; Kumbhar, 2013; Vidani, 2016; Gautam and Mishra, 2016; Kala Panta and Thapa, 2017; Agrawal et al., 2023; Ali et al., 2024; Alva and Dsa, 2025). Women-led businesses in rural West and Middle Asia (Oman, Iran, Jordan, Israel, Armenia, Turkey, Cyprus and Kyrgyzstan) face similar financial, educational, infrastructural and skill-related barriers, as well as difficulties in introducing innovations and attracting tourists. Local prejudices, gender-based discrimination, and traditional practices restrict women to their family roles. Women in rural tourism need awareness campaigns, entrepreneurship education, mentorship, and access to natural resources. Reducing those barriers will enable opportunities for socio-economic transformation, community empowerment and resilience, and knowledge-sharing across generations. Their role can also be understood through the lens of cultural agency, where women act as institutional entrepreneurs who preserve heritage while redefining value systems beyond purely economic terms (Ghouse et al., 2017; Ashrafi and Hadi, 2019; Ghouse et al., 2021; Lindvert et al., 2022; Ong Ee-Lyn and Ong, 2022; Tovmasyan, 2022; Yousafzai and Aljanova, 2025; Yamaç Erdoğan and Yumuk, 2025; Harb et al., 2025; Altinay et al., 2026).

Americas

In North and Central America (United States, Mexico and Guatemala) rural women entrepreneurs feel successful in their businesses. They are inclined towards sustainable practices, pursuing civic and conservationist values, and having strong consideration for their community and the wider public. Women prefer production on a smaller scale for quality and customers' satisfaction. Women with business training achieved larger profits, higher revenues, and a greater number of clients. Indigenous women in rural tourism business face gender discrimination, social pressures and need supportive networks (La Pan et al., 2016; Calderon et al., 2020; Savage et al., 2022). Rural women in South America (Colombia, Ecuador and Peru) face spatial disparities in access to resources, markets, and institutional infrastructure. Women in rural tourism face significant obstacles to land acquisition, because of restricted access to bank loans but also because of cultural norms favouring male inheritance of the land. They also have limited entrepreneurship options due to the historical distribution of gender roles. Still, development of rural tourism has empowered women by providing them job opportunities outside their households and the chance to generate additional income. However, these opportunities can also limit empowerment, as

these jobs are low-skilled, and thus, low-wage (Gil Arroyo et al., 2019; Landeta-Bejerano et al., 2025; Mendivil-Hernández et al. 2026)

Europe

Rural women entrepreneurs in North, West, and Central Europe (Sweden, France, Poland and Hungary) have a strong commitment to sustainable practices but also face limitation in their access to land, financial capital, and infrastructure. They participate in entrepreneurial networks, which enable them to gain confidence, challenge prejudice, develop professional identities, demonstrate specialized knowledge and authority, exchange experience and knowledge, and exercise creativity. Women engaged in rural tourism perform rural and gender identities by producing experiences and services, and challenge traditional rural and gender identities (Annes and Wright, 2015; Heldt Cassel and Pettersson, 2015; Stawicka and Parlinska, 2021; Fertő and Bojnec, 2025). In rural areas of Southern Europe (Spain, Italy and Greece) women face structural barriers such as lower level of education, lack of skills and needed experience to run a business. Most significant socio-cultural barriers are discrimination, marginalization, their traditional domestic roles and reluctance to take risk. Recent studies show that women entrepreneurs contribute beyond economic growth by regenerating traditional products through innovation, and engaging in sustainable tourism and local development. Rural women-led businesses in tourism make significant contribution to the development of rural areas and help mitigate depopulation among women and young people (Alonso & Trillo, 2014; Lassithiotaki, 2011; Martini et al., 2020; Stylianou et al., 2025). In Eastern Europe countries (Croatia and Serbia) women entrepreneurs face similar issues in rural areas caused by unsatisfactory economic transition, major demographic problems caused by mass-migration to urban centres, neglected villages, insufficient involvement in decision-making at local scale. Major structural barriers include limited access to resources and funding, insufficient managerial training, underdeveloped market infrastructure, limited institutional support. Women have difficulties in balancing professional and private lives and lack self-confidence. Another barrier is weak connections with women's entrepreneurial associations, and a lack of mentoring opportunities that could help with knowledge exchange, joint appearances, and mutual support. Women are moving beyond passive roles, while rural tourism, as their dominant entrepreneurial activity, enables the valorisation of women's work in rural households and the creation of new jobs. With adequate training, infrastructure, and institutional support, rural tourism can serve as a powerful tool for empowering women and promoting sustainable development (Maksimović et al., 2016; Radović and Radović Marković, 2016; Zirdum and Cvitanović, 2017; Alkier, 2021; Vuković et al. 2023; Birkić and Žganjer Gržetić, 2024; Vujko et al., 2024; Berić et al., 2025; Ostojić et al., 2025; Rakocevic et al., 2025; Turuk and Matić, 2025; Vujadinović and Marjanović, 2025).

Discussion

The findings show that rural women entrepreneurs face similar barriers across different socio-economic and cultural contexts. Regarding RQ1, the most consistently reported constraints include limited access to finance, education, training, land, digital technologies, infrastructure, networks, mentoring and institutional support. These barriers are reinforced by gender discrimination, traditional family roles, restricted participation in decision-making and unequal care responsibilities. They should be understood as interconnected structural and socio-cultural constraints rather than individual deficiencies, a finding that is consistent with Kille et al. (2022) and Semkunde et al. (2022). Some regional differences were identified. African studies particularly emphasised insufficient business and digital skills and weak institutional support, while Asian studies highlighted access to land and capital, mobility restrictions and traditional gender norms. Research from the Americas pointed to spatial inequalities, difficulties in

obtaining loans and the risk of women remaining in low-skilled and poorly paid tourism activities. European studies placed greater emphasis on rural depopulation, sustainable practices, professional identity and the innovation of traditional products. However, these differences should be interpreted cautiously because the number of studies varied considerably across regions.

Regarding RQ2, education, access to finance, mentoring, business networks, improved infrastructure and stronger institutional and community support emerged as the principal drivers of women's entrepreneurship. Training alone is unlikely to overcome structural inequalities if women continue to lack access to capital, property, markets and decision-making. Effective support should therefore combine skills development with financial instruments, mentoring, market access and measures that facilitate the reconciliation of business and family responsibilities.

Regarding RQ3, tourism frequently serves as an entry point into entrepreneurship by enabling women to develop activities connected with local culture, food and heritage, a finding that is consistent with Batra and Batra (2025). Women's entrepreneurship contributes to income generation, employment and the diversification of rural economies, while strengthening women's financial independence, self-confidence and social status. Nevertheless, participation in tourism does not automatically result in empowerment when women remain concentrated in low-paid activities or lack control over income and resources. The findings therefore support gender-responsive policies that address women's specific structural disadvantages and strengthen the contribution of their businesses to sustainable tourism and resilient rural communities.

Key barriers, drivers and opportunities, as well as tourism dimensions are presented in Table 1.

Table 1. *Summary by continent*

Continent	Key barriers	Drivers & opportunities	Tourism dimension
Africa	• access to education, training, and financial support • low digital and business skills • gender bias and cultural barriers • work–family imbalance	• business networks as key driver • community involvement • government support initiatives	• low computer skills and networking • gaps in tourism legislation and financial management knowledge • hospitality management is critical growth factor

Asia	• access to education, capital, land and resources • low business and digital skills • inadequate infrastructure and mobility • gender discrimination and social inequalities • restrictive socio-cultural norms and family roles	• greater financial control and decision-making power • family and community support • mentorship and networking programmes • awareness campaigns and entrepreneurship education	• tourism particularly attractive entry sector for women • contributes to income generation and reduction of knowledge-based poverty • enhances self-confidence and social status • women as cultural custodians
Americas	• spatial disparities in access to resources, infrastructure and markets • land acquisition and bank loans • gender discrimination and social pressures • historical distribution of gender roles	• business training linked to higher revenues • sustainable and civic values • supportive networks for indigenous women • small-scale, quality-driven production model	• creates jobs outside the household • linked to women's empowerment • low-skilled and low-paid • cooperative micro-enterprises show potential for women's self-determination
Europe	• limited access to land, capital and infrastructure • lack of education, skills, and business experience • discrimination, prejudice, traditional domestic roles and patriarchal norms • demographic decline and rural depopulation • work-family imbalance	• entrepreneurial networks and mentoring build confidence and professional identity, share experience, skills and new knowledge • innovation of traditional products • commitment to sustainable practices	• tourism dominant entrepreneurial activity • enables valorisation of women's work and creating new jobs • challenges traditional rural and gender identities through service production • contributes to mitigating depopulation • powerful empowerment tool

Conclusion

Rural women entrepreneurs are key contributors to rural economies and community development. However, rural women often feel constrained by barriers such as unequal access to finance, education, different skills, land, networks, mentoring, and lack of institutional and social support. Overcoming those barriers is important because entrepreneurship can create new economic opportunities and contribute to overall growth and reducing poverty. The findings suggest that improving rural women's entrepreneurial outcomes requires coordinated support, targeted training, stronger networks, better infrastructure, and easier access to resources. Rural women's entrepreneurship should therefore be understood as a strategic pathway for inclusive, sustainable, and socially meaningful transformation that will strengthen rural communities. Challenging the gender-equal or gender-neutral lens, suggestion is being gender-aware.

The limitations of this research relate to the databases and keywords used as well as the fact that those studies that were not open access were not analysed.

Future research should expand the search scope by using diverse keywords, additional databases and by comparing rural women entrepreneurs across additional countries in order to identify both universal and context-specific barriers.

Additionally, cross-country and region-specific studies could further examine why similar constraints, particularly limited access to finance, education, mentoring, and institutional support, persist in diverse socio-economic and cultural settings. More attention should be given to tourism as an entry sector for women entrepreneurs, especially in relation to different forms of rural tourism.

Finally, policy measures should improve rural women's access to education and training, strengthen public and digital infrastructure, and support business networking and mentoring. Dedicated start-up grants, affordable financing and appropriate tax incentives could reduce barriers to establishing and developing women-led businesses. Administrative procedures should be simplified, while legal and regulatory barriers that restrict women's access to property, finance and entrepreneurship should be reviewed. These measures should form part of gender-responsive rural development policies adapted to the economic, social and institutional conditions of individual regions.

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