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Women's Economic Empowerment through Tourism: A Case Study of Selected Western Balkans Countries



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ABSTRACT

Tourism is considered to be an essential means of empowering women in the national, regional and global economy, presenting both opportunities for gender equality and women's empowerment. However, the general lack of women's empowerment worldwide calls for research. This paper investigates opportunities for women to improve their socioeconomic status through tourism in Bosnia and Herzegovina, Montenegro, and Serbia. Its methodology is based on qualitative research. A survey was conducted on a sample of 388 female respondents engaged within the tourism sector from these countries. The results are presented through

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descriptive methods, comparing the attitudes of women 18 to 65 years of age, their respective levels of education and barriers within entrepreneurship activities in tourism. The data obtained were analyzed in accordance with the objectives of this study and the research questions posed. It is found that training and further education, as well as providing financial assistance, would significantly assist women in opening their own tourism businesses within the region. The study also finds that women generally report financial support as a crucial factor in helping support businesses in the tourism sector.

KEYWORDS: *women's empowerment, tourism, equality, Serbia, Montenegro, B&H*

Introduction

Women's empowerment is understood to mean their economic, social, psychological, political and legal circumstances (Mosedale, 2005). Eliminating all forms of discrimination against women of all ages is not only a fundamental human right but has also multiple effects on other areas of development and represents an effective mechanism of poverty reduction (Boateng, 2021). Therefore, gender equality has been defined as one of the primary objectives of Agenda 2030, particularly Goal 5 of Sustainable Development Goals (UN Agenda 2030, 2015). Since 2010, there have been significant strides made in adopting and implementing legislation aiming to improve gender equality. According to a 2019 report from the World Bank Group⁶, there have been 274 reforms to laws and regulations in 131 countries that have led to an increase in gender equality (WBG, 2019).

Women in Bosnia and Herzegovina, Montenegro and Serbia are a vulnerable group in the labor market. According to the World Bank, at the end of 2019 (WBG, 2019), the female unemployment rate was in Bosnia and Herzegovina (18.8%), Montenegro (15.9%) and Serbia (11.1%), much higher than the world average female unemployment rate of 5.5% for the same year (World Bank, 2021). The overall male employment rates in Bosnia and Herzegovina (50.2%), Montenegro (54.3%) and Serbia (56.8%) are all significantly higher than the female employment rate of Bosnia and Herzegovina (30.4%), Montenegro (40.3%) and Serbia (42.6%). The gender

⁶ The study "Women, Business and the Law 2019: A Decade of Reform" examines these questions by measuring gender discrimination across 187 economies over the past decade. The study analyzes data through an index structured around the economic decision's women make as they go through stages of their working lives.

gap in entrepreneurship is highly pronounced, as managers and founders of small and medium enterprises are still mostly men in Bosnia and Herzegovina (71.8%), Montenegro (74.6%) and Serbia (66.4%).

An OECD report (2019) concludes that progress towards gender equality has been too slow and uneven, highlighting that entrenched social and cultural norms continue to maintain discrimination against women of all ages, running in the face of gender equality reforms as persistent gender stereotypes and bias negatively affect policymaking and budget decisions in even advanced economies. An absence of access to education, social constraints, poor health and sanitary conditions exacerbates gender socio-economic inequality. The same pre-existing, inherited gender equality leaves women a massively untapped economic asset as their total potential is never fully utilized due to implicit and explicit sexism.

One key element to better achieving women's rights and promoting further gender equality is women's economic empowerment which may be accomplished through economic diversification (IMF, 2018). Tourism remains an important sector for women's empowerment as it encourages domestic production of locally produced traditional goods and tourism, helping them become more financially independent (International Finance Corporation, 2017). Tourism also presented a unique opportunity to leverage strong economic sectors to bridge the gender gap by improving women's social and economic inclusion, where women saw greater employment through tourism and hospitality-related enterprises/services (Rinaldi & Salerno, 2020). Therefore, tourism policies increasingly address issues of gender equality and tourism generally offers greater opportunities for women's entrepreneurship than the wider economy (UN Women, 2019).

Until the Covid-19 pandemic, tourism had played a central role in the world economy because it is one of the main sources of foreign exchange and an essential component of export diversification (Goffi, Cucculelli & Masiero, 2019). World international tourist arrivals in 2019 reached 2.3 billion, which is the best result in the last 10 years (UNWTO, 2020). Concerning contribution to GDP, the World Travel & Tourism Council⁷ reports that in 2019, tourism accounted for US 9.2 trillion (or 10.4%) of global GDP and created 334 million jobs (10% of total global employment). Prior to the advent of the Covid-19 pandemic, the total contribution of tourism to GDP was projected to grow by an average of 3.7% annually to be

⁷ The WTTC produces reports and forecasts the economic and employment impact of Travel & Tourism for 185 countries and 25 geographic/economic regions globally.

13.1% of total GDP, which would have accounted for almost 421 million jobs⁸.

In 2019, annual tourist visitation rates were recorded in the millions for the countries here examined: Bosnia and Herzegovina - 1.2 million, Montenegro 2.5 million and Serbia 1.8 million (World Bank, 2021). Moreover, accommodation and food service activities accounted for 2.5% of GDP in Bosnia and Herzegovina, 7.7% in Montenegro and 1.7% in Serbia for the same year. According to the World Bank, international tourism receipts, as a percentage of total exports, were 14.9% in Bosnia and Herzegovina, 52.8% in Montenegro and 7.7% in Serbia for 2019 (World bank, 2021), which were significantly higher than the global average of 7.4%, indicating high tourism and foreign visitation within these countries.

Tourism is one economic area that has enabled the empowerment of women throughout the global economy (Praveen & Asokan, 2013), representing a source of both opportunities for gender equality and women's empowerment. Petkovic and Pindzo (2012) conclude that tourism plays a central role through its ability to employ a significant number of people, which ultimately promotes environmental protection and strengthens the labor market. Making up 54% of all those employed in tourism, women represent a slight majority of the workforce active in tourism (UNWTO, 2020), which might be indicative that tourism represents a promising sector for women across cultures and nations that provides better opportunities for employment for women than in the broader economy as a whole. Sector accommodation and food service activities employ in Bosnia and Herzegovina (4.7%), Montenegro (8.4%) and Serbia (3.6%) of the total labor force (National's statistical office of B&H, 2021).

According to the Global Report on Women in Tourism, the pay gap between men and women is in Bosnia and Herzegovina (88.6), Montenegro (90.9) and Serbia (88.4). However, tourism indicates that women are better paid overall in the industry as the gap is: Bosnia and Herzegovina (114.6), Montenegro (95.6) and Serbia (94.6) (Global Report on Women in Tourism, 2021). This number thereby indicates tourism to be an empowering sector for women in the observed countries.

Relying on research conducted originally in 2019, as well as the reviews of policies to support women at both national and regional levels,

⁸ The most recent projection from the World Travel & Tourism Council shows up to 75 million jobs are at immediate risk in global travel & tourism, whose GDP loss to the world economy is estimated to amount upwards of US\$2.1 trillion for Q2, Q3 & Q4 of 2020 alone.

the authors aimed to provide a geographical perspective on the issue of women's empowerment through their entrepreneurial activities in tourism for selected countries.

Given the impact of tourism as a growth sector highly affecting women, research must therefore be conducted to shed light on how economic growth in emerging economic sectors may contribute to women's empowerment.

Review of the Scientific Literature

Women are a massively untapped asset in many developing nations, where the issues of gender inequality or disparity are exacerbated. Empowerment involves the transformation of women's economic, social, psychological, political, and legal affairs. Moreover, the economic empowerment of women is a matter of human rights and social equity. In line with this, the lack of women empowerment in many countries worldwide calls for research by academics, community development practitioners, and policymakers.

Led by international strategies such as Europe 2020 and Agenda 2030, encouraging women to enter the job market, particularly in the tourism sector, tourism and women's empowerment has been a popular topic of research (Çiçek et al., 2017).

Lenao and Basupi (2016) conclude that policymakers should boldly address (and appreciate) the situation of women in society and work towards advancing their interests and promoting their empowerment in ecotourism development. Tourism has been seen to positively affect community development in both urban and non-urban environments (Arroyo et al., 2019; Acharya & Halpenny, 2013). Addressing this issue, Scheyvens' framework is a well-known term in the literature, arguing that the role of women in tourism should be strengthened, especially in more rural areas (Scheyvens, 1999). For instance, using this same framework to evaluate empowerment as a predictor of community-member support of tourism in rural Poland, rural women are found to establish small businesses based on tourists' interests, thereby crafting traditional items and contributing to their preservation (Strzelecka et al. 2016). Furthermore, when researching into the psychological dimension of empowerment, Strzelecka et al. (2016) also report in their findings that residents within their sample from Central and Eastern Europe are more influenced by the self-esteem boost associated with

psychological empowerment and the perceptions of increased community cohesion (i.e. social empowerment) than the economic promises of tourism. Knight and Cottrell (2016) also evaluated the processes of tourism-linked empowerment in four communities outside Cuzco, Peru, identifying potential factors influencing these processes and pointing to practical ways community-based tourism can better foster generative rather than the merely sustainable (i.e., zero-sum) forms of empowerment in the region.

Nassani et al. (2019), when examining the impact of tourism and finance on women's empowerment, found that financial intermediaries act as a catalyst to empower women through international tourism in 24 selected EU countries. In many countries, women are underrepresented in the job market relative to men, particularly in developing countries or in areas where there is a prevailing cultural attitude that women are relegated to being housewives in charge of domestic duties, while men are responsible for earning an income. As a result, women under these circumstances are usually not able to enhance their careers, to educate themselves (Slocum et al., 2019). However, empowerment through working in tourism allows women to utilize their domestic roles to improve their social status, affecting the promotion of gender equality (Obadić, 2016; Figueroa-Domecq et al., 2015) and allowing women to both work as domestically based entrepreneurs and acquire varied soft-skills needed for employment, network and achieve a higher level of education. What's more, Vujko et al. (2019) investigated self-help groups as an approach to women's economic and social empowerment, noting them to be a strategy for such empowerment in the tourism industry in the rural, developing-region context of Serbia.

While research pertaining to employment in the tourism sector indicates that women have a larger share in the job market than men do, especially in undeveloped regions (Radovic & Radovic-Markovic, 2017; Čeperković, Šiljak & Đuradjević, 2017), women tend to carry out multiple jobs that they are paid less for (Figueroa-Domecq et al., 2015) for which a tertiary degree is not required. These jobs usually entail providing accommodation and food, which are seen in traditional patriarchal societies as an extension of their domestic roles (Mendoza-Ramos et al., 2018). Following other economic sectors, a gendered division of jobs has also risen in tourism (Gentry, 2007). The airline industry is one example where women are relegated to ticket sales and air attendant positions more than men are, while men are more often pilots or top managers (Harvey,

Finniear, & Greedharry, 2019). A similar situation can be observed when it comes to the Hotels, catering, and tourism - HCT sector, where women represent a majority of those employed while finding themselves significantly under-represented in higher paid and managerial positions (Baum, 2013)

Employment in the tourism sector has been found to promote women in less developed areas to achieve a greater degree of financial and social independence based on skills that they likely already possess. Nonetheless, it is still a challenge for them to seek empowerment beyond the introductory involvement in the job market due to gender divisions and patriarchal societal norms.

Research Methodology

To investigate opportunities for women to improve their socioeconomic status through tourism in Serbia, Bosnia and Herzegovina, and Montenegro, we analyze the current issues in women's empowerment. To do so, we consider the following research questions:

Is there an area in the last ten years where women find employment faster?

What demographic factors influence the inclusion and empowerment of women in tourism?

Women will have a booming impact on starting a business at the time of the corona. Are there differences in demographic characteristics in the motivation to invest, and in which areas of tourism would you invest?

What are the causes and problems that discourage women's participation in tourism?

What empowerment modalities are desirable to apply in relation to the regions?

A primary survey was conducted through a questionnaire consisting of 15 questions in total. Four referred to basic demographic data on the population sample (age, gender, level of education, place/country of residence). The remaining questions referred to factors related to training and competencies, as well as the motives underlying women's entrepreneurship in tourism and environmental influences (such as governmental support, accessibility, and family support). The questions

were composed of a multiple-choice system allowing the respondents to opt for only one of the answers offered.

Bilateral agreements are in place between the national tourism organizations of Serbia, Montenegro, as well as the Ministry of Tourism and Environment of the Federation of Bosnia and Herzegovina. These same institutions have provided significant support to this research through assistance with the distribution of the questionnaire as they maintain active databases of individual workers within tourism in their respective countries.

Sample and Setting

The research was conducted on a representative sample where the total number of respondents was 388 (all female), 170 from Serbia, 104 from Montenegro, and 114 from Bosnia and Herzegovina. The average age was 37.5, the minimum age was 20, and the maximum was 61.

Millennials (those born between 1981 - 1996) formed the largest contingent of respondents, comprising 53.1 percent of all surveyed. Gen-x respondents (1965 - 1980) made up slightly more than a quarter. Baby boomers (1946-1964) and centennials (1997 - 2012) were minorities at 8.2% and 9.8%, respectively. PhDs were the least represented among respondents (6 in total), while those who have obtained at least a high school or bachelor's degree make up the majority at 32.5% and 40.7%, respectively.

Respondents were almost evenly split in reporting whether they had any formal education in tourism (either a high school or bachelor in tourism), with 52.1 % stating they have and 47.9% stating they have not. The slim majority of respondents were married (46.4%), while those who were single composed 38.1%. Separate or divorced made up a small minority of 9.3%.

Table 1. Sample characteristics

Characteristics	n (%)
Country	
Serbia	170 (43.8)
Montenegro	104 (26.8)
Bosnia and Herzegovina	114 (29.4)
Generation	
Baby boomers	32 (8.2)
Gen X	112 (28.9)

Characteristics	n (%)
Millennials	206 (53.1)
Centennials	38 (9.8)
Formal education	
High school	126 (32.5)
Bachelor	158 (40.7)
Master	98 (25.3)
PhD	6 (1.5)
Formal education in tourism	
Yes	202 (52.1)
No	186 (47.9)
Marital status	
Single	148 (38.1)
Married	180 (46.4)
Separated/Divorced	36 (9.3)
Widowed	16 (4.1)
Don't know	8 (2.1)

Source: Author's

Procedure

Conducted from December 2018 to July 2019, the survey was self-administered, by which all respondents were first contacted online and then filled out the survey, whose results were then delivered to the authors. The respondents were contacted by the Ministry of Tourism of their respective country based on a database of emails provided for those who were working within the tourism industry and wanted to be updated by their country's respective Ministries.

The data was first separated by the country of origin, after which it was further categorized.

Independent Variables

Independent variables taken into consideration were the respondents' country of origin, their generation, level of formal education, and if they had any formal education in tourism, as well as their marital status.

Dependent Variables

Dependent variables were separated into the following categories:

1. General aspects:
 - i. Possessing business in tourism (YES- 92 (23.7)/NO- 296 (76.3))
 - ii. Nonfamily employed (YES- 242 (62.4)/NO- 146 (37.6))
 - iii. Director - woman (YES- 170 (43.8)/NO- 218 (56.2))
2. Aspects related to the family business:
 - i. Family run business in tourism ((YES- 148 (38.1)/NO- 240 (61.9))
 - ii. Involved in supporting a family business (YES- 126 (32.5)/NO- 262 (67.5))
 - iii. Compensation for engagement (YES- 92 (23.7)/NO- 296 (76.3))
3. Willingness to invest in a specific area:

Table 2. Type of investment preferences

Type of investment	n (%)
Accommodation	1 (0.5)
Animators	2 (1.0)
Catering/hospitality	31 (16.0)
Cultural tourism	17 (8.8)
Ecotourism	28 (14.4)
Hostel	1 (0.5)
Making souvenirs and craft	10 (5.2)
MICE, organization of different events	24 (12.4)
Rural tourism	40 (20.6)
Small hotel	2 (1.0)
Travel agency	34 (17.5)
Travel guide	4 (2.1)

Source: Author's

4. Major problems facing Women Entrepreneurs:
 - insufficient familial support - 22 (5.7)
 - financial support - 206 (53.1)
 - governmental support - 80 (20.6)
 - skills - 44 (12.4)
 - other - 32 (8.2)
5. Modality of women's empowerment, encompassing:

- i. The best ways to increase skills (practical work and experience- 220 (56.7), formal education and training- 32 (8.2), informal education- 44 (11.3), special programs for women job seeding in tourism - 82 (21.1), other- 10 (2.6));
- ii. The importance of women's empowerment (gender equality- 152 (39.2), human rights protection- 54 (13.9), country sustainable development- 158 (40.7));
- iii. Program/activity contribution towards women's empowerment (YES- 90 (23.2)/NO- 298 (76.8));
- iv. Participation in research projects on women's empowerment (YES- 68 (17.5)/NO- 320 (82.5));
- v. What should be done to improve women empowerment? (promote the participation of women- 88 (22.7), tourism-related education in rural areas- 52 (13.4), tailor-made training for different small groups- 104 (26.8), vocational training linked to the labor market opportunities- 120 (30.9), other- 24 (6.2)).

Data Analysis

Data analysis was carried out in SPSS 27.0, using a Chi-Square test as all variables are categorical in order to examine the differences among variables. The test was conducted using the observed and expected values for each respective independent variable. The observed effect for the p-value was <0.05 .

Research Results

General Aspects

Serbian respondents were predominantly entrepreneurs themselves operating a business in tourism. Bosnia and Herzegovina and Montenegro respondents were largely not business owners. However, there is a tendency for women in Serbia to also be employed in a family business, hence they may not be independent business owners.

Millennials were the most likely to be self-employed in tourism, marking 61.2% of respondents not working through a family-owned business.

Given that women may traditionally be employed as extensions of unpaid labor to family enterprises, it was essential to inquire as to whether those employed in tourism were through a family enterprise or self-employed. Independence from family-run businesses varied widely from country to country. Montenegro respondents, for instance, were more likely to work within a family-run business (57.7%) than independently (42.3%). In contrast, in Bosnia and Herzegovina, respondents are far more likely to work independently (75.4%) as opposed to within a family enterprise (24.5%). Serbia also reflected the tendency to be more employed independently (65.6%) compared to family-owned (34.1%).

It may be concluded that family enterprises still play a significant role in providing employment to women within these countries, by which they may gain skills and experience in a field.

There is the supposition that women may not be represented in management or other upper levels of company hierarchies (Dezsö & Ross, 2012). Hence, while conducting this survey, it was apropos to inquire as to whether respondents had a female superior; specifically, whether the head of the company was a woman. While these vary throughout, Montenegro respondents were least likely to report having a woman CEO, with 36.5% of respondents affirming and 63.5% not. Serbian respondents reported an almost even split of 48.8% yes and 51.2% no. Bosnia and Herzegovina respondents were also less likely to have a female CEO, with 43.6% of respondents affirming and 56.1% not. It may therein be concluded, based on the results, that women are less represented among higher management within the tourism sector for these countries.

Millennials are the least represented among respondents for owning their own company, with 89.0% reporting “no” and only 11.0% “yes”. This may reflect the burdens already unduly affecting millennials as a semi-lost generation that has been unable to firmly establish a foothold within a career due to changing needs and fluctuations of the market (Thompson & Gregory, 2012). However, millennials also show the strongest independence of being employed within a family business (71.8% positive responses to 28.2% negative answers).

Tourism is also found to not be as accessible to those who do not possess discernible skills or education in tourism. Whether one has only achieved a high school education or a doctorate, one is far less likely to own a business in tourism if one does not possess a formal education in it. To illustrate, only those who have achieved a high school education are

represented by 18 respondents as owning their own business as well as having a formal education in tourism, which is in stark contrast to the 98 respondents who do not. This disparity is again repeated among those who have obtained a bachelors as 42 report owning a business and a formal education in tourism, while 116 report neither. Those who have obtained a master's are as equally contrasted (22 own and possess an education in tourism, and 76 do not).

Women were found to be more likely to possess a business in tourism if they were married (60.9% possessing a business in tourism as opposed to 21.8% when single). However, not every country was equally likely to have the same percentage of respondents who were married, which may affect analysis outcomes. For instance, women in Serbia were more likely to be married than single (56.0% vs 27.1%, respectively) or separated/divorced (12.9%). In Montenegro, it is the stark opposite, where women are more likely single than married (53.8% vs 32.7%, respectively). In Bosnia and Herzegovina, married and single are almost equal (43.9% vs 40.4%, respectively). It is important to note that, when breaking down women into generations, Gen-X represented the majority of those married at 73.2% vs 7.1% single, while millennials almost break even but tend to be single at 50.5% as opposed to 40.8%.

Whether married or single, women are more likely to work in a non-family-owned business (married: 56.1% vs 33.9%; single: 46.2% vs 27.8%).

Table 3. Possessing business in tourism, Nonfamily employed and Director - woman crosstabs with demobehavioral characteristics (observed and expected counts)

Characteristics	Possessing business in tourism		Nonfamily employed		Director - woman	
	Yes	No	Yes	No	Yes	No
Country						
Serbia	26 (20.2)	59 (64.8)	56 (53)	29 (32)	42 (37.2)	43 (47.8)
Montenegro	12 (12.3)	40 (39.7)	22 (32.4)	30 (19.6)	18 (22.8)	34 (29.2)
Bosnia and Herzegovina	8 (13.5)	49 (43.5)	43 (35.6)	14 (21.4)	25 (25)	32 (32)
Generation						
Baby boomers	5 (3.8)	11 (12.2)	8 (10)	8 (6)	7 (7)	9 (9)
Gen X	23 (13.3)	33 (42.7)	35 (34.9)	21 (21.1)	34 (24.5)	22 (31.5)
Millennials	14 (24.4)	89 (78.6)	74 (64.2)	29 (38.8)	42 (45.1)	61 (57.9)
Centennials	4 (4.5)	15 (14.5)	4 (11.9)	15 (7.1)	2 (8.3)	17 (10.7)

Characteristics	Possessing business in tourism		Nonfamily employed		Director - woman	
	Yes	No	Yes	No	Yes	No
Formal education						
High school	14 (14.9)	49 (48.1)	35 (39.3)	28 (23.7)	23 (27.6)	40 (35.4)
Bachelor	21 (18.7)	58 (60.3)	53 (49.3)	26 (29.7)	36 (34.6)	43 (44.4)
Master	11 (11.6)	38 (37.4)	30 (30.6)	19 (18.4)	24 (21.5)	25 (27.5)
PhD	0 (0.7)	3 (2.3)	3 (1.9)	0 (1.1)	2 (1.3)	1 (1.7)
Formal education in tourism						
Yes	24 (23.9)	77 (77.1)	73 (63)	28 (38)	50 (44.3)	51 (56.7)
No	22 (22.1)	71 (70.9)	48 (58)	45 (35)	35 (40.7)	58 (52.3)
Marital status						
Single	13 (17.5)	61 (56.5)	49 (46.2)	25 (27.8)	27 (32.4)	47 (41.6)
Married	28 (21.3)	62 (68.7)	51 (56.1)	39 (33.9)	43 (39.4)	47 (50.6)
Separated/Divorced	4 (4.3)	14 (13.7)	13 (11.2)	5 (6.8)	8 (7.9)	10 (10.1)
Widowed	1 (1.9)	7 (6.1)	7 (5)	1 (3)	5 (3.5)	3 (4.5)
Don't know	0 (0.9)	4 (3.1)	1 (2.5)	3 (1.5)	2 (1.8)	2 (2.2)

Source: Author's

Table 4. Possessing business in tourism, Nonfamily employed and Director - woman crosstabs with demobehavioral characteristics (*p* values)

Characteristics	Possessing business in tourism		Nonfamily employed		Director - woman	
	<i>p</i>	Phi	<i>p</i>	Phi	<i>p</i>	Phi
Country	0.075	0.163	0.001	0.264	0.238	0.122
Generation	0.001	0.285	<0.001	0.311	0.001	0.282
Formal education	0.703	0.085	0.280	0.141	0.452	0.116
Formal education in tourism	0.986	0.001	0.003	0.213	0.096	0.120
Marital status	0.193	0.177	0.136	0.190	0.495	0.132

Source: Author's

The proportion of respondents did differ significantly in terms of being nonfamily employed (0.001) and working in a firm in which their director is a woman (0.001). Generation was shown to be a significant factor concerning whether the respondent possessed a business in tourism (0.001) as well as if they were non-family employed and if their director was a woman (0.001). Formal education in tourism was also found to be a

significant factor regarding whether the respondent was non-family employed (0.003).

Family Business and Financial Independence

The majority of women who work in both Serbia and Montenegro were found to not be employed within family-run businesses. Serbia, for instance, recorded 36.5% of all respondents working within a family-owned business compared to 48.3% not working in one. This difference is starkly slimmer for Montenegro but still significant at 53.8% working for a family-owned business and 46.2% who do not. In contrast, Bosnia and Herzegovina is the only country in which respondents report being more likely to be working in a family-owned business. This data seems to match an overall low involvement of women in family-run enterprises by which respondents largely report also not to be working in any capacity for their families' businesses. For instance, 35.1% and 38.5% in Montenegro and Bosnia and Herzegovina, respectively, report not being involved in any capacity within their families' respective businesses. Unexpectedly, Serbia, which had reported the largest share of women not being employed in a family-owned business, also reported the highest in terms of supporting a family-run business at almost under half (47.6%). Regardless of their likelihood of supporting their families' businesses, women also largely report not being likely compensated in Serbia, with roughly under half stating they expect no compensation (44.6%). This is a much higher number. However, compared to Bosnia and Herzegovina, 28.3% may expect such compensation. Montenegro is the only country in which respondents reported more likely expecting compensation at 30.4 expecting and 25.7% not.

Among those who are employed in family-run businesses, millennials were most represented at 21.6% of all respondents; centennials were the least at 3.1%. Nevertheless, when broken down by generation, all respondents report being least likely to be employed in a family-owned business. Interestingly, with 69.6% not being employed, 71.4% not assisting the business, and 80.4% not expecting compensation, Gen-X reports being least likely employed in their family's tourism business as well as least likely to be involved through lending support as well as least likely to expect compensation.

Achieving an education of any kind also implied a reduction in the likelihood of working for one's family's company, although the higher

education attained did not diminish employment within a family-run company.

Table 5. Family-run business in tourism, involved in supporting family business, Compensation for engagement crosstabs with demobehavioral characteristics (p values)

Characteristics	Family-run business in tourism		Involved in supporting family business		Compensation for engagement	
	p	Phi	p	Phi	p	Phi
Country	0.223	0.124	0.166	0.136	0.815	0.046
Generation	0.230	0.149	0.880	0.059	0.599	0.098
Formal education	0.209	0.153	0.438	0.118	0.692	0.087
Formal education in tourism	0.663	0.031	0.110	0.115	0.007	0.195
Marital status	0.154	0.331	0.167	0.183	0.211	0.174

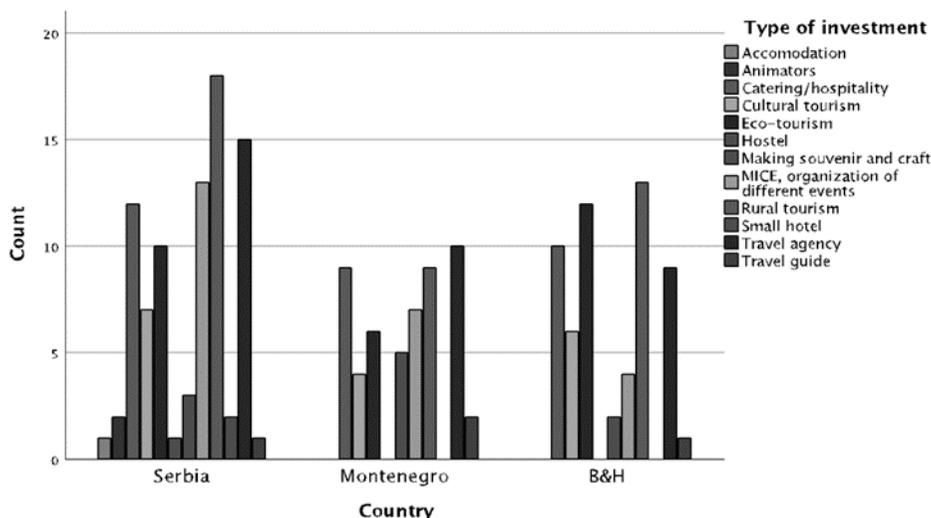
Source: Author's

Possessing a formal education in tourism has a significant relationship with being paid for one's work within the tourism industry (p 0.007 and Phi 0.195).

Perceived Investment Opportunities by Women in Tourism

Based on the respondent's answers, the strongest perceived area of investment is in rural tourism within the entire region, highest in Bosnia and Herzegovina and Serbia but tying for second in Montenegro, where crafting souvenirs is strongest although ranked second highest in Serbia. Catering and hospitality are also among the most desired areas for investment in all countries (4th in Serbia and Bosnia and Herzegovina but 3rd in Montenegro).

Figure 1. Type of investment by countries



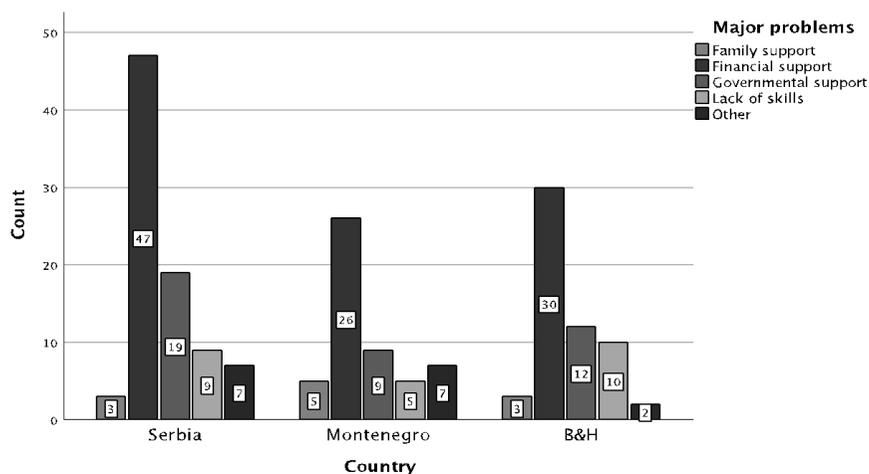
An outlier is Serbia, where MICE is more strongly considered to be an investment area than for either Montenegro or Bosnia and Herzegovina. Investing in becoming or being a travel guide is the weakest among all countries, while hostel investment only is reported in Serbia (matching travel guides as the lowest area of investment interest) and non-existent in either Montenegro or Bosnia and Herzegovina. This is also the case for small hotel investment, which is non-reported among participants in either Montenegro or Bosnia and Herzegovina. It would seem that there is an overall lack of desire in the region to be involved or invest in small operations for accommodation, given that Serbia is the only country for respondents to express investment interest in accommodation at all, which was dwarfed by the other investment areas as well.

Major Problems

By far, the most significant problem reported by all respondents was financial support, with almost 50 percent of all respondents reporting it to be the main issue in Serbia. The lack of skills is not reported to be a crucial barrier, nor is family support. It is worth noting that “other” as a category comes as more significant than family support or lack of skills in both Serbia and Montenegro. The lack of skills, however, is the third highest

ranked for Bosnia and Herzegovina, making it an outlier in the list of respondents.

Figure 2. Major problems in tourism identified by countries



Achieving Women's Empowerment through Tourism

Practical work and experience are by far considered to be among the most effective forms of women's empowerment within tourism, where almost half of the Serbian respondents report it to be the most crucial. In Bosnia and Herzegovina, practical experience is considered to be almost double as important as that of targeted job programs aimed at women, which is second-ranked in all three countries. Formal education in tourism is surprisingly underreported, with Bosnia and Herzegovina not listing it at all, and it being in 4th place for Montenegro and Serbia.

When the respondents were asked the reason behind the significance of women's empowerment, Serbia, as well as Bosnia and Herzegovina, overwhelmingly cited sustainable development and gender equality as the reasons.

Broken down by generation, Millennials are far more likely to cite sustainable development and gender equality as important reasons for empowering women, which is also the case for Gen X. It is interesting to note that centennials had a more varied response, almost equally citing all categories and that Baby Boomers did not cite human rights protection whatsoever.

When breaking down the respondents' attitudes towards the importance of empowering women, there is still a predominance of citing gender equality as a main concern and sustainable development regardless of the education level achieved. High school respondents were also observed to respond under "other" than other education levels, but not significantly.

Marital status did not influence respondents' reasons for women's empowerment, wherein single and married respondents still heavily cited gender equality and sustainable development.

Respondents' Opinion on How Women's Empowerment May Be Better Achieved through Tourism

Opinion on how women's empowerment may be better achieved through tourism, respondents from Serbia were far more likely to cite vocational training as a manner in which women's empowerment may be improved, Bosnia and Herzegovina respondents also cited vocational training as being one of the most important aspects for women's empowerment, the factor tying with tailor-made training for second place. Respondents from Montenegro did not cite this same category as highly, coming in third overall. However, respondents from all countries did cite promoting the participation of women in tourism among the top three factors to improve women's empowerment. In Montenegro, this factor was cited as primary in importance while being second in Serbia and secondary in empowerment. Converse to Serbian respondents, those from Montenegro do not cite vocational training as being a primary factor as they place it third. Although the fourth factor cited for Serbian respondents, tourism related to rural sectors, was far more likely to be cited by this group and almost equally in relation to tailor-made training and the promotion of women in tourism.

Broken down further by generation, Millennials were overwhelmingly more likely to cite Vocational training as being important for women's empowerment. This generation cites promoting women's participation in tourism second and tailor-made training third. In contrast, GenX respondents were most likely to use tailor-made training as the primary factor and vocational training second. Centennials and Baby Boomers were polar opposites, with the former citing the promotion of women's participation in tourism first and the latter last.

Broken down further by education achieved, Bachelor students were far more likely to cite vocational training as a crucial factor, which was also

first among respondents with only a high school education and tying for first place with tailor-made training for respondents who have achieved at least a master level education. For all three of these groups, promoting women's participation in tourism was also among the top three factors reported for women's empowerment. However, there is an evident disparity between those who have achieved a high school education being more than twice as likely to cite the importance of tourism education in rural areas than any other group.

When examined by relationship status, there is also a distinct gap in the perception of what is necessary to further empowerment. Married women are most likely to cite vocational training as a primary factor, as well as those who reported being separated. However, single women purported the participation of women in tourism to be the most significant. Regardless, all three of these groups consider tailor-made training to be the second most important. Only widowed respondents claimed tourism-related education in rural areas to be most important, but not substantially so. In like manner, single respondents also considered the promotion of women in tourism, tailor-made training and vocational training.

There is a perception gap between those who already possess a business in tourism and those who do not in their citing of factors related to what factors are most important to encourage women's empowerment. Those who do not possess a business are far less likely to consider any factor to promote women's empowerment important than those who do not. Nevertheless, women owning a business in tourism are most likely to report tailor-made training as most crucial, while this is second to those who do not. The latter group considers vocational training to be the most important, followed by tailor-made training and the promotion of the participation of women in tourism.

Respondents who report being willing to invest their own savings in tourism also are more willing to claim that instituting any of these factors will assist women's empowerment within the industry. However, those who are not willing are far less likely to consider any factor as worthwhile. The highest among those with savings and willing to invest them is vocational training, followed by tailor-made training for small groups and the promotion of women in tourism in second and third place, respectively.

Discussion

The majority of respondents were found to also be employed in a family-run business. All respondents, regardless of the country, also reported financial issues to be their chief concern.

Financial limitations are always a bottleneck for growth within any industry or field, especially in terms of expanding into novel or even lucrative areas (Bekaert et al., 2005; Haibo & Gerrit, 2009; Eichengreena et al., 2011). The respondents reporting that they are chiefly concerned with financial matters may indicate a desire to grow professionally but are unable to and/or have insufficient funds earned to do so (Haibo & Gerrit, 2009).

Respondents seem to have the general opinion that Rural tourism is an area that needs more attention in regard to women's involvement within this specialized economic area. While this response was most common in Serbia and Bosnia and Herzegovina, it was only slightly outscored by opening a tourist agency in Montenegro.

The growth of rural tourism in the region increased even during Covid in 2020 as it was one of the only options for many countries on lockdown (Cvijanović, Pantović & Đorđević, 2021). These countries also have a tradition of interior tourism, where mountain vacations and weekend retreats outside of large urban areas are common (Benner, 2020).

There seems to be a general consensus among respondents for millennials and gen-xers that the best way to improve women's empowerment in the field of tourism is through either tailor-made training or vocational training. There is a general consensus as well across country lines that vocational training is the best approach in the region to improve women's standing in the tourism industry. Regardless of education, women also found vocational training and specially-made training to be most pertinent for women's empowerment in tourism. Whether married or single, respondents did not verge on their opinion that vocational training and specially-made training are the best to assist women within the labor market to active success within tourism.

This may point to education not meeting the needs of working in the private sector within tourism or revolutions within the sector that education has yet to address. In either case, the respondents' general view does point to a considerable lack of education which prepares them to work in tourism.

The finding is buoyed further by the finding that, by country, respondents chose "practical experience" as the most important factor for

women's empowerment. This would seem to suggest that the respondents are reporting insufficiencies in both training and practicality, which limits their abilities to operate within tourism.

Women often suffer from needing more practical work (Kabeer, 2008) and further training (Feder & Nițu-Antonie, 2017) in order to compensate for real or perceived inefficiencies within the job market. Moreover, it does point to the dedication that respondents do wish to improve themselves through either further education or further practice.

One chief conclusion that the data bears out is that women who have a more formal education in tourism are more likely to be compensated. This finding may point to the other areas in which respondents also claim they need further education, as this reports a gap between skills and compensation.

There are vastly differing opinions on how to improve women's standing in tourism-related industries when comparing those who own a tourism business and those who do not, the latter not being in favor of any singular method while the latter clearly expressing their preference for both tailor-made and vocational training. Moreover, those willing to invest their own money into tourism were far more vocal in regard to vocational and tailor-made training.

The paper cannot clearly distinguish why there is a cleft between these two groups. However, this finding does stand that those who own businesses may not view training, vocational or otherwise, as those who are trying to create their own business or willing to invest in one. This may be a stark contrast between real practice and perceived needs (Lau et al., 2012).

Conclusion

Tourism had grown at a record pace from 2010 to 2019 worldwide, making up an estimated 10% of the world's GDP (UNWTO, 2020). Gender inequality in the tourism sector is substantially lower than in others, which lends substantial potential for women's entrepreneurship and an improvement in their socioeconomic status (Rinaldi & Salerno, 2020). However, the dynamic changes caused by the global COVID-19 pandemic have further aggravated the position of women in the labor market and pose new challenges (Ham, 2021; Reichelt et al., 2021; Vasilić, Popović-Pantić, & Semenčenko, 2020). The tourism sector has been one of the most affected

activities in the world due to travel restrictions and social distancing (Gössling et al., 2020).

Our research focused on the position of women working actively in tourism broken down by age, formal education and marital status in Bosnia and Herzegovina, Montenegro and Serbia.

Our research has found that most women actively working in tourism are married. It also shows that family businesses still play a key role in the employment of women in the countries studied, but women are not equally represented in the management of these companies. Only a few were found to work independently in tourism. As the greatest potential for the development of tourism, women see the development of rural tourism as well as catering and hospitality (Rural tourism is also found here to be more prominent in importance within the countries examined). Tourists today are most interested in domestic destinations as well as visiting neighboring countries (Arbulú et al., 2021).

The analysis shows that women are little interested in investing in smaller operations for accommodation. As the biggest problem of tourism development, the largest number of respondents pointed out the lack of financial support. In order to economically empower women through tourism, according to the respondents, the key success factor is practical work, experience and promotion of women in tourism. Respondents believe that higher levels of education through vocational training and education are important mechanisms for the future empowerment of women in the tourism sector. Financial support is commonly viewed as the most important direct means by which women may improve their engagement within the tourism sector.

The development of the tourism sector will largely depend on the further course of the pandemic as well as the speed of recovery that will be necessary for the normalization of economic activity.

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