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## RURAL WOMEN'S ASSOCIATIONS AS A DEVELOPMENT FACTOR IN WOMEN'S RURAL ENTREPRENEURSHIP<sup>3</sup>

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**ABSTRACT:** The paper monitors and analyzes the structure and dynamics of the method of work and organization of several rural women's associations in the context of potential for the development of women's rural entrepreneurship in tourism. The research was conducted in the territory of the Autonomous Province of Vojvodina, by applying the case study method and the technique of semi-structured interview. The primary hypothesis refers to the opinion that life in the village is no longer equivalent to going into agriculture, and that we are everyday witnesses to the importance and role of the diversification process of rural economy. Women's rural entrepreneurship is burdened by numerous limiting factors, just as the development and progress of rural women's associations themselves. The obtained results adequately elaborate not only the presented hypotheses, but also essentially show the attitudes of those encountering numerous problems in their work on a daily basis – namely, rural women who are members of such associations. The paper intends to answer the question whether rural women's associations may be an important development factor of women's rural entrepreneurship and rural tourism in particular. It transpires that, despite a series of problems they encounter, the associations have capacities and potential for growth

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and development, as well as that the factor of togetherness and the sense of connection plays an important role in their perception. The conclusion is that the existence of joint motives, goals, challenges and problems in the work is an important cohesive factor that gathers rural women as members of the associations, but also that at the same time they are somewhat aware of their multiply marginalized and vulnerable social status.

**KEYWORDS:** rural women's association, women's rural entrepreneurship, rural tourism, rural gender regimes, rural economy diversification.

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## INTRODUCTION

Rural women's associations, as a factor in developing a local community's rural tourism offer and female entrepreneurship itself, represent an important yet insufficiently scientifically researched aspect of the transformation of agrarian social structures and contemporary egalitarian tendencies in the rural domain. It is considered that within the framework of modern development tendencies, there is a positive connection between changes in the traditional positions and roles of rural women and their entrepreneurial involvement. Although they represent a specific type of local and rural activism and self-engagement, women's associations can be an essential development factor. At the same time, they are characterized by great potential, and numerous social, economic, cultural and many other obstacles and limitations. Today, the traditional roles of women are not disappearing. However, they are gaining entirely new outlines and possibilities, all with the aim of removing the "traditional veil" of women in the countryside and the stereotype that they do not have the potential to engage in entrepreneurial activities and run successful businesses. The question arises as to whether the role of women as possible bearers of creative, innovative, and developmental impulses within local rural communities and factors of diversification in the rural economy is observed and treated in relation to their actual potential. The paper aims to present, through a previously conceived methodological research framework involving case study methods, the form of organizing, approach to work, and effectiveness of rural women's associations and various benefits felt not only by the direct beneficiaries (rural women) but also by the broader local community (development of rural tourist offer).

## THEORETICAL FRAMEWORK

A particular sphere of research into female entrepreneurship in our society comprises rural women, who represent a sensitive and still marginalized social group that has attracted the attention of sociologists. Scientific thought has thus focused on different aspects of this problem, exploring the requirements of gender-balanced rural development, gender-sensitive policies, changes in women's work and family roles, and their capacity for self-organization and entrepreneurship (Babović, 2014; Babović,

2012; Blagojević, 2006; Blagojević, 2010; Blagojević Hjuson 2012; Markov, 1995; Čikić, Petrović and Petrović, 2011; Čikić, 2015; Zlatkov Cvetković, 2015). Some authors, on the other hand, advocate the view that gender regimes, closely related to issues of power, decision-making, and ownership of goods, are critical mechanisms in creating but also maintaining existing conceptions of rural development (Čikić, Jovanović, and Nedeljković, 2018). The concept of gender regimes is thus presented as a set of established patterns in historical, economic, social, and cultural aspects, determining the opportunities, potentials, and starting positions of various actors in resource and capital distribution. All this leads to a situation where female rural entrepreneurship is integrated, to a large extent, with traditional female roles and activities, which results in insufficient recognition of their work and contribution (Čikić, Jovanović, and Nedeljković, 2018).

One of the characteristics of the modernization process in the context of the rural landscape and production is the diversification of the rural economy. It is precisely in the sphere of our society's insufficiently diversified rural economy that many authors see one of the problems that hinder its capacity to develop and improve the quality of life of its inhabitants. "The problem of employment in rural areas of Serbia boils down to two aspects: 1. reducing the unemployment rate of the rural population and 2. changing the existing employment structure in which agriculture is highly represented" (Bogdanov, 2007: 156). Along these lines, it is pointed out that women in rural areas have significant potential for diversifying the rural economy but also that their role is pressured and suppressed by a whole series of limiting factors – round-the-clock agricultural, household, and family obligations (Bogdanov, Tomanović, Cvejić, Babović, and Vuković, 2011).

Some authors (Mitrović, 1999) point out that the Serbian countryside and society will continue to face severe challenges and significant structural and developmental problems for a long time to come, while others point out the variety and abundance of these problems – the decline in the quality of life in rural communities, the loss of social vitality (Čikić, 2013), depopulation, senility – demographic aging, negative indicators of migration from the countryside to the city, lack of functionality of the rural economy and low profitability of its production, rapid decline in the peasantry as a socio-demographic category, employment opportunities for different categories of the rural population, transformation of the reproductive patterns of the rural population, cultural "mirroring of urban behaviour and lifestyle", gender imbalance in the conceptions of rural development, marginalization of sensitive and less employable categories of the rural population, social exclusion and poverty (Cvejić, Babović, Petrović, Bogdanov, and Vuković, 2010; Čikić, 2013; Mitrović, 2015; Šljukić, and Janković, 2015; Čikić and Jovanović, 2015; Čikić, Jovanović and Nedeljković, 2018). The conclusion is that the unfavourable situation in rural areas in various aspects leads to the need for the development and implementation of more effective policies relevant to the inclusion of the rural population and sustainable rural development (Cvejić, Babović, Petrović, Bogdanov, and Vuković, 2010: 97).

The answer to the question of whether rural women are indeed the “dormant force” in the development of the Serbian countryside is given by numerous authors whose research focus was precisely the position and role of rural women in the reproduction of the specific type of social, economic and cultural relations that we call “rurality” (Blagojević, 2006; Babović, and Vuković, 2008; Čikić, 2015; Markov, 1995). That rurality, with its distinctive ways and quality of life, is conditioned by the characteristics of the rural area and its reflection in it (Čikić & Jovanović, 2015: 27). The changes accompanying the development of human societies, which today are very dynamic and all-encompassing, inevitably affect their rural structures and the space through which what we call rurality is manifested. As the scene of interactions inherent in this spatial and social phenomenon, the countryside and the rural landscape are changing just as quickly, complexly, and convolutedly as the societies and their structures. Following how modernization affects the rural area, rurality, and rural development, enables us to observe how the rural economy can be reproduced. This change process is accompanied by the emerging diversification of the rural economy as an essential socio-economic phenomenon of multifunctional agriculture. This shows us that village and agriculture are no longer unambiguous terms. What does this mean? Through changes in the characteristics of the rural landscape and structure, in addition to agriculture as the basis for survival, the rural population has found sources of income and interests outside primary production.

However, the literature also points to various limitations when activating the entrepreneurial potential of a portion of the rural population. These limitations concern a particular targeted group – rural women (Čikić & Nedeljković, 2019; Institute for Gender Equality of Vojvodina, 2014; Bogdanov, 2007; Babović, 2012; Blagojević, 2010; Markov, 1995; Blagojević, 2006; Babović & Vuković, 2008; Stanković & Markov, 2011; Cvijanović, Vojnović, and Lazić, 2011). A question arises regarding the actual possibility for the empowerment of women and the strengthening of female rural entrepreneurship in conditions where the official support system for women entrepreneurs is not sufficiently developed and adapted to their needs and potential, which is reflected in the extremely low number of women included in national entrepreneurship support programs. On the other hand, Serbia is still a country where most new small enterprises are founded out of economic necessity, such as loss of employment or continued unemployment, which is an aggravating factor (Markov, 1995). This fact additionally threatens the postulate that economic stability is one of the fundamental bases for productive rural development, with rural women being a particularly risk-exposed and less employable category (Bogdanov, 2007). “In summary, rural women in modern Serbian society face multiple restrictions when accessing different resources both as individuals and as a social group” (Čikić & Nedeljković, 2019: 373).

The starting assumption is that in the conditions of post-socialist transformation in societies such as ours, there are numerous challenges that entrepreneurs face daily (Bolčić, 2003; Milošević, 1997), and female rural entrepreneurs are faced with at least twice as heavy burden. Female rural entrepreneurship is not only pressured by the general structural and developmental limitations of the private sector but also by

gender-based and environmental restrictions. Rural areas occupy 85% of the surface area of the Republic of Serbia, with 55% of the total population living there (Bogdanov, 2007: 155). In addition, in most strategic documents they are defined as areas of more pronounced poverty and significant developmental restrictions (Bogdanov, 2007: 155). Serbia is one of the most agrarian and rural countries in Europe (Šljukić & Janković, 2015), and many studies have shown that the inclusion of women in the local economy on an equal footing rapidly reduces poverty and contributes to development (Blagojević, 2010). In this way, the characteristics of rural women's entrepreneurship and the changes in their position and roles in rural structures can be seen as an indicator of whether, through the transformation of Serbian society, we are approaching postmodern societies or their (semi)periphery. *This means that the development of specific characteristics of the social structure is an integral part of modernization* (Šljukić, 2009: 23).

## METHODOLOGICAL FRAMEWORK

The research into the connection between the category of rural women's associations and the development of female rural entrepreneurship in the conditions set by contemporary Serbian society and the transformations affecting its agrarian structure is based on several vital premises – qualitative analysis, case study method, and semi-structured interview. Based on qualitative postulates, the case study method has the characteristics and mode of analysis corresponding to the defined research goals and the subject of investigation. The case study method is a relevant source of sociological data, especially in cases where it is necessary to conduct an in-depth analysis of insufficiently researched areas and concepts or relations in different social contexts and structures. The benefits and characteristics, but also the limitations of the case study method, as well as the qualitative research itself, have been presented in various literature, which in this case, also represented a relevant source for creating a methodological research framework (Babbie, 2011; Bensemman, 2010; Garcia-Ramon, Canoves, and Valdovinos, 1995; Milas, 2009; Stake, 1995). On the other hand, the dynamics and premises of the research impose a need for adequate research techniques, which in this case were based on the characteristics of a semi-structured interview. This research technique provides enough room to respect the protocols and the predefined course and aim of the research, but also allows a certain level of freedom and interaction in the relationship between the researchers and the respondents, as well as between the questions and the answers themselves (Bornat, 2008; Oppenheim, 1992; Ryan, 1995; Yates, 2003). In addition to interviews, as a primary data collection technique, the knowledge sources used for the needs of this research were numerous secondary datasets – such as official statistics, available websites of relevant institutions that deal with the issue of rural women and their activism, and the registers they have at their disposal.

The research was carried out in the territory of three districts of AP Vojvodina – South Bačka, North Banat and South Banat, including five villages and seven rural

women's associations' representatives. All the respondents (27 in total) immediately agreed to a conversation with the researcher and showed a high degree of willingness and interest to discuss the given topic. Rural women's associations in rural entrepreneurship do not manage individual estates, properties, or tourist facilities. Instead, there is an emphasis on solidarity, association, and collective action. Therefore, it was considered relevant to sociologically investigate the connection between the importance and role of rural female members of the association and the development of female rural entrepreneurship, with all the advantages, difficulties, and limitations accompanying this sociological relationship.

### RESEARCH RESULTS – POTENTIALS AND LIMITATIONS IN THE WORK AND ORGANIZATION OF RURAL WOMEN'S ASSOCIATIONS

Based on the analysis of the database of rural women's associations in the territory of AP Vojvodina, we can conclude that a total of 456 of them are registered<sup>4</sup>, noting that the goal of data collection concerning this rural group is the possibility of their greater visibility and manifest presence in society/local community and market/entrepreneurial sphere. Why was it necessary to deal more deeply with the role and importance of rural women's associations and the development of rural entrepreneurship? Precisely for the reasons explained in the presentation of the leading theoretical positions in this field – the fact that, despite their social activism's great importance and role, their work in the public sphere, institutional sector, and market often remained invisible, insufficiently respected, and underpaid. Based on the interviews conducted with the respondents, it can be concluded that there is a whole range of different motivational factors that were relevant reasons for their interest in becoming socially active. These various motivational factors can be classified as those originating from personal, familial, primary-social, and local (broad social) social categories<sup>5</sup>. The respondents often become active in rural women's associations because this type of social action is a rare or even the only way for them to influence the course of events in their local communities. They often felt marginalized, sidelined, or insufficiently visible, with their work and contribution to village activities and events (celebrations, manifestations, visits, etc.) being unpaid. It was taken for granted and expected of them to make cakes and pies, organize events or contribute to the local community without being adequately valued and reciprocated. They consider going to the market and presenting their products as a way of receiving value for their work, a unique and vital dimension of their sense of self-awareness and presence in social and economic circles.

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<sup>4</sup> Available at: <https://ravnopravnost.org.rs/udruzenja-zena/>

<sup>5</sup> The category of primary-social sources of motivation considers a spectrum of close/primary relationships is social groups that are important for the members of rural women's associations but do not belong to the closest primary social community – the family. This includes, for example, categories such as the neighbours, peers, close friends, etc. with whom they have formed a continuous relationship of mutual influence, in the form of support, solidarity, and cooperation.

The research results show that association members believe these organizations function well, meet regularly, and contribute to the broader local community. They are particularly keen to point out that solving the formal/legal business aspects significantly improved their organizational capabilities and helped raise them to a higher level. Although the formal-legal part was never an obstacle for them to independently organize, socialize, work and feel a sense of belonging, it also provided and opened numerous perspectives and opportunities. This primarily relates to the possibility of applying for open calls and competitions, participating in various fairs and promotional events, and business correspondence with numerous institutions. The respondents drew attention to the fact that although sometimes the formal and legal establishment date may be more recent, this does not mean that women have only recently started gathering. On the contrary, they point out that their cooperation often goes back far into the past and that rural women's associations are part of the tradition and folklore of this region. The initial drive for rural women to gather was contained in the fact that they realized that they, too, had the right to leisure and time for themselves and that they needed to use it creatively and interactively. They used this free time, time away from home and direct subordination to household chores, to transfer their varied knowledge to each other – such as weaving, knitting, embroidery, and the like. There were also different courses teaching techniques of various old trades. Through community and a sense of solidarity, they tried to exchange and perfect them.

“We make handicrafts in a way that is characteristic of our village. These are the customs and traditions of our national minority. Our goal is to pass these skills on from generation to generation.” [respondent M. N.]

Throughout the conversation, they show a tendency not to let being directed only by life and living circumstances and that they are interested in influencing their destinies and the events in their lives. Each of the respondents, to varying degrees, showed willingness and determination to do something valuable and practical in her free time and to stave off any potential boredom, routine, or lull in everyday life through work in the rural women's association.

Their activism and work often served as motivation and a driving force for the entire village. Their desire to establish a rural-tourist institution in their community, which would be open to the public and present their handicrafts, traditional costumes, and practically anything that represents the community in a cultural and historical sense is particularly interesting. The facility would contain anything and everything that made the community specific and recognizable and was produced by their own hands. In that indicator, we see that rural women's associations, even in the face of numerous limitations in their work (primarily of material nature), can be the initiator and bearer of the development of entrepreneurial potential and rural tourism. However, despite their efforts, they often encounter numerous obstacles and challenges. In all analyzed cases, the respondents state that the lack of funds is a significant obstacle, as well as

expectations that are sometimes betrayed by the institutional system. Although there are examples of good practices in cooperation with local, provincial, or state institutions, there are also cases of classic disappointment with the work of their representatives and the way the system treats them.

“More support is needed from institutions; more attention should be paid to rural women’s associations. Of course, financial means are important, but it is also important for us to feel supported.” [respondent S. Ć.]

The research results also point to the view that this type of activism is very important to the respondents and that they feel personally and socially more helpful when participating in the association’s various activities. Feelings of connectedness, solidarity, mutual understanding, support and help play a substantial role for them – so substantial that it often compensates for the lack of material satisfaction and motivation, which is not negligible either. It is not insignificant because women are almost used to the fact that their products do not cost anything and that, by the nature of things, they are expected to cook, knead, bake and bring to the table different products of their work. The very feeling that their products could be brought to the market and not just to the family table changes their perception of reality and power distribution in their social and economic relations. They understand that their products can and should have a price and if that price is paid, they can occupy better positions in society, family, or the local community.

It is interesting to consider and shed light from a sociological perspective on how women’s rural association members experienced the reactions of their immediate environment and community at large regarding their decision to become socially and entrepreneurially active. The answers vary from positive response, understanding, and encouragement to condemnation and resentment. A prohibitive pattern regarding activism in rural women’s associations can come from (1) older male family members – father, father-in-law; (2) partner; and (3) other family members and neighbours. The community’s prejudices are primarily rooted in the established patterns of traditional thought, according to which women have no place outside the home. They are fuelled by fear of the potential changes in their private and public behaviour. However, some respondents share positive experiences concerning the decision to become socially and entrepreneurially engaged. Now, they are trying to transfer their knowledge and expertise to other family members and the local community. The current value system plays a significant role in their ability to “open up” to the world and the various potentials it offers.

Despite having reasons to be satisfied and motivated, they recognize numerous obstacles to their work and the current perception of female entrepreneurship. At the same time, they sense and hear the countless problems that our countryside faces day-to-day – decrease in the number of inhabitants, aging of the rural population, single-person households, relocation of young people to urban centres, problematic nature of women’s employment and work, financial difficulties in business, insufficient cooperation of associations and official institutions, a still limited value system and low mobility of

marginalized social strata, including rural women themselves. They are also aware of their limited political involvement and participation in the local community or local institutional structure (municipality). This all adds to their already difficult situation. Still, at the same time, it also represents a solid motivation to face their daily struggles and overcome numerous obstacles on their path. Most respondents also note that the help they sometimes receive from the institutional system is often a matter of protocol rather than substance. What does that mean? It means that institutional representatives sometimes neglect the importance and role of rural women's associations and do not allocate enough funds for their needs. The most common problems they face can be classified into several categories. These are (1) spatial limitations (insufficient space in which to gather and work), (2) financial problems (limited funding), (3) problems related to the value system and reactions of the community (primary groups or local community), and (4) insufficient capacity for project activity and tender application, which is directly tied to the feeling of the lack of support from the official system and institutions and the lack of communication with economically, socially, and politically relevant actors, primarily the critical bearers of power and distribution of resources.

“We need support from institutions. Communication with them should be clearer. We live in the countryside, but we are not stupid or dull.” [respondent D. Đ.]

It has been noted that, in many cases, their work is unpaid or valued disproportionately to the effort invested. Conversations with association representatives also indicate that most of them know the importance and role of modern communication channels in tourism, entrepreneurship, and local association. However, the sublimation of conversations and results indicates that, when collecting information, direct communication and personal contact with other association members are of great, if not utmost, importance. This is directly related to the fact that, decisions about the association's work are, as a rule, made by consensus and mutual agreement.

“It is never my decision but the decision of all of us. We all agree. We find a solution that suits everyone.” [respondent M. N.]

“We always plan together at the beginning of the year. We determine important dates, celebrations, and events we will organize or participate in.” [respondent I. M.]

It is interesting to note that the respondents are aware of the importance and role of connecting, spreading togetherness, and mutual solidarity. They perceive joining associations as an integrative moment and a factor in the modernization of their social and family roles and the entire local community.

“We cannot do anything as individuals. We can do a little for ourselves and our families. However, imagine what individuals can do when they join efforts. I see it in what we do and how we work. How much humanitarian work we do and how much we donate.” [respondent D. Đ.]

In the end, the interviews confirmed that the vast majority of respondents consider the development of female rural entrepreneurship to be extremely important because it provides the potential for independence and modernization of work and family roles, improves solidarity in the community and primary groups, and is one of the factors of modern processes affecting rural social structures, such as the diversification of the rural economy (Bogdanov, Tomanović, Cvejić, Babović and Vuković, 2011; Cvejić, Babović, Petrović, Bogdanov and Vuković, 2010). However, just like the countryside itself, women's rural entrepreneurship is burdened with numerous developmental obstacles. These obstacles stem from various limitations, such as insufficient activation of all resource capacities, lack of a concrete strategic vision of rural development, financial constraints, institutional barriers, rigid social and cultural patterns, negative consequences of various socio-demographic processes in society, the unsatisfactory position of marginalized social groups (such as rural woman), etc.

“The potential for rural development is all around us; it is enough to look around you; but what are we going to do with the fact that young people are leaving, our villages are being abandoned, and yet we still have the desire and belief? The question is whether those from the top will support us.” [respondent R. M.]

## CONCLUSION

One of the preconditions for the development of entrepreneurship and the strengthening of the socio-economic position of rural women, in the context of the revitalization of rural areas and the revitalization of their everyday life, is maximum motivation and encouragement of the use of human capital. In addition, a prerequisite for the independence of rural women is continuous work on increasing the importance, support, and interest of rural women in diversifying rural economy, developing rural tourism, and generating income through non-agricultural activities in rural areas. The empowerment of rural women through changes in the established patterns of life, society, and work and “playing” new professional roles represents a critical segment of incentives aimed at revitalizing the Serbian countryside. Members of rural women's associations are also involved in shifting structural challenges and gaps between traditional and modern roles in the agrarian sphere. Certain studies have observed that the rural women's associations could be the only source of women's activism in the sphere of tourism-based female rural entrepreneurship in smaller municipalities, which do not have a developed rural tourism offer but have the potential for it (Nedeljković, 2021<sup>6</sup>). The answer to the question of whether rural women's associations can be viewed as a factor in the development of the rural-tourism offer of local communities and entrepreneurship has positive outlines based on the presented analysis, showing the need for further research into conditions, ways of working and opportunities for the advancement of female rural activism in the

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<sup>6</sup> The reference was created as a result of a doctoral dissertation prepared and defended at the Faculty of Philosophy in Novi Sad in 2021.

form of associations. Moreover, it has been established that there is a positive feedback loop and connection between women's activism in the form of local/rural associations and changes in the perceptions of their social and familial roles and positions.

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