

Breaking Barriers: A Systematic Review of Women's Entrepreneurship in the Tourism Industry

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ABSTRACT: Women's entrepreneurship in the tourism industry plays a crucial role in fostering economic development, gender equality, and sustainability. However, despite increasing participation, female entrepreneurs continue to face systemic barriers, including financial exclusion, socio-cultural constraints, limited business networks, and digitalization gaps. This systematic literature review (SLR) synthesizes existing research on the challenges, emerging trends, and future research directions in women's entrepreneurship within the tourism sector. Findings highlight that gender biases in financial institutions, socio-cultural restrictions, and a lack of policy interventions significantly hinder the growth and sustainability of women-led tourism enterprises. Additionally, while digital transformation and sustainability trends present new opportunities, many women entrepreneurs remain excluded due to technological illiteracy, limited funding, and lack of access to digital platforms. The study identifies several research gaps, including the lack of longitudinal studies on women's business sustainability, limited evaluations of gender-responsive policies, and insufficient exploration of post-COVID-19 recovery strategies for female-led tourism businesses. Moreover, the review highlights the need for comparative analyses of financial inclusion programs, digital entrepreneurship, and climate resilience strategies in tourism. Based on these insights, this study proposes future research directions focusing on financial accessibility models, gender-sensitive digital transformation strategies, and sustainable tourism policies tailored to women entrepreneurs. Policy recommendations emphasize the importance of inclusive financial frameworks, mentorship programs, digital upskilling, and stronger institutional support to foster a more equitable, resilient, and competitive tourism industry for female entrepreneurs.

Keywords: Women entrepreneurship, tourism industry, financial barriers, digital transformation, gender equity, sustainability, policy interventions

INTRODUCTION

Women's entrepreneurship in the tourism sector has gained increasing attention as a key driver for economic development, gender empowerment, and social sustainability. Women play a crucial role in the global tourism industry, yet they remain underrepresented as business owners and entrepreneurs due to structural barriers, financial constraints, and socio-cultural challenges (Chipfuva, Nzozzo, & Muchenje, 2012; Iwu & Nxopo, 2015; Munitlak, Mijatov, Đeri, & Tomašević, 2022). Despite the significant contribution of female entrepreneurs in job creation and local economic development, women face substantial obstacles in accessing financial resources, navigating bureaucratic regulations, and overcoming deep-rooted gender

norms that limit their business growth and innovation (Alkier, 2021; Tovmasyan, 2022; Tshabalala & Ezeudji, 2016).

In many regions, particularly in developing economies, cultural expectations, limited educational opportunities, and a lack of professional networks further exacerbate the gender gap in tourism entrepreneurship (Nomnga, 2017; PEKTAŞ & KURGUN, 2024). Additionally, the COVID-19 pandemic has intensified existing challenges, forcing many female entrepreneurs in tourism to close their businesses or struggle with financial instability due to the global decline in travel and tourism demand (Akter, Gafur, & Al Hossien, 2024; Ramadani, Fayolle, & Gërguri-Rashiti, 2015; Sukphan & Satjasomboon, 2023).

The emergence of digital transformation and smart tourism offers new opportunities for women to overcome these barriers, yet their participation in the digital economy remains limited due to technological illiteracy and restricted access to digital tools (Filimonau, Matyakubov, Matniyozov, Shaken, & Mika, 2024; Goyal, 2015; Santos-Sánchez, Salas-Coronado, Villanueva-Cañongo, & Hernández-Carlos, 2019). While previous research has explored various facets of women's entrepreneurship in tourism, critical gaps persist in understanding the long-term impacts of gender-focused policies, the role of digitalization in enhancing women's entrepreneurial success, and the socio-cultural mechanisms that hinder or facilitate women's business growth in tourism-related sectors (Bharathi, 2019; Siam, 2023).

Furthermore, research highlights that despite the increasing presence of women in tourism entrepreneurship, gender biases in investment, market access, and leadership positions continue to persist. Women often struggle to scale their businesses due to limited access to networks, lack of mentoring, and exclusion from key industry associations that predominantly favor male entrepreneurs (Iwu & Nxopo, 2015; Ntanjana & Mangwane, 2019). Research conducted in South Africa and Bangladesh also suggests that while tourism entrepreneurship presents significant economic opportunities for women, the burden of unpaid care work and familial responsibilities disproportionately affects their ability to engage fully in business activities, leading to higher burnout rates compared to their male counterparts (Akter et al., 2024; Nomnga, 2017).

Another critical challenge is the sustainability of women-led tourism enterprises in the face of climate change and environmental degradation. Many women entrepreneurs operate small-scale, community-based tourism businesses that rely heavily on natural resources and cultural heritage tourism. However, as climate-related disruptions intensify, these businesses face increasing risks, including resource depletion, changing tourist behavior, and stricter environmental regulations (Filimonau et al., 2024; Tovmasyan, 2022). This highlights the urgent need for gender-responsive policies and targeted interventions that provide women entrepreneurs with access to sustainable business practices, technological innovations, and financial support tailored to resilience-building in tourism entrepreneurship.

Therefore, a systematic literature review is essential to synthesize existing research, identify trends, and propose strategies for advancing female entrepreneurship in tourism, ensuring that women can fully participate and thrive in this dynamic and evolving industry (Constanta, 2017; Ntanjana & Mangwane, 2019).

Research Problem Statement

Despite the growing recognition of women's entrepreneurship as a key driver for economic development and gender empowerment, female entrepreneurs in the tourism sector continue to face persistent challenges that hinder their business growth and sustainability. These challenges include limited access to financial resources, inadequate training and mentorship programs, socio-cultural constraints, and gender biases in leadership

and investment opportunities (Chipfuva et al., 2012; Iwu & Nxopo, 2015; Tovmasyan, 2022). The digital transformation of the tourism industry presents new opportunities for women to overcome traditional barriers; however, disparities in digital literacy and access to technology further marginalize female entrepreneurs, particularly in developing economies.

Additionally, while there has been an increasing number of studies on women's entrepreneurship in tourism, critical knowledge gaps remain. There is a lack of research on the long-term impact of gender-focused policies on tourism entrepreneurship, the effectiveness of digitalization as a tool for women's business success, and the socio-cultural mechanisms that influence the sustainability of female-led enterprises (Ramadani et al., 2015; Siam, 2023). Furthermore, the COVID-19 pandemic has amplified many of these challenges, forcing women to navigate new business constraints while adapting to shifting consumer demands and economic uncertainties (Akter et al., 2024; Sukphan & Satjasomboon, 2023).

Given these challenges and research gaps, this systematic literature review (SLR) aims to address the following key research questions:

1. What are the primary challenges faced by female entrepreneurs in the tourism sector?
2. What are the emerging trends in research related to women's entrepreneurship in tourism?
3. What knowledge gaps exist in the current body of literature on female entrepreneurship in tourism?
4. What are the potential opportunities and research directions for enhancing female entrepreneurship in the tourism industry?

Research Objections

This study aims to:

1. Identify and categorize the major challenges faced by female entrepreneurs in the tourism sector by analyzing existing literature and understanding the barriers that restrict women's business growth and participation.
2. Examine the key research trends in women's entrepreneurship in tourism, focusing on digital transformation, socio-cultural influences, sustainability, and the impact of policy interventions.
3. Analyze knowledge gaps in existing research, particularly regarding the effectiveness of gender-focused policies, digitalization strategies, and sustainable business models for female-led tourism enterprises.
4. Propose future research directions and policy recommendations that can contribute to enhancing women's participation and success in the tourism industry.

Research Contributions

This study contributes to the existing body of knowledge by offering a comprehensive synthesis of the challenges, trends, and research gaps related to female entrepreneurship in the tourism sector. Theoretically, this research enhances the understanding of gender disparities in tourism entrepreneurship by systematically analyzing the barriers women face, such as financial constraints, lack of business networks, and socio-cultural biases (Chipfuva et al., 2012). By identifying these barriers and categorizing them within a structured framework, this study provides valuable insights that can guide future academic research and inform policy development to foster gender-inclusive entrepreneurship in tourism. Furthermore, this research bridges a critical gap in the literature by examining the role of digitalization and sustainability in shaping the success of women entrepreneurs, an area that has remained underexplored (Tovmasyan, 2022).

From a practical perspective, this study provides actionable recommendations for female entrepreneurs, policymakers, and industry stakeholders seeking to create a more enabling environment for women in tourism. By highlighting best practices in entrepreneurship training, financial support mechanisms, and networking opportunities, this study equips female entrepreneurs with knowledge to overcome systemic barriers (Akter et al., 2024). Additionally, this research identifies policy gaps in gender-focused tourism initiatives, advocating for targeted interventions that can facilitate women's access to capital, digital tools, and business mentorship programs (Siam, 2023).

Methodologically, this study demonstrates the application of a systematic literature review (SLR) approach in analyzing gender-related issues in tourism entrepreneurship, offering a structured and replicable framework for future research. The findings provide evidence-based insights that can inform both academic scholarship and policy discussions, ensuring that future studies and policy reforms address the real challenges faced by female entrepreneurs in tourism. In sum, this research not only advances theoretical discussions but also contributes to practical solutions and policy innovations aimed at empowering women entrepreneurs in the tourism sector, ensuring their businesses remain competitive, resilient, and sustainable in a rapidly evolving global economy (Constanta, 2017).

RESEARCH METHODOLOGY

This study adopts a Systematic Literature Review (SLR) methodology to comprehensively analyze and synthesize existing research on women's entrepreneurship in the tourism sector. The SLR approach ensures a structured and replicable process for identifying, evaluating, and interpreting relevant academic literature, minimizing bias and enhancing the reliability of findings. This methodology is particularly suitable for this research as it enables the identification of recurring themes, emerging trends, and critical knowledge gaps in studies related to challenges, opportunities, and policy interventions for female entrepreneurs in tourism.

To ensure comprehensive data collection, this study followed a rigorous literature search protocol using multiple academic databases, including Scopus, Web of Science and Google Scholar. The search strategy was designed to include peer-reviewed journal articles, conference proceedings, and book chapters published between 2010 and 2024, focusing on studies related to gender and entrepreneurship, tourism industry dynamics, digital transformation, and policy interventions. Keywords used in the search process included "women entrepreneurship in tourism," "gender barriers in tourism business," "female entrepreneurs in hospitality," "sustainable tourism and women empowerment," and "digitalization in women-led tourism businesses" (Tovmasyan, 2022). Boolean operators (AND, OR, NOT) were utilized to refine searches and ensure the inclusion of relevant studies while filtering out irrelevant ones.

The selection of studies was carried out in three stages: identification, screening, and eligibility assessment. In the identification stage, all retrieved articles were compiled, and duplicates were removed. The screening stage involved a review of titles and abstracts to assess their relevance to the research objectives. Studies that did not explicitly focus on women's entrepreneurship in tourism or related industries were excluded. In the eligibility assessment stage, the full texts of selected papers were analyzed to confirm their alignment with the research questions, ensuring that only high-quality, peer-reviewed sources were included. Studies were evaluated based on credibility, methodological rigor, and relevance to

the research focus, following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines to ensure transparency in reporting.

For data extraction and analysis, key themes were identified and categorized using thematic coding. This qualitative approach allowed for the systematic classification of findings into four primary areas: (1) key challenges faced by women entrepreneurs in tourism, (2) emerging trends in research, (3) knowledge gaps in existing studies, and (4) potential opportunities and policy recommendations. The analysis also included a descriptive synthesis to highlight patterns in publication trends, geographic distribution of studies, and the prevalence of specific research themes.

To ensure methodological robustness, potential biases were addressed by incorporating a wide range of sources from different regions, covering diverse socio-economic contexts. Moreover, inter-coder reliability was maintained by cross-validating thematic classifications with existing frameworks in gender and entrepreneurship studies (Akter et al., 2024). The findings of this study are expected to provide a reliable synthesis of the academic discourse on women's entrepreneurship in tourism, offering insights into best practices, gaps in current policies, and directions for future research.

RESULT AND DISCUSSION

The findings from the Systematic Literature Review (SLR) reveal a complex and multifaceted landscape in which women entrepreneurs in the tourism sector operate. Women face a combination of financial, socio-cultural, institutional, and digitalization-related barriers, which hinder their entrepreneurial activities, limit their business expansion, and restrict their access to opportunities. Additionally, the COVID-19 pandemic has further exacerbated the vulnerability of women-led tourism enterprises, forcing them to adapt or, in many cases, cease operations. However, emerging trends in policy, technology, and sustainability provide opportunities for women entrepreneurs to overcome these challenges. This section discusses these key findings by categorizing them into challenges, trends, research gaps, and future research directions and policy recommendations

Challenges Faced by Women Entrepreneurs in the Tourism Sector

Women entrepreneurs in the tourism sector face numerous systemic, financial, cultural, and technological barriers that hinder their ability to establish and scale their businesses. Despite the increasing recognition of gender-inclusive entrepreneurship as a key factor in economic growth and sustainable development, women remain underrepresented as business owners in tourism-related industries. Research indicates that structural barriers such as financial exclusion, patriarchal socio-cultural norms, lack of professional networks, and digital inequalities significantly impede women's ability to succeed in tourism entrepreneurship. Furthermore, the COVID-19 pandemic exacerbated these existing disparities, disproportionately affecting women-led tourism businesses due to their limited access to financial aid and digital transformation resources (Akter et al., 2024). These barriers highlight the urgent need for targeted policies, financial support programs, and strategic interventions to empower women entrepreneurs and create a more gender-equitable tourism sector.

Limited Access to Financial Resources

Access to financial resources is one of the most significant challenges women entrepreneurs face in the tourism industry. Research shows that women-owned businesses receive less financial support from banks, investors, and government funding programs compared to male-owned enterprises. Many financial institutions impose stricter lending requirements on women, such as demanding higher collateral, personal guarantees, and

higher interest rates. These restrictive financial conditions disproportionately disadvantage women, as they often lack property rights or legal ownership of assets due to gender inequalities in inheritance and land ownership laws.

Furthermore, women entrepreneurs in the tourism sector frequently operate informal businesses, which disqualifies them from accessing traditional banking services. The lack of a formal credit history, financial literacy, and business training further exacerbates their exclusion from financial systems (Siam, 2023). In some regions, microfinance institutions and alternative lending programs have attempted to bridge this gap, but these initiatives remain insufficient in providing long-term financial security for women-led tourism businesses (Ramadani et al., 2015). Addressing these financial disparities requires gender-responsive financial policies, reduced collateral requirements, and targeted investment programs to support the growth and sustainability of women entrepreneurs in tourism.

Socio-Cultural Constraints and Gender Biases

Socio-cultural barriers present significant obstacles for women entrepreneurs in tourism, particularly in traditional, patriarchal societies where business leadership is predominantly associated with men. Gender norms often dictate that women should prioritize domestic responsibilities over professional ambitions, limiting their ability to engage fully in entrepreneurial activities (Ramadani et al., 2015). Women entrepreneurs in tourism frequently struggle to balance family obligations with business commitments, as they are expected to fulfill caregiving roles while simultaneously managing their enterprises (Akter et al., 2024).

In addition, cultural restrictions in many regions discourage women from traveling alone, interacting with male business partners, or attending networking events, all of which are crucial for business growth and market expansion (Tshabalala & Ezeudji, 2016). This gender-based mobility restriction prevents many women from participating in trade fairs, tourism expos, and industry collaborations, further isolating them from valuable business opportunities. Moreover, cultural biases in hiring and promotion often limit women's leadership prospects within their own businesses, as male employees and investors may resist female-led decision-making structures.

Addressing these socio-cultural constraints requires multi-faceted interventions, including education campaigns, mentorship programs, and legal reforms that promote women's leadership in tourism entrepreneurship. Policymakers must work towards creating an inclusive business environment by enforcing equal rights legislation, providing childcare support for working women, and encouraging female participation in high-level decision-making.

Limited Access to Business Networks and Mentorship

Networking and mentorship play a critical role in entrepreneurial success, yet many women entrepreneurs lack access to industry networks and mentorship opportunities. Unlike their male counterparts, women in tourism often have limited exposure to business associations, trade groups, and investment networks, restricting their knowledge-sharing and market access (Constanța, 2017).

The lack of mentorship and professional development programs means that many women entrepreneurs struggle to acquire the skills needed for business growth, including financial management, digital marketing, and strategic planning (Filimonau et al., 2022). Mentorship programs are especially critical for women in tourism, as they can provide guidance on navigating male-dominated industries, securing funding, and scaling businesses internationally.

To bridge this gap, stakeholders must establish female-focused business incubators, networking events, and leadership programs that connect women entrepreneurs with successful female business leaders and investors. Governments and tourism boards should also collaborate with private sector organizations to create mentorship platforms and peer-learning opportunities, ensuring that women entrepreneurs have access to industry insights and growth opportunities.

Emerging Trends and Research Gaps

The landscape of women's entrepreneurship in the tourism sector has undergone significant transformations in recent years. While gender disparities persist, new opportunities and trends have emerged, providing pathways for women to overcome traditional barriers and establish resilient, sustainable businesses. The increasing role of digitalization, community-based tourism, and policy interventions has created an evolving entrepreneurial ecosystem where women entrepreneurs can leverage new tools and strategies to compete in the tourism industry (Tovmasyan, 2022). However, despite these advancements, gaps in research, policy effectiveness, and technological integration remain unaddressed, highlighting the need for further studies and targeted interventions.

Emerging Trends in Women's Entrepreneurship in Tourism

Digitalization and E-Commerce in Tourism Business

One of the most significant trends shaping women's entrepreneurship in tourism is digital transformation, which has enabled new business models, global market reach, and innovative service delivery. Women-led tourism businesses are increasingly utilizing social media, online travel platforms, and e-commerce solutions to market their services, attract international customers, and streamline operations (Filimonau et al., 2022). Platforms such as Airbnb, Instagram, and TripAdvisor have empowered female entrepreneurs to bypass traditional industry gatekeepers, allowing them to directly connect with travelers and expand their customer base.

Additionally, digital financial services such as mobile banking, digital payments, and crowdfunding platforms have reduced women's dependency on traditional banking institutions, enabling greater financial inclusion for female entrepreneurs (Siam, 2023). However, digital literacy gaps remain a significant barrier, as many women entrepreneurs lack the technical skills and resources to fully integrate these technologies into their businesses. While digitalization presents new opportunities, the lack of access to training and digital infrastructure limits the extent to which women can benefit from these advancements.

Rise of Community-Based and Sustainable Tourism

A growing trend in women's entrepreneurship is community-based and sustainable tourism, where women play a crucial role in preserving local culture, promoting eco-tourism, and fostering social entrepreneurship (Tovmasyan, 2022). Many women-owned businesses are focused on heritage tourism, cultural experiences, and environmentally responsible travel, aligning their business models with sustainability principles and the United Nations Sustainable Development Goals (SDGs).

Women-led initiatives in rural and indigenous communities have gained international recognition, as travelers increasingly seek authentic, locally-driven experiences. Studies indicate that women's participation in eco-tourism, craft-based tourism, and homestay businesses has contributed to economic resilience and social empowerment in marginalized regions (Constanța, 2017). However, despite these positive impacts, women entrepreneurs often lack access to investment, training, and government support necessary for scaling their

businesses. There is a need for stronger policy frameworks that integrate gender-focused approaches into sustainable tourism development to ensure long-term success and inclusivity.

Government and Institutional Policy Interventions

Many governments and international organizations have recognized the importance of supporting women entrepreneurs in tourism and have introduced policy interventions, financial incentives, and training programs aimed at increasing women's participation in the industry (Akter et al., 2024). Initiatives such as women-focused business grants, tax incentives for female-led enterprises, and mentorship programs have started to create a more enabling business environment for women in tourism.

However, the effectiveness of these policies remains uncertain, as many programs lack long-term sustainability, face bureaucratic inefficiencies, or fail to address intersectional challenges such as rural development and digital exclusion (Ramadani et al., 2015). There is a need for data-driven policy evaluation studies that assess the actual impact of these interventions and propose more comprehensive, gender-sensitive solutions for women entrepreneurs in tourism.

Research Gaps in Women's Entrepreneurship in Tourism

Despite the growing body of literature on women's entrepreneurship in tourism, significant research gaps persist, limiting the understanding of key issues and potential solutions. These gaps include:

1. *Limited Longitudinal Studies on Women's Business Growth in Tourism.* Most existing research focuses on short-term challenges faced by women entrepreneurs, with limited studies examining long-term business growth, sustainability strategies, and generational entrepreneurship in tourism (Siam, 2023).
2. *Lack of Studies on Digital Transformation and Women in Tourism.* While digitalization is a key trend, few studies have explored how women entrepreneurs in tourism adopt digital technologies, the barriers they face, and the role of digital skills in business resilience (Filimonau et al., 2022).
3. *Limited Comparative Studies on Gender Policy Effectiveness in Tourism.* While many countries have introduced gender-focused tourism policies, comparative cross-country analyses are lacking, making it difficult to evaluate which policies are most effective in supporting women entrepreneurs (Ramadani et al., 2015).
4. *Insufficient Research on Climate Change and Women's Entrepreneurship in Tourism.* Climate change is a growing threat to tourism-dependent economies, yet research on how women entrepreneurs are affected by and adapting to environmental challenges remains scarce (Tovmasyan, 2022).

Future Research Directions and Policy Recommendations

To fully support and enhance women's entrepreneurship in the tourism sector, both academic research and policy interventions must address the persistent financial, technological, and institutional barriers that hinder female-led business growth. Despite the increasing recognition of women's contributions to the tourism industry, they continue to face structural limitations, including restricted access to financial resources, lower digital adoption rates, and weak policy enforcement in gender-sensitive initiatives (Tovmasyan, 2022). To create a more equitable and inclusive entrepreneurial environment, future research must focus on developing gender-responsive financial models, advancing digital transformation strategies, evaluating policy effectiveness, and integrating climate resilience approaches. These efforts must be complemented by strategic policy reforms that prioritize financial inclusion, digital upskilling, and the promotion of women's leadership in tourism (Ramadani et al., 2015).

One of the most urgent areas for future research is the development of financial inclusion models that specifically target women entrepreneurs in the tourism sector. Limited access to capital remains one of the most significant barriers to female-led businesses, as many women struggle with collateral requirements, lack of credit history, and gender biases in lending institutions (Chipfuva et al., 2012). Future studies should examine alternative financing mechanisms, such as microfinance programs, loan guarantee schemes, and digital financial services, that can bridge this gap and reduce the financial exclusion of women entrepreneurs. Additionally, longitudinal studies are needed to evaluate how financial literacy programs impact women's ability to access and sustain funding, ensuring that interventions are not only short-term fixes but long-term solutions.

Beyond financial inclusion, digital transformation presents an unprecedented opportunity for women entrepreneurs to scale their tourism businesses, yet research on how women integrate digital tools, AI-driven services, and e-commerce solutions into their operations remains scarce (Filimonau et al., 2022). Future research must explore the barriers preventing women from adopting digital solutions, such as low digital literacy, limited access to digital infrastructure, and socio-cultural constraints that discourage women's engagement with technology. Understanding these challenges will help design more effective digital training programs, technology adoption strategies, and digital marketplace initiatives to support female entrepreneurs. Governments and private sector organizations must collaborate to bridge the digital divide, ensuring that women entrepreneurs are not excluded from the rapidly evolving tourism economy.

Another key research gap lies in the evaluation of gender-focused policies and their effectiveness in supporting women entrepreneurs in tourism. While many governments have introduced gender-responsive policies, business grants, and regulatory incentives to promote women's participation in tourism, there is little research evaluating the long-term impact of these interventions (Siam, 2023). Comparative studies across different regions are needed to analyze which policy frameworks have been most successful and to identify the key barriers preventing policy implementation. Future research should also investigate the role of public-private partnerships in improving the effectiveness and scalability of gender-focused initiatives, ensuring that policies not only exist on paper but are actively enforced and yield measurable results.

In addition to financial and policy-related gaps, climate change has emerged as a major challenge for women entrepreneurs in tourism, particularly those operating community-based and ecotourism businesses. However, research on how women-led tourism businesses are adapting to climate-related disruptions is severely lacking (Tovmasyan, 2022). Future studies should explore the vulnerability of women-led tourism businesses to climate risks, the role of sustainable tourism in women's economic resilience, and policy interventions needed to support women in building climate-adaptive enterprises. By integrating gender perspectives into climate change adaptation strategies, policymakers can ensure that women-led tourism businesses remain sustainable and competitive in the face of environmental challenges.

To complement these future research directions, policymakers must implement targeted interventions that create a more gender-inclusive tourism ecosystem. Strengthening financial access for women entrepreneurs should be a top priority, with governments and financial institutions expanding microfinance programs, offering low-interest loans, and introducing tax incentives for investors supporting female-led businesses. Additionally, financial literacy initiatives should be expanded to ensure that women entrepreneurs have the skills needed to

manage investments, navigate banking systems, and sustain long-term financial stability (Chipfuva et al., 2012).

Equally important is the need to bridge the digital divide by providing digital upskilling programs, government-backed grants for digital transformation, and incentives for tech companies to develop women-friendly digital solutions. These measures will empower women entrepreneurs to leverage e-commerce, online marketing, and automation tools, making their businesses more resilient and globally competitive (Filimonau et al., 2022).

Furthermore, creating an inclusive and gender-responsive policy framework is essential to ensuring women's sustained participation in the tourism industry. Governments must mandate gender quotas in leadership roles within tourism organizations, integrate gender considerations into national tourism strategies, and conduct regular gender audits to assess policy effectiveness. Additionally, mentorship and networking platforms should be established to connect women entrepreneurs with industry leaders, investors, and business development experts, fostering collaboration and knowledge exchange.

In conclusion, future research and policy interventions must work in tandem to create an environment where women entrepreneurs in tourism can thrive, innovate, and contribute meaningfully to the economy. By addressing financial exclusion, digitalization gaps, ineffective policies, and climate vulnerabilities, stakeholders can unlock the full potential of female entrepreneurship in tourism. Governments, research institutions, and industry leaders must collaborate in developing gender-responsive financial models, investing in digital transformation, and enforcing inclusive policies that remove barriers and promote women's leadership. Through these strategic efforts, the tourism industry can transition towards a more equitable, sustainable, and dynamic sector, where women-led businesses flourish and drive global economic progress.

CONCLUSION

Based on the systematic literature review, women's entrepreneurship in the tourism industry plays a crucial role in economic growth, gender equality, and sustainability. However, women still face various barriers, such as limited access to finance, socio-cultural constraints, lack of business networks, and digital gaps. Although digital transformation and sustainability trends present new opportunities, many female entrepreneurs remain marginalized due to low technological literacy and limited funding. This study highlights the need for further research on financial access models, gender-sensitive digital transformation strategies, and sustainable tourism policies focused on women. Policy recommendations emphasize the importance of inclusive financial frameworks, mentorship programs, digital skills development, and stronger institutional support to create a more equitable and competitive tourism industry for female entrepreneurs.

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