

Women's Entrepreneurial Activity in Rural Areas and the Use of European Union Funds: The Example of Poland

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Abstract: **Background:** Rural women's entrepreneurship holds significant importance, often underestimated despite its pivotal role in sustainable household and local community development. With Poland's socio-economic transformation, their assigned roles have undergone structural changes.

Research objectives: The aim of the article is to examine the activity of women in obtaining EU funds as part of activities aimed at rural areas that contribute to the development of entrepreneurship in rural areas.

Research design and methods: Association (independence) analysis was conducted using data from the 2024 *Polska wieś i rolnictwo* report, exclusively focusing on the responses provided by 780 women.

Results: The findings underscore rural women's innovative contributions to social initiatives and the preservation of Polish rural traditions, showcasing their leadership qualities and proficiency in managing household budgets.

Conclusions: The authors believe that the topic addressed in this article is trending. In the literature on the subject, few articles address on the role and importance of rural female entrepreneurship in different industries.

Keywords: entrepreneurship, women, rural areas, agritourism, Poland

JEL Codes: Q01, Q13

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1. Introduction

Entrepreneurship operates as a personality trait of individuals or teams. It denotes the ability to seize opportunities and chances in order to deliver specific projects while also taking some risks to gain a competitive edge. It also represents an individual's or a group's capacity to create new solutions (Mikulska, 2023).

The literature also describes entrepreneurship as the ability for an individual or group to seek and make changes in an effort to reap market benefits while remaining ready to take initiative and risks in an uncertain environment (Desperak, Depczyńska, 2007; Siemiński & Poczta, 2017; Ugliš et al., 2022; Wojcieszak-Zbierska et al., 2020). Shaped through education and upbringing, entrepreneurship stems from certain values respected by the society (Hendzel, 2007).

An entrepreneurial mind demonstrates characteristics such as openness to change, resourcefulness, and predictability in an uncertain environment and under specific risks. Entrepreneurship constitutes an interdisciplinary, complex, multifaceted term. An entrepreneurial mindset means seizing the opportunities, to risk, and to avoid threats, managing human resources, and consistently pursue one's goals (Dowgiałło, 1996). Entrepreneurial attitudes differ from one another, shaped and triggered by a number of factors. Three types of attitudes emerge: adapting to the environment; using the environment; and creating the environment (Kwiatkowski, 2000).

Although rural women hold tremendous importance to the sustainability of households and local communities, their role and significance often go unnoticed (Istenič, 2015; Baylina et al., 2017; Alonso & Trillo, 2014). Providing a clear estimation remains difficult of women's importance to the rural economy because much of it stays informal. Hence no statistical data shows how much women contribute to it (European Parliament, 2017).

In EU countries, female entrepreneurs account for barely one third of the self-employed population, whereas female farmers account for only 30% of all farm managers (Franić, Kovačiček, 2019). According to the report, women usually own smaller farms than men but engage in innovative measures focused on local development (COPA, 2017; Jacková et al., 2016).

In Poland, over the recent years, the socioeconomic transformation has affected the changes in the structure of fundamental roles attributed to rural women. Due to accelerated agricultural industrialization, men partly or fully shifted away to non-agricultural jobs (Sadowski, Wojcieszak, 2019; Roman, 2014). This shift changed the traditional female role in the family, previously focused on raising children and housekeeping. Today's rural women play a major role in the rural local community. Rural dwellers who identify themselves with rural living, they hold a deep connection with the rural environment, and combine tradition with modernity (Wojcieszak-Zbierska, Zawadka, 2019; Kacprzak, Paszkowska, 2020; Roman, 2011).

Today, the scientific literature intensely debates inequalities between men and women – both in Poland (Kucharski, Rutkowska, 2021; Siemieńska, 2019; Szymczak, 2016) and internationally (Blau et al., 2020; Kollmayer et al., 2018; Makarova et al., 2019; Triana et al., 2019; Verniers, Vala, 2018). This topic attracts wide interest mainly because of the absence of equal opportunities, a problem with cultural, historical, and biological roots (*Situation of Polish women from a socioeconomic perspective*, 2023).

Recently, the Polish Economic Institute addressed some topics related to the situation of women. Published in 2023, *Situation of Polish women from a socioeconomic perspective* reports on female economic activity, on the division of responsibilities between parents, on accommodating the needs of working mothers (Kiełczewska et al., 2022), and on non-agricultural female activities. The report describes discrimination against mothers by employers, and to barriers and difficulties faced by women when re-entering the labour market after having children.

Few studies address women's entrepreneurship in rural areas in Poland, a significant research gap that we try to fill at least in part in this article. The bibliometric analysis we performed confirms this research gap, using the Web of Sciences (WOS) database. We searched for all scientific publications containing the phrase 'female entrepreneurship' and 'rural' in the title, abstract or keywords, published between 2008 and 2024 (we extracted the data on 3 November 2024). We searched 76 publications and compiled the resulting database in VOSviewer. From the 447 keywords used, we selected 91 assuming a minimum keyword occurrence threshold of two repetitions. We identified nine clusters of five to 17 keywords using the association strength method (Figure 1).

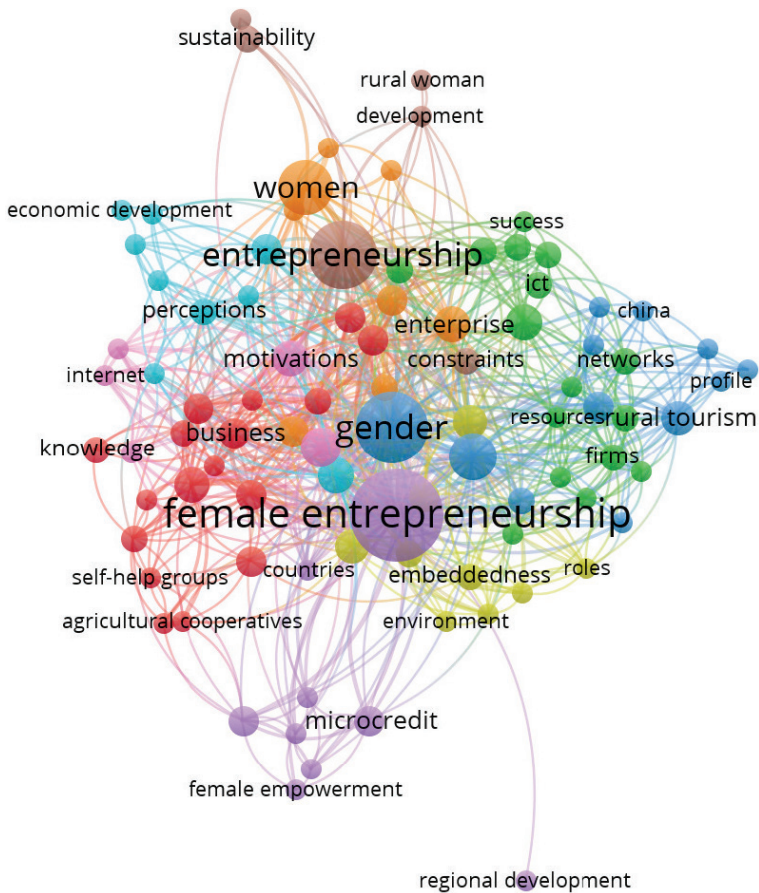


Figure 1. Web of Terms Based on Abstracts of Publications, Titles and Keywords Compiled from the Web of Sciences Database

Source: own elaboration based on Web of Science Core Collection data, visualised using VOSviewer.

Although the clusters covered five countries or regions – Africa, Sub-Saharan Africa, Uganda, Ghana, and China – neither Poland nor any European country appeared. This may indicate a paucity of research and analysis in terms of women’s entrepreneurship in the region.

We examine the activity of women in obtaining EU funds as part of activities aimed at rural areas that contribute to the development of entrepreneurship in rural areas. Additionally, we drew on published and unpublished data from a nationwide study commissioned by the Ministry of Agriculture and Rural Development in 2022 to achieve the stated aim. We obtained data through questionnaire surveys.

2. Literature Review

In Poland, rural areas covered more than 93% of total landmass in 2020, and housed approximately 39% of the population (Local Data Bank, 2025). Rural areas once served mostly as food producers and providers of agricultural raw materials. However, the situation has changed over

the years. Today, rural areas initiate a series of new functions related to production, services and consumption. Hence, indicating the role and importance of rural entrepreneurship emerged as an interesting research topic (Sikorska-Wolak, Krzyżanowska, 2010; Roman, M., 2018). The extensive literature defines entrepreneurship in a number of different ways, namely as a personality trait of an entrepreneurial mind, or as a characteristic of someone running a business (Wrzochalska, 2010). Entrepreneurship draws on different factors, namely economic, social and political ones. In Poland, non-agricultural activities posed a problem in the 1990s due to the ongoing socio-economic transformation. This problem triggered severe impoverishment of the rural population and an increase in rural unemployment.

The literature now pays growing attention to female farming (European Parliament, 2017; European Parliament, Schonard, 2023; Williams, Horodnic, 2017; Varela-Candamio et al., 2018; UN Women, 2024). Multipurpose rural development also sheds light on the changing roles of women. One of them is that implied by the traditional family model – that of a wife and a mother – while another involves non-agricultural activities related to educational and professional aspirations (Psyk-Piotrowska, 2008). In the context of stimulating local development, it remains particularly important to identify the potential of women engaged in social, political and economic activities.

Indeed, women largely contribute to a positive social transformation of rural areas. Female rural dwellers add particular value to improving the quality of rural living by introducing a broad range of innovations as well as to preserving local cultural traditions and promoting agritourism (Gajewska, Michalska, 2015).

The current socioeconomic situation of Polish female rural residents stems from an open discussion of women's role, initiated in 1989 thanks to the political and economic transformation (Michalska, 2015; Matysiak, 2015; Kotlarska-Michalska, 2011). Further changes followed Poland's entry into the EU structures (Wrzochalska, 2014). Poland's accession to the European Union and the formal adoption of new, unified functioning principles – including with respect to gender parity, equality of opportunity, female involvement in social and local life – opened new possibilities for female self-fulfilment.

Note that the debate on defining women's role and importance in agriculture remains at an early stage in Poland. The Minister appointed the Agricultural Women's Council in March 2022 to deal with this issue (Regulation No. 7 of the Minister of Agriculture and Rural Development of March 8, 2021 on appointing the Agricultural Women's Council, Journal of Laws of the Ministry of Agriculture and Rural Development of 2021, Item 8 and 26, and of 2022, Item 1 and 20), as an assisting authority for the Minister of Agriculture and Rural Development (Ministry of Agriculture and Rural Development, 2022). The Council aims to promote female rural entrepreneurship, and to implement a broad range of measures focused on women. Women are the intended beneficiaries from the opportunities opened by the Council. The situation of women remains highly heterogeneous, as they live in different environments and play different roles in many dimensions of social life etc. (Sikora, 2014). Unfortunately, several factors constitute barriers preventing women from assuming a high-profile function in the agricultural sector, namely limited access to financing, insufficient infrastructure, pay gap between women and men, and the uneven distribution of household responsibilities. The barriers make it especially important to support all initiatives taken to improve female work-life balance. Promoting diversified, multi-purpose rural businesses can open new opportunities for women in sectors such as agritourism or social farming, namely by establishing care farms or business incubators.

The analysis of Polish rural women's professional situation shows that economic activity forces married women and mothers to assume a double role, which sometimes leads to a conflict of interest. In a rural community, society often views professionally successful women as mothers lacking enough commitment to their family lives. Rural women increasingly find non-agricultural jobs, start their own businesses, public benefit purpose foundations, care farms, or agritourism facilities.

Singh (2018) confirms that women demonstrate greater educational aspirations related to supplementing formal education, professional upskilling, and improving language skills.

According to Kubal-Czerwińska (2020) and Roman et al. (2020), women most frequently engage in agritourism businesses. Their role largely focuses on promoting their farm in social media, and on providing services to tourists during their stay. Beyond their roles as wives and mothers, rural women are farm managers who, on top of that, create and implement local development measures.

In the literature, several authors address female rural entrepreneurship. Table 1 presents selected publications dedicated to that topic. We selected the articles in the table intentionally to illustrate the wide range of research methods used in the analysis of women's entrepreneurship in rural areas. Including publications that use methods such as interviews, systematic literature reviews, surveys, and case studies shows how varied research approaches provide complementary information about the phenomenon. Article selection rested on geographical and temporal criteria to ensure representativeness across regions of the world, including Europe, Asia, Africa, and the Middle East – and to enable the analysis of changes in women's entrepreneurship research over the years. In this way, the compilation provides a cross-sectional view, taking into account the impact of local socio-economic contexts and the temporal evolution of challenges and opportunities for women entrepreneurs in rural areas.

Table 1. List of Publications on Female Rural Entrepreneurship

| Authors | Title | Journal Name | Year | Methods |
|---------------------------|--|---|------|---|
| Nguyen, Frederick, Nguyen | Female entrepreneurship in rural Vietnam: An exploratory study | <i>International Journal of Gender and Entrepreneurship</i> | 2014 | Period: 2013 Methods: interview questionnaire, SLR |
| Poon, Thai, Naybor | Social capital and female entrepreneurship in rural regions: Evidence from Vietnam | <i>Applied Geography</i> | 2012 | Period: 2011 Methods: survey questionnaire, SLR |
| Markantoni, van Hoven | Bringing 'invisible' side activities to light: A case study of rural female entrepreneurs in the Veenkoloniën, the Netherlands | <i>Journal of Rural Studies</i> | 2012 | Method: SLR |
| Hattab | Towards understanding female entrepreneurship in Middle Eastern and North African countries: a cross-country comparison of female entrepreneurship | <i>Education, Business and Society: Contemporary Middle Eastern</i> | 2012 | Period: 2008–2009 Methods: Global Entrepreneurship Monitor data, SLR |
| Gidarakou | Women's Entrepreneurship in Rural Greece | <i>International Journal of Business and Management</i> | 2015 | Methods: SLR |
| Nordbø | Female entrepreneurs and path-dependency in rural tourism | <i>Journal of Rural Studies</i> | 2022 | Period: 2003–2020 Methods: case study, SLR |

| Authors | Title | Journal Name | Year | Methods |
|---|--|---|------|--|
| Martini, Malacarne, Pederzoli Giovanazzi, Buffa | Sustainable tourism development in rural and marginal areas and opportunities for female entrepreneurship: Lessons from an exploratory study | <i>Worldwide Hospitality and Tourism Themes</i> | 2020 | Period: Methods: cluster analysis, exploratory research, interview questionnaire, SLR |
| Akinbami, Momodu | Health and Environmental Implications of Rural Female Entrepreneurship Practices in Osun State Nigeria | <i>AMBIO</i> | 2013 | Period: 2012 Methods: interview questionnaire, SLR |
| Mari, Poggesi, Abatecola, Essers | Women entrepreneurs and innovation: Retrospect and prospect | <i>Journal of Innovation & Knowledge</i> | 2024 | Period: the research has been conducted on papers published up to 1st April 2024 Methods: SLR |
| Chávez-Rivera, Ruiz-Jiménez, Fuentes-Fuentes | The effects of context and characteristics of women entrepreneurs on innovation performance | <i>BRQ Business Research Quarterly</i> | 2024 | Period: December and 2019 April 2020 Methods: interview questionnaire |
| Poggesi, Mari, Vita, Foss | Women entrepreneurship in STEM fields: Literature review and future research avenues | <i>International Entrepreneurship and Management Journal</i> | 2020 | Period: 2019 Methods: SLR |
| Zeb, Ihsan | Innovation and the entrepreneurial performance in women-owned small and medium-sized enterprises in Pakistan | <i>Women's Studies International Forum</i> | 2020 | Period: Methods: interview questionnaire and factor analysis |
| GEM | Global Entrepreneurship Monitor 2022/23 Women's Entrepreneurship Report | | 2023 | Period: 2022–2023 Methods: interview questionnaire and analysis |
| Aggarwal, Johal | Rural women entrepreneurship: a systematic literature review and beyond | <i>World Journal of Science, Technology and Sustainable Development</i> | 2021 | Period: articles to October 2020 Methods: SLR |
| Alonso, Trillo | Women, Rural Environment and Entrepreneurship | <i>Procedia – Social and Behavioral Sciences</i> | 2014 | Period: 2014 Methods: the MAFF study |
| Ahl, Berglund, Pettersson, Tillmar | Women's contributions to rural development: Implications for entrepreneurship policy. | <i>International Journal of Entrepreneurial Behavior & Research</i> | 2024 | Period: 2022 Methods: interview questionnaire |

Source: Nguyen et al., 2014; Poon et al., 2012; Markantoni, van Hoven, 2012; Hattab, 2012; Gidarakou, 2015; Nordbø, 2022; Martini et al., 2020; Akinbami, Momodu, 2013; Mari et al., 2024; Chávez-Rivera et al., 2024; Poggesi et al., 2020; Zeb, Ihsan, 2020; Global Entrepreneurship Monitor, 2022/23; Aggarwal, Johal, 2021; Alonso, Trillo, 2014; Ahl et al., 2024.

The selected publications highlight a diverse array of research methods. Authors consider diverse variables to show the issue of female rural entrepreneurship. Most studies relied on systematic literature reviews and used surveys or interview questionnaires.

Rural women's roles and tasks remain diverse. Beyond the basic roles of wife and mother, rural women initiate numerous activities and ventures that integrate local communities. These

events matter because they support and build women's entrepreneurship, benefiting the women themselves along with supporting their experience and knowledge.

3. Materials and Methods

To confirm the defined research gap, we conducted a systematic literature review (SLR) with bibliometric analytics using the Web of Sciences database, the results of which we presented in the introduction above. To elucidate women's entrepreneurship in rural areas, we conducted a literature review. Using geographical and temporal criteria, we scrutinised the selected scholarly publications and discussed in chapter one of the article. Furthermore, in analysing rural female entrepreneurship in Poland, we drew on unpublished and published data from the 2022 report *Polska wieś i rolnictwo (Polish Rural Areas and Agriculture)*. The author of the report proposed questions related to the aspect of entrepreneurship with regard to women in this study. The report presents the first study to address the matter. The respondents were mainly asked whether they apply for EU funds, what they allocate them for, and whether they participate in the life of the local community and in what way.

The data came from a questionnaire survey. Commissioned by the Ministry of Agriculture and Rural Development, the study received support from key Polish institutions responsible for agricultural insurance and the management of Union funds distribution, such as the Agency for Restructuring and Modernization of Agriculture, the National Support Centre for Agriculture, and the Agricultural Social Insurance Fund. The report summarises a nationwide research project conducted on a nationwide scale (Ministry of Agriculture and Rural Development, 2022; Local Data Bank, Central Statistical Office). We meticulously selected the survey sample through a two-stage process. Firstly, we divided Poland's population into 16 separate groups based on provincial divisions and rural population, exclusively considering adults. Then we randomly selected localities to ensure an equitable distribution across the sample. We then chose respondents using the random route method, visiting every third locality from a predetermined starting point, to ensure a representative survey sample. We administered the survey to 1560 respondents, with women accounting for 50%. The research results in this article pertain solely to women ($N = 780$). We conducted the survey in June and July 2022 using the computer assisted personal interview (CAPI) technique. The survey contained questions in several blocks, entitled 'Situation of Farms,' 'General Perception of Agriculture,' 'Farmers and Rural Areas,' 'Material Situation of Rural Households,' 'General Assessment of Rural Life,' 'Consumer Patriotism,' 'Assessment of the European Union and the Role of Policies and Programs for Agricultural and Rural Development,' 'Assessment of Institutions Working for Agriculture and Rural Areas,' and 'Assessment of Information Campaigns and Information Sources.'

4. Results

Analysis of female education levels (Figure 2) shows that most respondents had secondary education (46%). Those with a university degree formed the second largest group (26%).

An important aspect of women's entrepreneurship involves examining whether they can apply for EU funds and how they allocate them. Research confirms that Polish women in rural areas eagerly use EU funding opportunities. Nearly 65% of respondents had submitted applications across various available areas. Among them, some women applied as farmers (40%), while the remaining group comprised innovators and creators of various rural initiatives.

Table 2 presents the most common purposes for which the surveyed women submitted their applications.

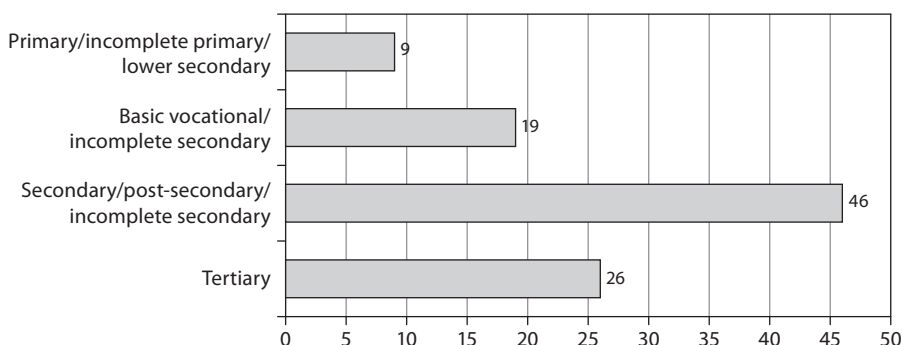


Figure 2. Education Levels of Women Covered by the Study (%)

Source: own elaboration.

Table 2. Most Common Activities Undertaken by Women in Rural Areas When Submitting Applications

| Type of Activity | % |
|---|------|
| Organizing cultural events | 45 |
| Preparing regional culinary products | 64 |
| Running initiatives for the development of the local community (e.g., organizing courses) | 48.1 |
| Creating and teaching handicrafts | 41 |
| Environmental activities (promoting and raising awareness among children, youth, and the local community about caring for nature) | 37 |
| Community-building events (e.g., village harvest festivals) | 3.7 |
| Meetings for seniors | 4.7 |
| Workshops for school and preschool children | 2.5 |

Source: own elaboration.

Women undertake a very broad range of activities, as they primarily apply for financial support aimed at promoting regional cuisine (64%), followed by culture (45%), and encouraging interest in handicrafts among the youth. Poland is a culturally and culinary rich country. Across its 16 regions, differences in these aspects clearly emerge. Each region boasts unique culture, traditions, customs, and calendars, which often captivate both domestic and international tourists.

An important part of the study asked women to identify the positive and negative aspects of starting their own business in rural areas. Table 3 presents the respondents' most significant statements.

Rural women form an important target group for initiatives aimed at developing non-agricultural activities in rural areas. The study reveals them as the group most aspiring to pursue employment outside of agriculture. Many would like to start their own businesses and leave agricultural work behind; yet they face various limitations (barriers) while also recognising the

Table 3. Positive and Negative Aspects of Starting One's Own Business (Most Common Responses)

| Positive Aspects | % | Negative Aspects | % |
|--|----|--|----|
| Opportunity to meet other women who share their experiences in starting and running a business | 40 | Psychological barrier: fear of and anxiety about a new challenge | 74 |
| Access to support, e.g., for training courses | 32 | Lack of family support in childcare | 54 |
| Flexible working hours | 21 | Insufficient financial resources | 32 |
| Workplace close to home | 65 | Lack of professional assistance (legal, accounting, etc.) | 24 |
| Ability to combine the roles of mother, wife, and entrepreneur | 72 | Limited access to technical infrastructure (roads, telecommunications, internet, etc.) | 17 |
| Tax and insurance exemptions or reimbursements | 32 | Negative social attitudes toward active women | 16 |
| Self-fulfilment and personal development | 44 | Lack of a business idea | 9 |

Source: own elaboration.

potential benefits. Most respondents aim to reach this goal within the next three to five years. Our results show that women's professional aspirations align with their preference to work close to home. A second crucial element: the ability to combine the roles of woman, mother, and entrepreneur (72%). Self-fulfilment and personal development serve as key motivators that positively influence the decision to start a business in rural areas. The opportunity to meet other women and share experiences related to starting and running a business matters for 40% of respondents. Respondents see this as a vital element for building collaboration and mutual support among rural women. On the other hand, the main obstacles to launching a non-agricultural business include: Lack of sufficient financial resources (32%). Lack of financial support and formal/legal obstacles, which hinder employment outside agriculture. Fear and anxiety about facing a new challenge, indicated by 74% of respondents. This psychological factor matters particularly because many women must simultaneously manage childcare, elder care, and work duties – often resulting in significant emotional strain. Lack of family support poses another major limitation to women's professional engagement. Although Poland enjoys a relatively well-developed infrastructure, some regions still face limited access to technical infrastructure (e.g., roads, telecommunications, Internet), which also restricts opportunities for rural women. Only 9% of surveyed women stated they do not have a specific idea for starting a potential business in the future – suggesting that a large majority are motivated and open to entrepreneurship, provided they receive the necessary support.

Rural Housewives' Circles (Koła Gospodyń Wiejskich; KGW) have served as an important element of social life in rural Poland for years, increasingly serving as true 'micro-centres of entrepreneurship.' The connection between KGWs and rural entrepreneurship means that traditional socio-cultural activities now transform into economic activities that generate income, develop local initiatives, and strengthen the self-sufficiency of residents. Recent support funds and programmes have also played a significant role. KGWs can receive grants for their operations, enabling them to invest in equipment, promotion, and workshop organization. This teaches members to manage a budget, plan, and run a small business. The study examines how women of KGWs spend the EU funds they receive. The most common purpose of the funding involved participation in cultural events, with 76.4% of respondents selecting this option. This confirms the circles' strong commitment to cultural activities and the promotion of local

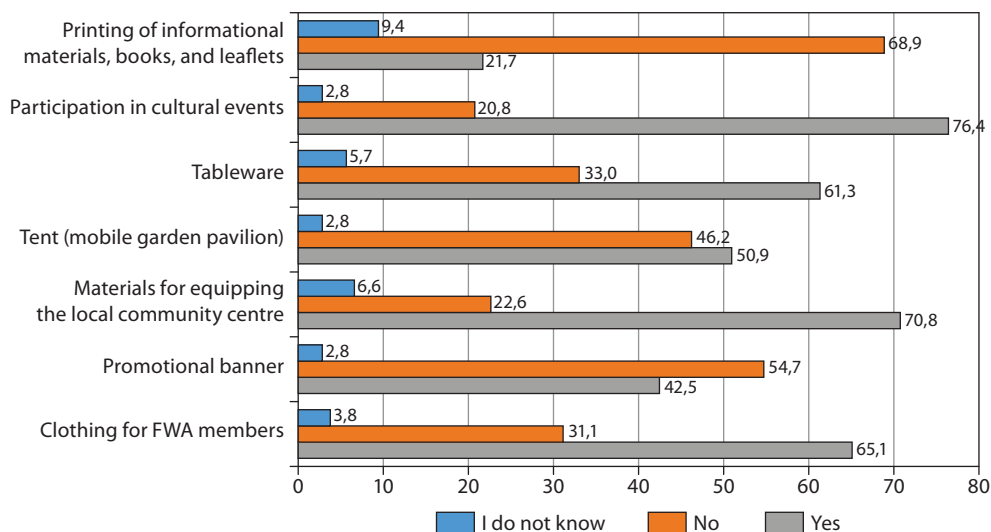


Figure 3. Forms of Allocation of Funds Received by Rural Housewives' Circles as Part of the Financial Support Received (%)

Source: own elaboration based on the survey results.

traditions. The second most frequently cited purpose involved equipping the local community centre, to which 70.8% of surveyed KGWs allocated funds. Thus, KGWs serve an important integrational and organisational role in rural communities. Other frequently cited expenses cover clothing for KGW members (65.1%) and the purchase of tableware (61.3%). These purchases typically serve practical needs, used both for organizing local events and representing the chapter externally. Such purchases support the daily activities of the KGW, facilitating statutory activities and strengthening the organisation's image. Purchasing a tent – a mobile garden pavilion – attracted 50.9% of respondents. This equipment enables the organisation of outdoor events and boosts the chapter's mobility – especially valuable in summer. Much less frequently, funds go to promotional banners (42.5%) and printing information materials, books, or leaflets (21.7%). This suggests that despite the perceived need for promotion, also indicated in the previous question, in practice, KGW invest less often in typical marketing activities – perhaps because of limited resources or a lack of knowledge on how to effectively conduct such activities. Notably, in all cases the percentage of 'I don't know' responses remained relatively low (maximum 9.4%), indicating that KGW members remain well-versed in the allocation of funds and involvement in the organisation's activities (Figure 3).

5. Discussion and Conclusions

Entrepreneurial activity acts as a pivotal catalyst for rural revitalisation worldwide. A diverse range of stakeholders invest heavily in fostering the creation of supportive entrepreneurial ecosystems; the stakeholders include the World Bank, the EU, OECD, governmental bodies at both state and national levels (Carranza et al., 2018). Although the interested parties agree that female entrepreneurs drive growth and development, a clear gap remains between men and women in the number of enterprises they establish, whether agricultural or non-agricultural.

This holds for many developed countries and for most developing ones (Carranza et al., 2018; Langevang et al., 2015). Although statistics and research show that more women discover the advantages of being entrepreneurial in different sectors, such as tourism or agritourism, they still face serious challenges (Carranza et al., 2018; Bianco et al., 2017).

The study by Kabagerayo et al. (2022) indicates that female entrepreneurs in Giharo, Burundi, engage largely in a broad range of economic activities. However, the main difficulty in developing their non-agricultural business and survive, remains the lack of entrepreneurial skills, financing streams, and government support. These major barriers can contribute to discouraging women from engaging in business activities (Idris, 2018). These obstructions often exert a psychological effect, as women may fear whether they can manage the numerous responsibilities. However, Kabagerayo et al. (2022) note that, despite many constraints, female entrepreneurs in Giharo reaped social and economic benefits. They improved the financial situation of their families. They addressed their ambitions and needs while creating new jobs, which provides motivation for other rural women. Chaudhary and Kameswari (2015), Gah et al. (2020) and Ismail et al. (2021), emphasise in their research projects that rural women play a growing role in creating rural entrepreneurship. A study by Ismail et al. (2021) identifies the key encouraging and discouraging factors faced by women deciding to develop entrepreneurial activity. In Malaysia, women take the following aspects into account when deciding to set up a business: family; ability to change their family-oriented lifestyle; and origins of their family (identified as discouraging factors); and self-reliance (identified as an encouraging factor). As indicated by Ismail et al. (2021), these two aspects play a role in whether a woman can become an entrepreneur. In turn, other factors like creativity, skills, and motivation also help women in running a business. Furthermore, female entrepreneurs attach great importance to whether their family members approve their entrepreneurial projects. 'Interestingly, the women's education level was not identified among the key factors affecting that situation' (Ismail et al., 2021).

Mustapha and Subramanian (2016) present similar results. Interviews with female entrepreneurs confirm that support from family members matters greatly and helps make their businesses sustainable. Patil and Deshpande (2019) indicate that women who own and manage a business view it as their passion, and as a way to develop themselves and their professional career. Gah et al. (2020) note that female entrepreneurs in an Indonesian region strongly contribute to the development of micro- and small enterprises, especially in rural areas of the Nusa Tenggara Timur (NTT) province. In rural NTT, women operate mostly in micro and small enterprises (running a farm to address their own needs) and in other sectors. The authors identify three main components of the entrepreneurial ecosystem as factors supporting rural female entrepreneurs in setting up and running a business. The first one is called the business environment, involves capital and market access, the delivery of business support, infrastructure and amenities, and efficient legal regulations. The second means the collaborators of female entrepreneurs, including financial institutions, formal and informal providers of business services, and media. The last component is the appropriate entrepreneurial culture, which includes education and interpersonal skills.

Othman et al. (2022) found that rural female entrepreneurs possess high life skills (with an average value of 4.467 and a standard deviation of 0.45). Hence, we can infer that rural women possess the capability and the passion (emotional mindset) to achieve the defined goals, and stand ready to act. The study importantly confirms that to compete on the local market women, should intensify competence-development programmes and align them with

the evolving trends in the business environment. Therefore, we should introduce impactful programs, trainings and courses focused on enhancing the women's knowledge and skills, and on developing a collaborative network. Another relevant matter involves pursuing an appropriate policy that encourages women to set up an economic activity in rural areas.

Muhamad (2017) confirms that empowering rural women by promoting entrepreneurship offers an important and effective approach to improving the lives of local communities. Their study took place in Setiu Wetlands in Terengganu, a Malaysian state that endeavoured to strengthen the position of women by letting them learn ICT skills through e-business. The team collected data in 30 interviews with female rural residents of Setiu Wetlands. The authors propose an e-business framework for rural women. Their findings suggest that rural women remain strongly interested in becoming entrepreneurs through the use of e-business applications. They appear technology-aware open to learning new things and enhancing their skills.

Many authors such as Piotrowska (2009) indicate that despite the growing number of studies on the situation of rural women, rural women remain unnoticed not only when it comes to research on their specific situation, but also by social activists or politicians. Women's social, cultural, and economic situation poses a complex issue, so publications on rural women's work indicate that women perform unpaid work of a caring and nurturing nature, such as caring for children, the sick, and the elderly or housekeeping. Performing all these tasks creates a barrier to achieving individual goals (Krzyworzeka, 2021). Maternal and professional roles can impose an extremely heavy psychological burden for women, yet as more attention falls to the process of negotiating the division of roles, especially in the younger generations of Polish rural residents, this situation appears to improve (Bukraba-Rylska, 2021). Several systemic impediments persist in the labour market. Many prestigious positions favour men, and observers consider women's work less valuable and less well paid. As she rightly notes (Wrzochalska, Sikorska, 2010), job availability in local markets remains uneven, resulting in unemployment among female residents of rural areas. Agriculture's place in the employment structure also matters. Rural women's farm labour represents another level of inequality (Olejarczyk, 2023). Despite performing and combining farm work with domestic and professional duties simultaneously, a certain disparity persists in the performance of individual tasks. Women shoulder many, producing disparities in the family and social spheres. Observing traditional and new roles of rural women, we can observe two trends. The first concerns women's performance of traditional roles and behavioural patterns resulting from the traditional family model, and secondly, new roles related to women's awakened expectations and aspirations in education, professional life and social activity. Even when women stay in the countryside and marry a farmer, they often choose not to co-manage their husband's farm. They can therefore obtain an education, choose a profession and develop their own careers, build a business independent of the farm, earn money and also become involved in local social life. However, these processes proceed relatively slowly (Carranza et al., 2018). Albeit, a significant qualitative change has taken place in Poland in the last two decades, which means 'a fairly far-reaching independence of women living in rural areas from their husbands and working together on the farm' (Krzyworzeka, 2021). This change does not reach all women, and varies in intensity from case to case.

This article significantly extends the existing knowledge as an analysis and comparison of the situation of rural women. The study also enriches the literature on a comparative review of rural female entrepreneurship. Our findings can provide decision-makers and authorities with more information on the existing problems and challenges related to female entrepreneurship in rural areas. Continuing these research efforts remains necessary, as studies so far have rarely

focused on rural businesses run by women. A qualitative study would likely be needed to provide the right answers to the following questions:

1. What factors condition female rural entrepreneurship?
2. What are the barriers that restrict female rural entrepreneurship?
3. Which professions do rural women most often choose?

This study carries certain limitations. The methodological criteria for selecting the papers for a detailed analysis may exclude some interesting works. We performed the association (independence) analysis for the group of women covered by the study. We based the sampling procedure on data availability rather than on substantive criteria (convenience sampling). Despite these restrictions, the study provides an interesting starting point for future research. Researchers can restructure the methodology used with other indicators to revisit that phenomenon in a few years. Another option keeps the same indicators while employing other multi-criteria methods (e.g., analytic hierarchization or TOPSIS) in comparing the findings.

We believe the topic addressed in this article remains trending. In the literature on the subject, few papers address the role and importance of rural female entrepreneurship in different industries. Our main goal was to use the current literature as a basis for a co-authored article. Structuring and arranging the concept mattered: of female entrepreneurship in rural areas, an ample topic that this article cannot exhaust in this article.

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All authors contributed equally to the conception of the study, manuscript preparation, review and editing, and supervision.
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AI Declaration Statement

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Conflict of Interest

The authors declare that the research took place without any commercial or financial relationships that could be construed as a potential conflict of interest.

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