

RESEARCH ARTICLE

Breaking barriers: Institutional and cultural constraints to sustainability in women-led rural tourism enterprises in Malaysia

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ABSTRACT

Women-led rural tourism enterprises play a crucial role in fostering inclusive rural development in Malaysia; however, they encounter complex institutional and cultural challenges that threaten their sustainability. This study aims to examine the institutional and cultural constraints affecting the sustainability of women-led rural tourism enterprises in Malaysia and to explore the strategies women entrepreneurs employ to navigate and overcome these constraints. This investigation utilizes a qualitative interpretivist framework enhanced by AI-supported evidence synthesis to methodically examine peer-reviewed research and policy documents concerning women's entrepreneurship in rural tourism. A comprehensive screening and thematic analysis were conducted on ten studies based in Malaysia, covering regions such as Kelantan, Sabah, Terengganu, Kedah, Perlis, Selangor, and Penang, to uncover barriers, resilience strategies, and sustainability outcomes. The findings indicate ongoing barriers to formal finance, disjointed and bureaucratic policy execution, and entrenched patriarchal norms that limit mobility, decision-making, and access to markets. Women entrepreneurs exhibit remarkable adaptability by leveraging Rotating Savings and Credit Associations (ROSCAs) and social networks, diversifying their products and markets, and strategically adopting digital technologies. By combining various theoretical perspectives, we present a cohesive conceptual framework that connects structural constraints to agency-driven adaptations and sustainability outcomes, specifically in relation to the Sustainable Development Goals 5, 8, and 10. The implications for policy encompass grant criteria that are sensitive to gender, microfinance options designed for informal enterprises, ongoing mentorship and capacity-building initiatives, as well as branding strategies that are specific to regions in order to enhance market reach. The study methodically demonstrates the potential of AI tools to enhance transparency and reproducibility in qualitative synthesis while preserving the role of interpretive judgement. The framework provides a foundation for tailored interventions and future longitudinal, comparative, and digital-inclusion studies focused on women's rural tourism entrepreneurship.

Keywords: women entrepreneurship; rural tourism; sustainability; gender and development; community empowerment

1. Introduction

Women-led tourism enterprises play a crucial role in rural development, income generation, and the advancement of inclusive growth in Malaysia. These enterprises frequently act as gateways for women's

ARTICLE INFO

Received: 20 November 2025 | Accepted: 30 January 2026 | Available online: 09 February 2026

CITATION

Alwi S, Mohd Salleh MN, Mat Nor N. Breaking barriers: Institutional and cultural constraints to sustainability in women-led rural tourism enterprises in Malaysia. *Environment and Social Psychology* 2026; 11(2): 4375. doi: 10.59429/esp.v11i2.4375

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economic involvement, allowing them to enhance household income and community welfare^[1,2]. Women's participation in rural tourism has increasingly been recognized as a catalyst for inclusive economic growth, community empowerment, and cultural preservation. Tourism is not only one of the fastest-growing global industries but also a sector where women have historically played a central role in hospitality, craft production, and service provision^[3]. In rural areas, where alternative forms of livelihood are often scarce, women's entrepreneurship in tourism represents a vital strategy for poverty alleviation and sustainable development. By engaging in small-scale tourism enterprises, women contribute to household income, diversify rural economies, and safeguard cultural and ecological heritage.

In Malaysia, the development of community-based tourism and homestay programmes has created significant opportunities for women to engage in income-generating activities^[4]. The government's policy frameworks, such as the National Ecotourism Plan 2016–2025 and MyDIGITAL Blueprint, emphasise gender equality, digital inclusion, and entrepreneurship as central to Malaysia's socio-economic transformation. Despite these initiatives, however, women-led rural tourism enterprises continue to face persistent challenges that undermine their sustainability. These include restricted access to finance, bureaucratic hurdles in tourism licensing, limited digital literacy, and enduring cultural barriers rooted in patriarchal norms and community expectations^[5,6]. Although the literature on women's entrepreneurship in tourism has grown, several limitations remain. First, studies in Malaysia and the wider Southeast Asian region have primarily adopted quantitative approaches, focusing on measurable factors such as microcredit access, household income changes, or employment levels. While these studies provide valuable statistical insights, they often overlook the lived experiences, narratives, and coping strategies of women who navigate institutional and cultural constraints. Second, much of the research remains discipline-specific and fragmented, with gender studies, tourism management, and development economics addressing overlapping themes without sufficient integration. This fragmentation prevents a comprehensive understanding of how institutional structures and cultural norms intersect to shape women's entrepreneurial agency.

Furthermore, while existing reviews have mapped women's participation in tourism, they rely heavily on narrative synthesis. Such reviews risk being shaped by the researcher's prior assumptions and may lack transparency in how evidence is selected and interpreted^[7]. A more systematic and reproducible approach to synthesizing evidence is therefore needed to capture recurring patterns and highlight underexplored dimensions. Women-led rural tourism enterprises in Malaysia operate within a complex interplay of institutional and cultural constraints that limit their ability to achieve sustainability. Despite policy efforts promoting gender equality and entrepreneurship, women remain disproportionately excluded from formal finance, disadvantaged by bureaucratic procedures, and constrained by cultural expectations of domesticity and submissiveness. These barriers not only restrict women's capacity to expand their enterprises but also reinforce gendered inequalities within rural economies. At the same time, the literature has not adequately captured how women strategically adapt to these challenges. Informal financing mechanisms, reliance on social networks, diversification of products, and digital adoption are examples of resilience strategies that remain underexplored in tourism research. The central problem, therefore, is twofold: (1) the persistence of institutional and cultural barriers that undermine women's enterprises in rural tourism, and (2) the lack of integrative, theoretically grounded research that explains how women navigate and transform these constraints.

To address this problem, this study employs a hybrid methodology that combines qualitative interpretivist analysis with AI-assisted evidence synthesis. This approach allows for a systematic review of existing literature while retaining the depth and nuance of qualitative interpretation. By doing so, the study seeks to generate a more comprehensive understanding of how institutional structures, cultural norms, and

intersectional identities interact to shape both barriers and resilience pathways for women entrepreneurs. This study is to explore and explain the institutional and cultural constraints that affect the sustainability of women-led rural tourism enterprises in Malaysia. Although government policy frameworks have promoted women's entrepreneurship and community-based tourism as part of the national development agenda, significant gaps remain in translating these policies into effective support mechanisms. Women entrepreneurs continue to experience barriers such as exclusion from formal finance, limited access to training and digital tools, and cultural expectations that restrict their economic agency. Thus, the study seeks to provide a deeper understanding of how these constraints operate and how they intersect with women's diverse identities, including gender, class, and ethnicity. A second objective is to examine the strategies that women entrepreneurs employ to navigate these constraints. Previous research has often highlighted barriers but given less attention to the adaptive responses and resilience mechanisms that women develop in order to sustain their enterprises. These include reliance on informal financial networks, mobilizing family and community support, diversifying tourism-related products, and adopting digital tools to expand market access. By identifying and analysing these strategies, the study aims to demonstrate how women exercise agency within restrictive institutional and cultural environments, thereby offering a more balanced perspective that considers both challenges and responses. The third objective is to integrate these insights into a conceptual framework that captures the cyclical relationship between constraints, strategies, and sustainability outcomes. Drawing on multiple theoretical perspectives including intersectionality, institutional theory, social capital theory, the resource-based view (RBV), and empowerment theory the framework seeks to advance scholarly debates on women's entrepreneurship in tourism. It highlights how structural barriers not only limit resource access but also stimulate innovative adaptations that can shift gendered power relations over time. The framework also aligns with the Sustainable Development Goals (SDGs), particularly Goal 5 (Gender Equality), Goal 8 (Decent Work and Economic Growth), and Goal 10 (Reduced Inequalities), thereby situating the study within global development priorities.

Guided by these objectives, the study is structured around three key research questions. The first question: What institutional and cultural barriers constrain women's participation in rural tourism enterprises in Malaysia? This question focuses on identifying and categorizing the structural and socio-cultural challenges that undermine women's entrepreneurial capacity. The second research question builds on this by asking: How do women entrepreneurs adapt and develop resilience strategies in response to these barriers? This invites an exploration of agency, creativity, and resourcefulness in contexts of constraint. Finally, the third research question seeks to elevate the contribution from empirical to theoretical by asking: In what ways can an integrated conceptual framework advance understanding of women's entrepreneurship in rural tourism? This question ensures that the study not only documents experiences but also contributes to theory-building and practical interventions. Collectively, these objectives and enquiries delineate the study as both exploratory and theoretical in nature. The research is positioned to make significant contributions to tourism and gender studies, while also providing methodological innovations and insights pertinent to policy.

2. Materials and methods

2.1. Research design

This study adopts a qualitative interpretivist approach to explore the institutional and cultural constraints faced by women-led rural tourism enterprises in Malaysia. The choice of a qualitative orientation reflects the need to capture the complexity of women lived experiences, particularly the ways in which overlapping institutional, cultural, and social factors shape their entrepreneurial journeys. While previous studies have predominantly relied on quantitative surveys, this study emphasizes narratives, meanings, and interpretations,

thereby contributing to a more nuanced understanding of the gendered dynamics of rural tourism. This study utilized an AI-assisted synthesis of the reviewed literature to complement the qualitative interpretivist approach. In order to consolidate documents, identify thematic patterns, and emphasize recurring keywords across studies, natural language processing (NLP) tools were implemented. This facilitated the researchers in reducing subjectivity in manual categorization and ensuring consistency and transparency in evidence mapping.

2.2. Data sources

The literature selection process followed a structured and transparent approach. Peer-reviewed studies were identified through major academic databases, including Scopus, Web of Science, and Google Scholar, using predefined keywords such as women entrepreneurs, rural tourism, institutional constraints, cultural barriers, and Malaysia. Studies were included if they: (i) focused on women-led enterprises in rural or community-based tourism contexts; (ii) addressed institutional, cultural, or sustainability-related challenges; (iii) were empirically grounded; and (iv) were situated within the Malaysian context. Studies were excluded if they: (i) focused solely on urban entrepreneurship; (ii) lacked empirical evidence; (iii) addressed tourism without a gender dimension; or (iv) examined contexts outside Malaysia. The final sample reflects a curated body of literature suitable for in-depth qualitative synthesis rather than exhaustive coverage.

In addition, the empirical base for this study was constructed through a systematic review of existing research. Peer-reviewed articles, policy reports, and case-based studies were collected from leading academic databases (Scopus, Web of Science, and Google Scholar) using a set of targeted keywords, including “women entrepreneurs,” “rural tourism,” “institutional constraints,” “cultural norms,” and “sustainability.” Inclusion criteria were restricted to studies focusing on rural contexts, women-led enterprises, and institutional or socio-cultural dimensions. This process resulted in a curated dataset of relevant literature that forms the foundation of the thematic synthesis which can be illustrates in **Figure 1**.

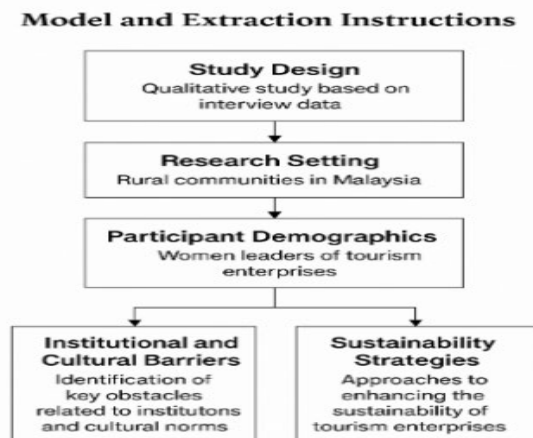


Figure 1. Model and data extraction framework for exploring barriers and strategies among women tourism entrepreneurs in rural Malaysia.

The final dataset comprised ten peer-reviewed empirical studies focusing specifically on women-led rural tourism enterprises in Malaysia. This relatively small number reflects the narrow scope of existing research that simultaneously addresses gender, rural tourism, sustainability, and institutional or cultural constraints within the Malaysian context. To minimise selection bias, strict inclusion criteria were applied, including geographic relevance, empirical rigor, and explicit focus on women entrepreneurs in rural tourism

settings. Nonetheless, the limited number of studies is acknowledged as a constraint and reflects broader gaps in the literature rather than methodological exclusion.

To enhance analytical rigor, an AI-assisted qualitative synthesis was employed to complement manual thematic analysis. Natural language processing tools were used to identify recurring concepts, co-occurring themes, and semantic patterns across the selected studies. The AI-generated outputs were subsequently validated through iterative manual coding, cross-checking, and peer review to ensure consistency, interpretive accuracy, and alignment with qualitative research standards. This hybrid approach reduced subjective bias while preserving analytical depth and transparency.

This study operationalizes intersectionality theory by recognizing that women entrepreneurs experience multiple, overlapping identities such as gender, rural location, socio-economic status, and cultural roles, which collectively shape their access to resources, decision-making power, and entrepreneurial agency. Institutional theory complements this perspective by explaining how formal regulations, policies, and informal norm's structure opportunities and constraints within rural tourism ecosystems. The integration of these theories enables a multi-level analysis in which individual experiences are situated within broader institutional and cultural contexts. Empirical findings are therefore interpreted not as isolated barriers but as manifestations of intersecting institutional forces that influence sustainability outcomes.

2.3. Synthesis of literature on barriers and resilience of women in rural tourism

Table 1 summarizes essential themes from the literature regarding women entrepreneurs in rural tourism, emphasizing the influence of institutional, cultural, and sustainability factors on their participation and business results. Institutional barriers, including inadequate policy support, restricted access to formal finance, bureaucratic inefficiencies, and the lack of gender-sensitive regulations, impose structural disadvantages that hinder women's capacity to expand and formalize their enterprises. Cultural norms, influenced by patriarchal expectations, community scrutiny, and limited mobility, further limit women's visibility, decision-making authority, and confidence in tourism entrepreneurship. However, collective structures such as cooperatives may offer alternative pathways for empowerment. Despite these challenges, the literature indicates notable resilience among women, who utilize strategies such as ROSCA funding, diversified income models, digital tools, and community or family support to maintain their businesses. The evidence indicates that women encounter ongoing structural and social constraints in rural tourism; however, they persist in innovating and adapting. This highlights the necessity for more inclusive policies and support mechanisms that are consistent with local realities and contribute to sustainable development goals.

Table 1. Summary of key themes, literature evidence, and implications for women entrepreneurs in rural tourism.

| Theme | Key Issues | Evidence from Literature | Implications for Women in Rural Tourism |
|--|---|---|--|
| Institutional Barriers in Supporting Women Entrepreneurs | • Weak formal institutional support (credit, policies, regulations) | • Credit challenges due to collateral and informal asset exclusion (8) | • Women face structural disadvantages in entrepreneurship |
| | • Restrictive informal institutions (norms, religion, gender roles) | • Fragmented tourism policies causing bureaucracy (4) | • Limited access to capital hampers business growth |
| | • Poorly designed government programs | • Informal norms limiting autonomy and mobility (9) • Top-down programs not meeting women's needs (1,10) | • Institutional fragmentation increases operational burden • Reliance on informal funding undermines long-term sustainability |

| Theme | Key Issues | Evidence from Literature | Implications for Women in Rural Tourism |
|---|---|--|---|
| Cultural and Social Constraints on Women's Participation in Tourism | <ul style="list-style-type: none"> • Limited access to formal finance; reliance on ROSCA | <ul style="list-style-type: none"> • Financial literacy and bureaucratic hurdles restrict loans (11) | <ul style="list-style-type: none"> • Lack of registration excludes women from formal support |
| | <ul style="list-style-type: none"> • Lack of rules for informal businesses | <ul style="list-style-type: none"> • Informal business status limits access to assistance (1) • Need for gender-sensitive policy (12) | <ul style="list-style-type: none"> • Stronger, inclusive policies needed to support SDG 8 |
| | <ul style="list-style-type: none"> • Restrictive gender norms | <ul style="list-style-type: none"> • Mobility and decision-making controlled by cultural norms (5,6) | <ul style="list-style-type: none"> • Women's participation often constrained by cultural expectations |
| | <ul style="list-style-type: none"> • Community resistance and social stigma • Need to "negotiate with patriarchy" | <ul style="list-style-type: none"> • Negative community perception of women entrepreneurs (2) • Social pressure discourages open participation | <ul style="list-style-type: none"> • Social stigma reduces entrepreneurial confidence • Hidden or informal business roles limit visibility and support |
| | <ul style="list-style-type: none"> • Collective culture may both hinder and support | <ul style="list-style-type: none"> • Social capital and cooperatives can offset patriarchal norms (10) • Religious values can support ethical business resilience | <ul style="list-style-type: none"> • Community education and gender awareness are needed for progress • Cooperative structures can empower women despite cultural constraints |
| Sustainability Strategies and Resilience Among Women Entrepreneurs | <ul style="list-style-type: none"> • Use of alternative finance (ROSCA) | <ul style="list-style-type: none"> • ROSCA builds trust and ensures funding where banks fail (Azman & Kassim, 2019) | <ul style="list-style-type: none"> • Strong resilience enables women to sustain enterprises despite barriers |
| | <ul style="list-style-type: none"> • Business model innovation | <ul style="list-style-type: none"> • Income diversification for stability (2) | <ul style="list-style-type: none"> • Grassroots financial systems remain critical survival tools |
| | <ul style="list-style-type: none"> • Reliance on social capital and support systems | <ul style="list-style-type: none"> • Flexible operations and informal learning for adaptation | <ul style="list-style-type: none"> • Diversified models help women manage volatility |
| | <ul style="list-style-type: none"> • Digital tools used selectively | <ul style="list-style-type: none"> • Family/peer support essential to maintain business (5) | <ul style="list-style-type: none"> • Family and community support enhance business continuity |
| | <ul style="list-style-type: none"> • Balancing family roles and entrepreneurship | <ul style="list-style-type: none"> • Mumpreneurs face financial and social pressures but are driven by resilience (13) • Policies must consider regional differences and cross-sector collaboration (14) | <ul style="list-style-type: none"> • Policy interventions should build on existing resilience strategies and local realities |

Table 1. (Continued)

3. Results and discussions

To enhance clarity and coherence, the Results and Discussion section integrates empirical findings with theoretical interpretation. Rather than restating descriptive results, the discussion focuses on explaining how identified institutional and cultural barriers interact to shape women's entrepreneurial sustainability. This integrated approach highlights patterns, contrasts across regions, and theoretical implications, thereby improving analytical depth and reducing redundancy. The analyses encompassed in the study cover diverse geographic areas within Malaysia, with a primary emphasis on rural regions. Two studies were specifically undertaken in Sabah, although Kelantan was the most extensively researched state, with four studies. Other locations studied are Terengganu, Kedah, Perlis, Selangor, and Penang, each represented by one research.

Significantly, four studies failed to explicitly delineate their precise state location, while one study broadened its coverage to encompass Pakistan. Of these, only one study was verified to occur in an urban environment, whereas four were distinctly conducted in rural regions. In the remaining research, the rural or urban context was either ambiguous or unreported, indicating irregularities in the geographic delineation of study sites.

The sorts of enterprises investigated in this research varied, but predominantly centred on small-scale, informal, or community-oriented firms. These encompassed handcraft enterprises, dry food product firms, ecotourism initiatives, homestays, micro-enterprises, and grassroots entrepreneurship. Among the ten studies, three pertained directly to tourism enterprises handicraft, ecotourism, and homestay while five were classified as tourism-adjacent, encompassing social cooperatives and market-based micro-enterprises. Two supplementary studies on micro-firms lacked a direct connection to tourism yet remained pertinent due to their emphasis on women-led enterprises within comparable rural economic environments. The majority of the studies utilized qualitative methodologies, with seven employing qualitative techniques such as interviews and story analysis. Three studies employed narrative study designs, and two utilized case study methodologies. A particular study distinguished itself by utilizing a quantitative comparative survey design, demonstrating a slight yet significant incorporation of quantitative data in the literature. Certain research employed mixed or multiple methodologies to elucidate the intricate social and economic issues influencing women entrepreneurs, especially concerning sustainability and cultural norms.

The thematic analysis of these studies found a varied emphasis on institutional and cultural obstacles to corporate sustainability. All ten selected studies satisfied the inclusion requirements by examining fundamental concerns such as gender norms, access to financial resources, and long-term company sustainability in rural Malaysia. Nonetheless, discrepancies in reporting standards such as absent demographic information or ambiguous urban/rural classification indicate a necessity for more uniform and comprehensive empirical recording. Nonetheless, the aggregate research offers a solid basis for comprehending the structural and cultural barriers confronting women entrepreneurs in the tourism and associated sectors. **Figure 2** visually maps the geographic distribution of women-led tourism studies across Malaysia, overlaying Sustainable Development Goal (SDG) icons at each state based on the thematic focus of the studies. States like Kelantan, Perlis, and Terengganu are marked with SDG 10 (Reduced Inequalities), highlighting studies that address socio-economic disparities. Penang and Kedah are associated with SDG 5 (Gender Equality), reflecting research centered on overcoming gender-based barriers. Selangor and Sabah are linked to SDG 8 (Decent Work and Economic Growth), indicating a focus on women's participation in rural economies and entrepreneurship. This spatial representation emphasizes how sustainability challenges and solutions vary regionally and align with global development goals. This can be illustrated in **Figure 2**.

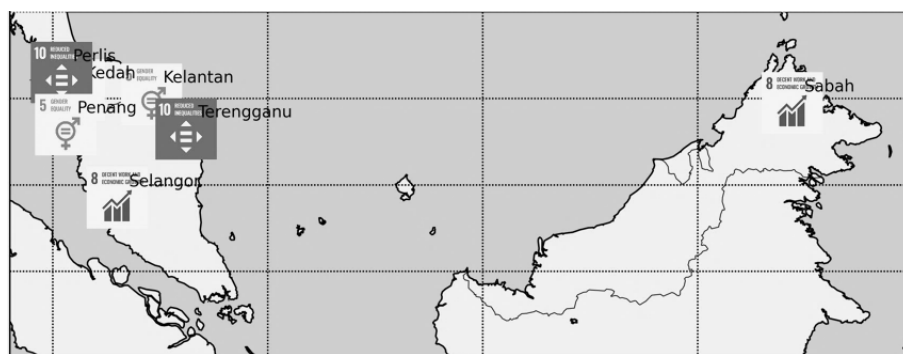


Figure 2. Geographic distribution of women-led tourism studies in Malaysia aligned with SDG themes.

3.1. Thematic insights on rural women's entrepreneurship

The study performs thematic analysis by methodically categorizing qualitative findings from many empirical investigations into principal themes that represent the lived experiences of women entrepreneurs in rural tourism. The researchers employed a systematic review technique to obtain and synthesize data regarding barriers and strategies from ten pertinent papers. Each study included was evaluated according to particular criteria, including setting, participant demographics, enterprise type, and sustainability emphasis. Subsequently, prevalent themes were discerned and classified into three primary categories: institutional obstacles and support mechanisms, cultural and social dynamics, and factors influencing enterprise sustainability. This thematic categorization enabled the study to emphasize both persistent challenges, such as financial exclusion and patriarchal norms, and the resilience strategies utilized by women, including informal financing mechanisms like ROSCAs and adaptive business practices^[11].

Thematic analysis in this context facilitates an in-depth analysis of the interplay between numerous external and internal influences that define the entrepreneurial landscape for rural women. The study analyses how barriers overlap and exacerbate across various dimensions of life social, economic, cultural, and institutional rather than considering them as standalone difficulties. The analysis links insufficient government policies to financial instability, which is further intensified by cultural constraints on women's mobility and leadership^[1,5,10]. This approach provides a detailed, context-aware perspective on sustainability issues while highlighting localised solutions for addressing them. The themes function not merely as a collection of information but as a conceptual framework for comprehending the systemic character of gendered entrepreneurship in rural Malaysia. In addition, the thematic analysis will be examined within three primary categories. The themes highlight significant challenges and coping strategies faced by women entrepreneurs to sustain rural tourism enterprises in Malaysia.

3.1.1. Barriers and support mechanisms within institutions

The thematic analysis identifies a significant institutional barrier: the misalignment between government policy frameworks and the actual needs of women entrepreneurs in rural tourism. Numerous studies^[1,10] indicate that while government initiatives are in place to support women's entrepreneurship, they frequently fail to adequately address on-the-ground realities. These programs can be inflexible, generic, or inadequately adapted to the unique constraints of informal or micro-scale tourism enterprises. Women running unregistered or home-based businesses frequently face exclusion from formal programs, resulting in ineligibility for training, subsidies, or infrastructure development. Alongside policy issues, financial access mechanisms constitute a persistent obstacle. Research by Azman and Kassim^[11], and Musa et al.^[2] illustrates that restricted access to formal credit and banking services hinders women from expanding or maintaining their businesses. Numerous women utilise informal financial systems like ROSCA, which, although beneficial, present inherent limitations regarding capital accessibility and associated risks. The exclusion from formal finance is frequently exacerbated by insufficient collateral, limited financial literacy, and a lack of institutional trust in informal businesses operated by women. Non-financial institutional support, including business training and the significance of social capital, is also noted. Haque et al. highlight that micro-training and mentoring can greatly improve sustainability; however, their effectiveness is frequently compromised by inconsistent program implementation and insufficient follow-up. Moreover, structural challenges such as bureaucratic red tape and inadequate inter-agency coordination diminish the effectiveness of institutional support mechanisms. Consequently, women entrepreneurs in rural regions often depend on self-organized support networks, highlighting the necessity for policies that are informed by community input and sensitive to gender issues. **Figure 3** presents the summary of Thematic analysis Institutional Barriers and Support Systems.



Figure 3. Thematic analysis of institutional barriers and support systems.

Core findings: Addressing institutional barriers requires aligning policies with on-the-ground realities, improving access to formal finance, and strengthening locally-informed support networks.

3.1.2. Cultural and social dynamics

Cultural and social barriers constitute significant challenges that restrict the autonomy and mobility of women entrepreneurs. Numerous studies highlight the ongoing prevalence of patriarchal norms that restrict women's roles primarily to the domestic sphere. Selamat and Endut^[5] illustrate that Malay Muslim women must balance their entrepreneurial aspirations with societal expectations, which often prioritise household responsibilities. This negotiation is both social and internal, as numerous women internalise these roles and formulate coping mechanisms to reconcile the two conflicting demands. Community perceptions exacerbate these challenges. Research by Bidin et al.^[6] and Musa et al.^[2] demonstrates that women interested in tourism ventures frequently encounter scepticism, resistance, or insufficient support from their communities and families. A stigma exists regarding women's participation in business activities that involve public engagement, travel, or hospitality with external parties, which are prevalent in rural tourism. The absence of role models and peer support in these environments inhibits innovation and risk-taking. Certain studies indicate that positively focused collectivist traditions may provide communal support for women's enterprises. Furthermore, religious values significantly intersect with cultural norms, particularly within Malay Muslim communities. Research by Bidin et al.^[6] examines the dual role of Islamic beliefs in both limiting and enabling women entrepreneurs. Stringent interpretations may deter participation in sectors such as tourism; conversely, spiritual values like honesty, patience, and humility serve as foundations for resilience and ethical grounding. The dynamics illustrate the complexity of cultural barriers; they restrict opportunities while simultaneously fostering distinct strategies and identities for entrepreneurship based on local values. **Figure 4** presents the summary of thematic analysis of cultural and social dynamics.

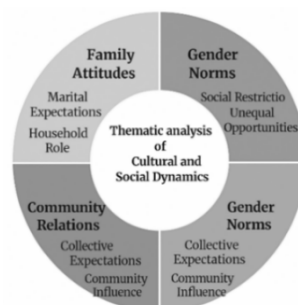


Figure 4. Thematic of cultural and social dynamics.

Core findings: Cultural and social norms present both constraints and opportunities; leveraging positive community values while addressing restrictive practices is key to women's empowerment.

3.1.3. Factors influencing enterprise sustainability

The sustainability of women-led enterprises in rural tourism is influenced by a combination of financial strategies, adaptive business models, and the management of social resources. A prominent theme is the utilization of financial sustainability mechanisms, including ROSCAs, savings groups, and personal financing. Azman and Kassim^[1] illustrate how informal mechanisms enable women to circumvent exclusion from banks and lending institutions. Musa et al.^[2] similarly indicate that self-funding, along with frugality and profit reinvestment, constitutes the foundation of financial resilience in women entrepreneurs. These strategies, although somewhat effective, frequently exhibit limitations in scalability and pose risks during crises. Women exhibit significant adaptability in business modelling. In response to variable tourism demand and institutional oversight, women entrepreneurs frequently diversify their product offerings, emphasising items with stable local demand, such as dry food and handicrafts. Musa et al.^[2] indicate that innovation, encompassing new product development, digital marketing, and packaging, is essential for sustaining operations. Moreover, certain women transition between tourism and non-tourism sectors influenced by seasonality, political conditions, or resource availability. This flexibility is both strategic and essential in environments marked by uncertainty and constrained external support.

Social support systems are essential for the sustainability of enterprises. Research highlights the importance of familial support, peer mentorship, and community collaboration in the management of household and business duties. Selamat and Endut^[5] discuss how women develop negotiation skills within family structures, particularly with male relatives, to obtain time and autonomy for their businesses. Informal resource management is essential for long-term sustainability and emphasises the need to enhance social capital within entrepreneurial ecosystems. **Figure 5** presents the summary of thematic analysis of enterprise sustainability factors.



Figure 5. Thematic analysis of enterprise sustainability factors.

Core findings: Financial adaptability, product diversification, and strong social support systems are central to sustaining women-led rural tourism enterprises

In addition, the cross-cutting themes highlight several issues which faced by women-led rural tourism. The study's cross-cutting themes offer a comprehensive overview of the persistent barriers, impacts, and mitigation strategies faced by women-led rural tourism enterprises in Malaysia. The ten reviewed studies identified financial constraints, social and cultural challenges, and institutional or political limitations as the most commonly reported barriers. Four studies identified financial, social, and gender-related barriers as significant obstacles, while two studies highlighted institutional issues, including weak policy frameworks and insufficient governmental support. In two studies, the types of barriers were not explicitly identified, suggesting potential deficiencies in reporting or emphasis.

The impact of these barriers was significantly high in eight of the studies reviewed. The impacts encompass constrained business growth, diminished involvement in tourism sectors, exclusion from formal financial systems, and the persistence of informality in enterprise operations. Studies by Musa et al.^[2] illustrate how these challenges impede sustainable livelihoods and heighten the vulnerability of women entrepreneurs. The cross-cutting analysis indicates that the interplay of various barriers exacerbates the challenges encountered by women, particularly in rural and culturally conservative settings where entrepreneurial support is limited. Additionally, Corrêa et al.^[15] concluded social capital, such as assistance from family and professional networks, and institutional factors, like government legislation and cultural norms, have a big effect on how well entrepreneurs do. These factors all work together to affect how well women entrepreneurs can keep their businesses going and grow them under tough economic and social conditions.

To address these issues, various strategies were recorded, although not all studies provided explicit details regarding them. The predominant mitigation strategies included utilising social capital, family, or peer support, as indicated in four studies. Several studies highlighted the significance of policy or advocacy (two studies), innovation and diversification (one study), and micro-training or empowerment (one study). In three of the studies, no explicit mitigation strategies were identified; however, some suggested implicit forms of resilience, including spiritual endurance and negotiated autonomy. This gap indicates a necessity for additional investigation into effective support mechanisms that are context-specific, gender-sensitive, and culturally informed. **Figure 6** presents cross-cutting thematic word cloud analysis of barriers and strategies in women-led rural tourism enterprises in Malaysia. This infographic visually synthesizes four key thematic areas influencing the sustainability of women-led tourism enterprises in rural Malaysia. Each section Institutional and Financial Barriers, Cultural and Patriarchal Norms, Social Capital and Community Support, and Adaptive Business Strategies is represented through distinct word clouds that highlight frequently occurring terms derived from thematic analysis. The visual prominence of words reflects their significance in the literature, offering an intuitive grasp of core issues such as misaligned government policies, patriarchal constraints, community support dynamics, and innovative survival strategies. Together, the infographic (**Figure 6**) captures the interconnected challenges and coping mechanisms shaping women's entrepreneurial journeys in rural tourism settings.



Figure 6. Key themes affecting women-led rural tourism in Malaysia.

4. Conclusion

This study sought to examine the institutional and cultural constraints affecting the sustainability of women-led rural tourism enterprises in Malaysia. First, the findings demonstrate that women entrepreneurs face intersecting institutional barriers, including limited access to formal finance, fragmented policy support, and bureaucratic inefficiencies. Second, cultural and social norms—particularly gendered expectations related to caregiving, mobility, and leadership—significantly constrain women’s entrepreneurial agency. Third, the study finds that women employ adaptive strategies such as leveraging informal financial mechanisms, diversifying business activities, and mobilizing social capital to sustain their enterprises. Together, these findings highlight that sustainability outcomes are shaped by the interaction between institutional structures and cultural contexts, underscoring the need for integrated policy and community-level interventions.

The analyzed studies offer a thorough insight into the complex challenges encountered by women entrepreneurs in rural Malaysian tourism. The analyses indicate that these enterprises primarily function in rural areas, exhibiting diverse geographic distribution across states including Kelantan, Sabah, Terengganu, Kedah, Perlis, Selangor, and Penang, and are predominantly small-scale, informal, or community-oriented businesses. Institutional barriers, such as misaligned policies, restricted access to formal finance, and bureaucratic constraints, interact with cultural and social norms that limit autonomy and mobility, especially for women in conservative rural communities. Women entrepreneurs exhibit resilience by employing adaptive business strategies, utilizing informal financial mechanisms, diversifying products, and leveraging social capital from family, peers, and community networks, despite facing obstacles. The studies indicate that sustainable enterprise growth depends on the integration of financial adaptability, supportive institutional frameworks, and culturally informed strategies that improve social capital and gender-sensitive interventions. The findings highlight the necessity of context-specific, locally grounded policies and programs to enhance the sustainability and empowerment of women-led rural tourism enterprises, offering actionable insights that align with Sustainable Development Goals concerning gender equality, economic growth, and reduced inequalities.

From the authors’ perspective, effectively removing barriers to women’s entrepreneurship requires a shift from fragmented, project-based interventions toward integrated, gender-responsive institutional reform. While financial assistance is necessary, it is insufficient without parallel changes in policy coherence, cultural norms, and governance accountability. Strengthening women’s position in the business environment demands sustained investment in social capital, legal protection, and leadership development, alongside deliberate efforts to normalize women’s economic agency within families and communities. Such structural change is essential for achieving inclusive and sustainable rural development. This study is subject to several limitations. First, the analysis is based on a curated set of ten empirical studies focusing on Malaysia, which, while appropriate for contextual depth, limits broader generalizability. Second, although the AI-assisted synthesis enhances analytical consistency, interpretive bias cannot be entirely eliminated due to the qualitative nature of thematic analysis. Third, the reliance on secondary qualitative studies restricts the ability to capture real-time entrepreneurial dynamics. Future research could address these limitations by incorporating primary data collection, comparative cross-country analysis, and longitudinal designs to deepen understanding of women-led rural tourism sustainability.

Author contributions

Conceptualization, N.MN. and S.A.; methodology, MN.N.; software, S.A.; validation, N.MN; formal analysis, S.A.; investigation, S.A.; resources, S.A.; data curation, S.A.; writing—original draft preparation,

S.A.; writing—review and editing, N.MN.; visualization, S.A.; supervision, N.MN.; project administration, MN.N.; funding acquisition, MN.N. All authors have read and agreed to the published version of the manuscript.

Conflict of interest

The authors declare no conflict of interest.

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