



# Homestay enterprises as vehicles for women's economic empowerment: Intent, challenges, and opportunities in remote Cagayan Valley

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## Abstract

*Purpose* - This study aims to examine the lived experiences of women-led homestay operators in the Cagayan Valley, Philippines, by exploring their motivations, challenges, and the opportunities emerging from their participation in homestay enterprises.

*Methodology/Design/Approach* - A qualitative research design was employed, using semi-structured interviews with 12 women actively managing homestays. Thematic analysis was conducted to identify core patterns related to motivation, operational constraints, skill development, and socio-cultural dynamics.

*Findings* - The analysis reveals that economic empowerment, personal growth, skill development, and social recognition are the key motivations driving women's engagement in homestay operations. Participants reported increased income, enhanced confidence, and improved competencies in hospitality management, marketing, and interpersonal communication. However, they also faced structural and socio-cultural barriers, including inadequate infrastructure, financial limitations, skill gaps, and heavy household responsibilities. Despite these constraints, women-led homestays generated positive community outcomes such as cultural promotion through collaborations with artisans and farmers, strengthened social visibility, and expanded livelihood opportunities.

*Originality/Value* - This study provides nuanced insights into the transformative potential of women-led homestays as vehicles for inclusive rural development. By illuminating both empowerment pathways and persistent gendered challenges, it contributes valuable evidence for policymakers and development practitioners seeking to design targeted interventions—such as training programs, financial support mechanisms, and infrastructure improvements to enhance the sustainability and impact of women-driven tourism enterprises.

**Keywords:** Women's empowerment, Homestay tourism, Rural development, Community-based tourism, Economic opportunities

## Introduction

Women's economic empowerment is a critical pillar of sustainable and inclusive development, particularly in rural and geographically isolated regions where livelihood opportunities are limited. Women in such areas often face structural constraints, including unequal access to capital, mobility restrictions, and household responsibilities, which limit their participation in formal economic activities (UNWTO, 2020). Tourism, especially community-based tourism, has been recognized as a sector capable of creating home-based entrepreneurial opportunities, enabling women to engage in economic activities without leaving their households (Scheyvens, 2002). Community-based tourism initiatives provide households with opportunities

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to develop small-scale enterprises that enhance economic participation and social cohesion (Department of Tourism Philippines, 2020).

Within this context, homestay enterprises serve as an effective pathway for women's empowerment. By utilizing domestic skills, household resources, and local hospitality practices, homestays allow women to participate in tourism markets without migrating from their homes (Wearing & McDonald, 2002). Participation in homestay operations has been linked to improved self-confidence and greater decision-making power, demonstrating the potential of homestay tourism to foster multidimensional empowerment in rural contexts (Boley & McGehee, 2014).

Despite these opportunities, women managing homestay enterprises in remote areas such as the Cagayan Valley face significant challenges. Limited infrastructure, market access constraints, and insufficient institutional support often restrict enterprise growth (UNWTO, 2019). Gender norms and limited exposure to entrepreneurship training further constrain women's agency (Cornwall, 2016). These challenges highlight the need for a theoretically informed framework to understand how women navigate opportunities and barriers in rural tourism entrepreneurship.

This study is guided by Kabeer's Women's Empowerment Framework (Kabeer, 1999), which conceptualizes empowerment through resources, agency, and achievements, providing a lens to examine how women mobilize household assets, exercise decision-making power, and achieve socio-economic gains through homestay participation. Complementing this, Social Capital Theory emphasizes the role of social networks in shaping women's capacity to operate tourism enterprises within community structures (Zimmerman, 2000). Together, these frameworks provide a comprehensive understanding of women's motivations, challenges, and empowerment pathways in homestay entrepreneurship.

Against this backdrop, the present study explores how women in the remote Cagayan Valley engage with homestay enterprises, what drives their participation, and how they navigate the socio-cultural and economic conditions shaping their experiences. By centering the perspectives of women in an underrepresented region, this study contributes to broader discussions on gender, rural entrepreneurship, and sustainable tourism development. The objectives of the Study: (1) To examine women's intentions and motivations for participating in homestay enterprises in the remote Cagayan Valley, (2) To identify the key infrastructural, socio-cultural, and economic challenges encountered by women in managing and sustaining homestay enterprises, and (3) To explore the economic, social, and empowerment-related opportunities created for women through homestay participation.

## **Literature Review**

### **Women's Economic Empowerment through Homestay Tourism**

Homestay tourism is widely recognized as a form of community-based tourism that enables women in rural areas, such as the Cagayan Valley in the Philippines, to participate in economic activities while remaining within their households. These enterprises allow women to generate income, contribute to household finances, and gain financial independence in regions with limited formal employment opportunities (Scheyvens, 2002). Empowerment frameworks highlight that access to resources and opportunities is critical for women to exercise agency and achieve meaningful outcomes (Kabeer, 1999). Empirical studies indicate that women homestay operators perceive strong economic benefits, including increased income and entrepreneurial opportunities (Dar et al., 2024). Further, community-involved tourism in the Philippines demonstrates that women's participation not only provides economic gains but also enhances social engagement and community integration (Gutierrez & Vafadari, 2023).

### **Skill Development and Personal Growth**

Participation in homestay operations contributes significantly to skill development and personal growth among women in the Cagayan Valley. Women acquire practical competencies in hospitality management, marketing, communication, and problem-solving (Boley & McGehee, 2014). These skills enhance operational efficiency and foster leadership abilities, confidence, and long-term entrepreneurial potential. Social capital, comprising networks, relationships, and community engagement, strengthens women's capacity to manage

enterprises effectively (Zimmerman, 2000). Recent research from rural Philippine communities shows that local empowerment initiatives, including digital training in tourism, enhance women's technical and managerial capabilities, leading to improved enterprise management and business growth (Lapuz, 2023).

### **Social Recognition and Community Engagement**

Homestay participation also contributes to women's social recognition and community engagement. Women operators often gain respect and visibility in their communities, which enhances social capital and collective agency (Dar et al., 2024). Active engagement in tourism initiatives facilitates knowledge sharing, promotes local culture, and encourages collaborative problem-solving, further empowering women within household and community structures (Scheyvens, 2002). Social interactions with tourists introduce women to new cultural perspectives and global ideas, which enhances personal development and broadens their social networks (Gutierrez & Vafadari, 2023). These experiences reinforce the interconnectedness of economic, social, and cultural empowerment.

### **Challenges in Women-Led Homestay Enterprises**

Despite multiple benefits, women face several challenges that can limit the effectiveness and sustainability of homestay operations. Common barriers include limited infrastructure, inadequate technical training, financial constraints, and entrenched gender norms that restrict mobility and time allocation for entrepreneurship (Scheyvens, 2002; Boley & McGehee, 2014). In the Cagayan Valley context, issues such as poor internet connectivity, limited access to wider tourism markets, and insufficient institutional support have been identified as critical obstacles (Lapuz, 2023). These challenges highlight the need for targeted interventions to enhance operational capacity, provide skill development programs, and ensure equitable access to tourism benefits for women.

### **Opportunities and Broader Impacts**

Women-led homestay enterprises create broader economic and social opportunities for rural communities. Collaboration with local artisans, farmers, and service providers promotes local products and traditions, increasing tourism value and reinforcing cultural identity (Gutierrez & Vafadari, 2023). Tourism social entrepreneurship further facilitates sustainable practices while strengthening social networks and enhancing community resilience (Dar et al., 2024). Empowering women through homestays contributes to poverty alleviation, promotes gender equality, and supports long-term community development (Scheyvens, 2002).

### **Synthesis and Research Gap**

The literature indicates that women's participation in homestay tourism positively impacts economic independence, skill acquisition, social recognition, and community development. However, most studies either focus on general tourism or ecotourism, with limited empirical research on women-led homestays in remote contexts such as the Cagayan Valley. Existing research highlights economic and social benefits, yet in-depth exploration of lived experiences, motivations, challenges, and specific socio-economic outcomes of women operators remains scarce. This study addresses this gap by providing qualitative insights into the perspectives of women homestay operators in a geographically isolated Philippine region.

## **Methodology**

### **Research Design**

This study employs a qualitative research design to explore the intentions, challenges, and opportunities of women participating in homestay enterprises in remote areas of the Cagayan Valley, Philippines. A qualitative approach allows for in-depth exploration of participants' lived experiences and socio-cultural contexts, which are essential to understanding the dynamics of women-led tourism initiatives (Creswell, 2016).

The study is conceptually grounded in women's empowerment frameworks, drawing on Kabeer's (1999) model, which emphasizes the interplay between resources, agency, and achievements, and Zimmerman's (2000) empowerment theory, which highlights empowerment at psychological, organizational, and

community levels. This framework guides both the data collection and analysis, ensuring that findings are interpreted through the lens of women's economic, social, and personal empowerment.

### **Study Area**

The research was conducted in selected rural municipalities of the Cagayan Valley, Northern Philippines, characterized by limited infrastructure, agricultural livelihoods, and emerging tourism activities. The region provides a relevant context for examining women-led homestay enterprises, highlighting both structural challenges and empowerment potential.

### **Participants and Sampling**

The study included 12 women participants actively managing or co-managing homestay enterprises. Purposive sampling was employed to select participants with direct experience relevant to the study objectives (Patton, 2015). Participants were selected to reflect diversity in age, household responsibilities, and length of experience in homestay management, allowing for rich and varied perspectives. Data collection continued until data saturation was reached, ensuring comprehensive coverage of emerging themes (Braun & Clarke, 2006).

### **Data Collection**

Data were collected through semi-structured interviews, enabling participants to describe their experiences in their own words while addressing the study's core topics:

- Motivations for engaging in homestay enterprises
- Challenges encountered in managing and sustaining operations
- Economic, social, and community outcomes

Interviews were conducted in-person when feasible, and via phone or online platforms for geographically distant participants. All interviews were audio-recorded with participants' consent and transcribed verbatim to preserve accuracy.

### **Data Analysis**

Data were analyzed using thematic analysis (Braun & Clarke, 2006), following a systematic process:

- Familiarization with data through repeated reading
- Generating initial codes
- Searching for potential themes
- Reviewing and refining themes
- Defining and naming themes
- Producing the report

The analysis is explicitly mapped to the empowerment framework, categorizing findings according to resources, agency, and achievements (Kabeer, 1999), and considering psychological, organizational, and community levels of empowerment (Zimmerman, 2000). This ensures that the results are theoretically grounded and analytically robust.

### **Ethical Considerations**

Ethical protocols were strictly observed to ensure participant protection:

- Participants were fully informed about the study's purpose and procedures
- Written informed consent was obtained prior to participation
- Confidentiality and anonymity were maintained using pseudonyms
- Participants retained the right to withdraw at any stage without negative consequences

### **Data Analysis and Findings**

This study explored the experiences of 12 women homestay operators in remote areas of the Cagayan Valley, Philippines, focusing on their intentions, challenges, and opportunities in managing homestay enterprises.

Participants ranged in age from 25 to 55 years, with experience spanning 1 to 10 years. Using thematic analysis (Braun & Clarke, 2006), three major themes emerged, each encompassing sub-themes that reflect participants' lived experiences. The findings are interpreted within the theoretical frameworks of Kabeer's (1999) Resources–Agency–Achievements model and Zimmerman's (2000) empowerment theory, which highlight the linkages between access to resources, agency, and meaningful empowerment outcomes.

**Table 1.** The experiences of women homestay operators in remote areas of the Cagayan Valley

Theme	Sub-Theme	Participants (%)
<b>Intentions and Motivations</b>	Economic Empowerment	83%
	Personal Growth and Skill Development	67%
	Social Interaction and Recognition	58%
<b>Challenges in Homestay Operations</b>	Infrastructure and Accessibility	75%
	Knowledge and Skills Gap	67%
	Household and Cultural Constraints	58%
	Financial Limitations	50%
<b>Opportunities and Positive Outcomes</b>	Economic Benefits	83%
	Social and Personal Empowerment	67%
	Community Engagement and Cultural Promotion	58%
	Skill Development and Knowledge Expansion	50%

Sources: Author field work, 2025

**Intentions and Motivations**

Women's engagement in homestay enterprises was driven by a combination of economic, personal, and social motivations. Economic empowerment was the most cited reason, as homestays provided a pathway to supplement household income, achieve financial independence, and exercise agency in line with Kabeer's framework. Many participants highlighted that managing a homestay allowed them to contribute meaningfully to household finances, pay for children's education, and reduce reliance on male household members. Even modest income gains were perceived as significant steps toward autonomy.

Personal growth and skill development were also central motivations. Participants reported acquiring practical skills in hospitality, customer service, financial management, and logistics coordination. These experiences not only enhanced operational efficiency but also fostered confidence, leadership, and self-efficacy, reflecting Zimmerman's multi-level empowerment model. Through homestay management, women expanded their capacities for decision-making and entrepreneurial engagement.

Social interaction and recognition further motivated participation. Interacting with tourists from diverse cultural backgrounds broadened participants' perspectives and enhanced social capital. Many expressed pride in increased respect and recognition within their communities, illustrating the social dimension of empowerment and how agency translates into status and influence at the local level.

**Challenges in Homestay Operations**

Despite strong motivations, participants faced several challenges that constrained their ability to fully leverage homestay opportunities. Infrastructure and accessibility limitations, including poor road conditions, limited transportation, and unreliable internet, frequently disrupted operations and reduced potential guest arrivals. Such constraints limited participants' capacity to exercise agency effectively, consistent with the Resources–Agency–Achievements model.

Knowledge and skills gaps were prominent barriers. Most participants had minimal formal training in hospitality, marketing, or accounting. Women relied on self-learning or peer observation, highlighting the need for structured support programs to strengthen competencies. In line with empowerment theory, the lack

of access to knowledge and resources restricted their ability to achieve meaningful outcomes despite high motivation.

Household and cultural constraints also affected participation. Many women balanced homestay responsibilities with domestic duties, reflecting entrenched gender norms that limited time and mobility. These constraints illustrated the interaction between personal agency and structural barriers, emphasizing that empowerment is not only about individual capabilities but also the social and cultural context.

Finally, financial limitations constrained business growth and service quality. Limited capital hindered investment in facility improvements, marketing, or technology. Participants reported relying heavily on personal savings and word-of-mouth promotion, which affected potential income and long-term sustainability.

### **Opportunities and Positive Outcomes**

Participation in homestay enterprises offered significant economic, social, and community benefits. Economic outcomes included supplementary income, reinvestment into household or enterprise improvements, and enhanced financial autonomy. These outcomes demonstrate how access to resources and agency can translate into meaningful achievements, aligning with Kabeer's empowerment model.

Social and personal empowerment was evident in increased confidence, decision-making capacity, and recognition within the community. Women reported heightened self-efficacy and respect, allowing them to assume leadership roles in household and community activities.

Community engagement and cultural promotion emerged as additional benefits. Homestay operations facilitated collaboration with local artisans and farmers, promoted local cuisine, and showcased traditional practices to tourists. These activities strengthened social networks and reinforced community identity, reflecting the broader social impact of empowerment.

Skill development and knowledge expansion continued as women engaged with guests, learned about diverse cultures, and improved communication and entrepreneurial skills. Such learning experiences contributed to sustainable personal and professional growth.

### **Summary of Findings**

The findings highlight that women-led homestay enterprises in the Cagayan Valley serve as vital avenues for economic independence, personal growth, and social empowerment. While challenges such as infrastructure limitations, financial constraints, skill gaps, and household duties affect operational efficiency, the benefits—encompassing income generation, enhanced skills, confidence, social recognition, and cultural engagement—demonstrate the transformative potential of homestays. Participants' experiences illustrate the interplay of resources, agency, and achievement, reinforcing the critical role of homestay tourism in fostering inclusive rural development and women's empowerment.

### **Discussion**

The findings of this study provide nuanced insights into the experiences of women-led homestay operators in the Cagayan Valley, Philippines, highlighting how tourism engagement facilitates empowerment while also presenting challenges. Interpreted through Kabeer's (1999) Resources–Agency–Achievements framework and Zimmerman's (2000) empowerment theory, the results demonstrate how access to resources, individual agency, and achieved outcomes are interlinked in shaping women's empowerment through homestay tourism.

### **Intentions and Motivations**

Economic motivations emerged as the primary driver for women's participation in homestay enterprises. This aligns with Scheyvens (2002), who emphasized that tourism can create pathways for women to gain financial independence and contribute meaningfully to household welfare. Participants' narratives indicate that even modest income generated through homestays can significantly enhance autonomy, reduce dependency, and enable women to make informed household decisions. These findings corroborate previous studies on community-based tourism, where women perceive tangible economic benefits as central to their engagement

(Dar et al., 2024). Recent research further highlights that rural homestays facilitate value co-creation with tourists and local authorities, enhancing both economic outcomes and sustainable community development (Li et al., 2024).

Beyond economic considerations, participants were motivated by personal growth and skill development. They acquired competencies in hospitality management, customer service, and entrepreneurial decision-making, which increased confidence and self-efficacy. These outcomes reflect the agency component in Kabeer's framework, demonstrating how women translate access to opportunities into meaningful personal development. Similarly, Zimmerman's concept of multi-level empowerment is evident, as participants gained psychological and interpersonal capacities through their engagement.

Social interaction and community recognition were also significant motivating factors. Participants reported enhanced social capital through interactions with tourists and elevated status within their communities. These findings underscore that empowerment is multidimensional, encompassing economic, social, and psychological domains. Social recognition strengthens women's influence in community decision-making and provides avenues for collective agency, consistent with empowerment theory (Zimmerman, 2000).

### **Challenges in Homestay Operations**

Despite the positive outcomes, participants faced structural and socio-cultural barriers that constrained empowerment. Poor infrastructure and limited accessibility restricted guest arrivals and digital marketing potential, demonstrating how external resources can enable or constrain agency. Knowledge and skill gaps further limited operational efficiency, emphasizing the importance of capacity-building initiatives to support sustainable enterprise development. Household and cultural responsibilities, including domestic duties and traditional gender norms, restricted time and mobility, highlighting the interplay between structural factors and personal agency in shaping empowerment trajectories (Markova, 2024).

Financial limitations emerged as a critical barrier. Limited access to capital restricted enterprise expansion, facility improvement, and marketing activities, showing how insufficient resources can limit the realization of potential achievements. These constraints underscore the need for policy interventions, microfinance options, and training programs to bridge resource gaps and enhance women's agency in homestay tourism (Remulla & Lara, 2023).

### **Opportunities and Positive Outcomes**

Participation in homestays yielded substantial economic, social, and community benefits. Income generation enabled reinvestment into household needs and business improvements, reflecting tangible achievement outcomes within Kabeer's framework. Participants reported increased confidence, decision-making capacity, and community recognition, illustrating psychological and social dimensions of empowerment. Engagement with tourists also facilitated intercultural learning and skill development, further strengthening agency and competence.

Community engagement emerged as a prominent benefit. Collaboration with local artisans and farmers not only supported local livelihoods but also promoted cultural heritage. This finding aligns with literature highlighting that community-based tourism can generate social capital, preserve culture, and foster collective empowerment (Scheyvens, 2002). Recent research further demonstrates that social entrepreneurship in rural tourism drives community engagement and innovation, supporting sustainable development and inclusive participation (Sulaiman et al., 2024). Women-led homestay enterprises, therefore, function as both economic and socio-cultural vehicles, fostering inclusive rural development while enhancing individual and collective empowerment.

### **Integrating Findings with Theoretical Frameworks**

The study confirms the applicability of Kabeer's Resources–Agency–Achievements model, showing that access to economic resources (income, training), the exercise of agency (decision-making, skill application), and resultant achievements (economic independence, social recognition) are closely intertwined in women's

empowerment. Similarly, Zimmerman's multi-level empowerment theory is reflected in participants' growth across psychological, interpersonal, and community levels. These findings underscore that empowerment is a dynamic process shaped by individual capabilities, structural resources, and contextual constraints.

## **Conclusion**

This study offers insights into the experiences of women-led homestay operators in the Cagayan Valley, Philippines, highlighting how participation in homestay tourism fosters empowerment while presenting notable challenges. Women benefit economically through additional household income and financial independence, which enhances their autonomy and decision-making within the family. Beyond financial gains, they develop practical skills in hospitality management, communication, and entrepreneurship, which strengthen confidence, self-efficacy, and personal agency.

Social recognition and engagement with tourists further contribute to empowerment by expanding networks and increasing visibility within the community. At the same time, structural and socio-cultural barriers—such as limited infrastructure, restricted access to training and financial resources, and traditional household responsibilities—pose significant constraints on their capacity to fully benefit from homestay enterprises.

Participation in homestays also yields broader community benefits. Collaborations with local artisans and farmers support cultural preservation, promote local livelihoods, and foster social cohesion. Women-led homestays thus serve as both economic and socio-cultural catalysts, contributing to inclusive rural development and enhancing collective well-being.

Overall, empowerment in this context is a dynamic process that emerges from the combination of access to resources, the exercise of agency, and realized outcomes, influenced by both individual and community-level factors. The findings underscore the importance of supporting women entrepreneurs through skill development, infrastructure improvements, and community engagement to ensure sustainable and transformative impacts in rural tourism.

## **Implications and Recommendations**

The study highlights critical implications for policy and practice. Facilitating access to financial resources, training, and infrastructure support can enhance women's agency and the sustainability of homestay enterprises. Encouraging skill development, intercultural engagement, and community collaboration further strengthens personal and collective empowerment outcomes. Policymakers, tourism authorities, and local organizations should prioritize interventions that address structural barriers while reinforcing women's capacities for entrepreneurship, leadership, and cultural stewardship.

Based on the findings of this study, several recommendations can be made to enhance the effectiveness, sustainability, and empowerment potential of women-led homestay enterprises in rural areas:

1. **Capacity-Building Programs**

Structured training programs should be developed to enhance women's skills in hospitality management, marketing, financial literacy, and customer service. Workshops, mentorship, and peer-learning initiatives can equip operators with the competencies needed to manage homestays efficiently and professionally.

2. **Access to Financial Resources**

Microfinance schemes, low-interest loans, and grant programs should be made accessible to women entrepreneurs. Financial support can enable expansion, facility improvement, and investment in marketing, thereby strengthening the economic sustainability of homestay operations.

3. **Infrastructure and Connectivity Improvements**

Local authorities should prioritize improvements in road networks, transport facilities, and internet connectivity. Reliable infrastructure will facilitate guest arrivals, improve operational efficiency, and enhance the potential for online marketing and bookings.

4. **Community Engagement and Collaboration**

Encouraging partnerships with local artisans, farmers, and cultural organizations can strengthen social networks, promote local products, and preserve cultural heritage. Collaborative efforts can create inclusive benefits for the broader community while enhancing the appeal of homestays for tourists.

5. **Promotion of Women's Leadership and Recognition**

Programs that acknowledge and celebrate women's contributions in tourism can reinforce social recognition, inspire peer learning, and encourage greater participation in local decision-making processes. Leadership development initiatives can further enhance confidence and agency.

6. **Policy Support and Advocacy**

Government agencies and tourism authorities should develop policies that address structural barriers, support women-led enterprises, and foster sustainable rural tourism. Advocacy for gender-sensitive programs, infrastructure development, and financial incentives can create an enabling environment for women's empowerment.

Implementing these recommendations can help maximize the economic, social, and community benefits of women-led homestay enterprises, ensuring that tourism contributes to sustainable rural development and inclusive empowerment.

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**Declaration**

**Ethics approval and consent to participate**

Not applicable.

**Consent for publication**

Not applicable.

**Availability of data and materials**

The data supporting the findings of this study are available upon request.

**Competing interests**

The authors declare that there is no conflict of interest regarding this work.

**Declaration of generative AI and AI-assisted technologies**

During the preparation of this work the author used Grammarly in order to correct spelling mistakes and help me make better sentences. After using this tool/service, the author reviewed and edited the content as needed and takes full responsibility for the content of the published article.

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