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ORIGINAL PAPER

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ROLE OF FINANCIAL KNOWLEDGE IN MAKING INVESTMENT AND FINANCIAL DECISIONS BY FARMERS IN ALBANIA

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ABSTRACT

Aim: The purpose of the study is to highlight the importance of financial knowledge among farmers in Albania, and to assess the current state of financial education within the agricultural sector. This study also aims to identify the main factors that influence the farmer's financial knowledge and decision-making, and investigates through questionnaires if the financial literacy of farmers is directly related to the level of education or experience on the farm, as well as whether it will have an impact on the performance of the farm. **Methods:** This study uses a qualitative approach. This paper is based on a structured face-to-face survey with 25 farmers in the Maliq area (District of Korçë, Albania). The respondents were selected in a random-purposive method and represented about 25% of farms registered in this area. **Results:** This study is very important to understanding whether the financial system offers appropriate financial products for farmers, and if there is an appropriate level of support by state institutions and by private institutions that deal mainly with the agricultural sector. Our results conclude that farmers do not have much financial knowledge, while also saying that it is very important regarding the decisions they make on the farm, regarding their sustainability in the market, risk management and the management of the obligations they have. Most farmers are not market-oriented and do not have any contracts. **Conclusions:** This study has revealed key aspects of financial education among farmers in Albania, which significantly impact the efficiency of agricultural holdings. The findings indicate that the level of financial literacy among farmers remains low, limiting their ability to manage financial obligations and effectively utilize available resources. Additionally, their restricted access to credit, low propensity to save, and weak engagement with banking services may contribute to reduced agricultural productivity. These results highlight the need for further educational initiatives and institutional support in the field of agricultural finance.

Key words: financial literacy, investment planning, record-keeping, sustainability, financial planning

JEL codes: E22, F63, F65, F66, F68, G41

INTRODUCTION

In Albania, the importance of financial education has been growing in recent years due to the development of financial markets as well as demographic, economic, and political changes. Financial literacy is the knowledge gained through formal education or practice to manage one's personal financial needs. This study will shed light on the importance of financial knowledge among farmers. In recent years in the field of agriculture, it has

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been observed that more training is being carried out by the responsible agricultural institutions regarding financial knowledge so that they can manage their farm from the point of view of obligations, costs, subsidies and most importantly the productivity of their farm. The study analyzes the farms that are not market oriented, mainly the farmers have a lower level of financial knowledge, while for the farms that are market oriented, they have a more independent approach and level of knowledge. In addition to this division, there are many factors that are mentioned in the questionnaire that are obstacles for farmers. Such as education, specializations, economic status, market perceptions, risk, sustainability, etc.

LITERATURE REVIEW

In the early years, financial literacy had many definitions, and some have argued that financial literacy, financial education and financial knowledge could be used interchangeably [Howlett et al. 2008, Yoong et al. 2012], while Huston [2010] argued that financial literacy goes beyond financial education and financial knowledge. Following the definition of financial literacy by the Organisation for Economic Co-operation and Development [OECD 2017], Atkinson and Messy [2012] recommended that financial literacy should encompass three components, namely financial knowledge, financial behavior and financial attitude. As such, the computed financial literacy scores of the OECD Survey in 2015, 2018 and 2019 considered these three components [OECD 2016, OECD 2019, OECD 2020]. Nevertheless, a number of studies still regard financial literacy to be synonymous with financial knowledge [Lusardi and Mitchell 2011, van Rooij et al. 2012, Disney and Gathergood 2013, Mouna and Anis 2017, Kadoya and Khan 2020]. Lusardi and Mitchell's study [2011] is one of the earliest studies to research financial knowledge around the world. In the study, the term "financial literacy" was used to refer to financial knowledge. The authors found that low financial knowledge levels even exist in economies with developed financial markets such as Germany, the Netherlands, Sweden, Italy, Japan, New Zealand and the United States of America (USA). Furthermore, financial knowledge levels differed significantly across countries and sub-populations. Many subsequent studies on financial literacy then take into account financial knowledge, financial behavior and financial attitude. Financial literacy differs widely by socio-demographic variables such as gender, age, education and income [Atkinson and Messy 2012, Lusardi and Mitchell 2014, Bucher-Koenen et al. 2017, Garg and Singh 2018, Potrich et al. 2018, Yoshino et al. 2020, Mirzaei and Buer 2022]. Moreover, Bucher-Koenen et al. [2017], Bannier and Schwarz [2018] and Potrich et al. [2018] found significant gender gaps in financial literacy levels while Yoshino et al. [2017], Garg and Singh [2018] and Kadoya and Khan [2020] found that age also affects financial literacy levels. As for education, Lusardi and Mitchell [2014] and Bianchi [2018] pointed out that higher educated individuals are more likely to have opportunities to learn about financial issues at the workplace and are more financially sophisticated. Financial literacy can help to prepare consumers for tough financial times Gjoni et al. [2022], by promoting strategies that mitigate risk such as accumulating savings, diversifying assets and purchasing insurance [Gjoni-Karameta et al. 2021]. Financial literacy also helps to improve behavior, such as avoiding over-indebtedness. Financial literacy enables people (individuals and business owners) to make better financial decisions and to understand and manage risk [Gjoni and Muça 2023, Gogo et al. 2025]. Financially literate consumer and business owners help to enforce competitive pressures on financial institutions to offer more appropriately priced and transparent services because they have the relevant knowledge of how financial markets operate [Gjoni et al. 2024b]. Financial literacy permits people (individuals and business owners) to make more competent financial decisions and to grasp and manage risk [Gjoni et al. 2024a].

AIM AND METHODS

The aim of the study is to assess the current state of financial knowledge of farmers in Albania through interviews with farmers and constructed questionnaires. The main research questions concerned how farmers understand financial literacy, and how important it is for them (farmers) to manage risk and to build sustainability on the farm.

This study uses a qualitative approach. This paper is based on a structured face-to-face survey with 25 farmers in the Maliq area (Korçë District, Albania).

Their farms accounted for approximately 25% of all registered farms in this area and the respondents were selected by a random-purposive method. This region is one of the main agricultural areas of the country. The Maliq area was a marshy area that, after drying, turned into very fertile land that is very suitable for the cultivation of vegetables, cereals and citrus fruits. This area represents one of the largest units of cultivation of agricultural products in the Korçë District, which is why we selected this area for our study. The economy of the region is based mainly on the cultivation of cereals, fruits, vegetables and food for animals. The questions in the structured questionnaire included:

1. Family farm demographics (age, education and gender).
2. Structure of the farm (farm size, number of family members engaged in the farm activities).
3. Aspects related to financial management and education.
4. Participation in various forms of financial education and their perception and views of financial institutions and services.
5. Farmers' relations with microfinance institutions/ /banks and their working capital (microfinance institutions, banks, government, borrowing from informal lenders, etc.).

RESULTS

From the answers of the interviewees (farmers), it results that 46% of the farmers interviewed are female and the rest (54%) were male. This low number of men is a consequence of emigration. Female farmers have a more positive attitude with regard to offering information on their perception of financial products. The results of the study show that 56% of the farmers interviewed are in the 40–55 age group, 40% are in the 25–40 age group and 4% are over 65 years old. This aging trend of the farmers in this area is due to the increasing rate of emigration of young people to EU countries where they find it easier to find a job and to live a decent life.

Regarding the question on the level of education of the farmers (Fig. 1), a large portion of the respondents (28%) do not have any type of education, while 24% of them have two types, having attended basic education and professional education, and the rest

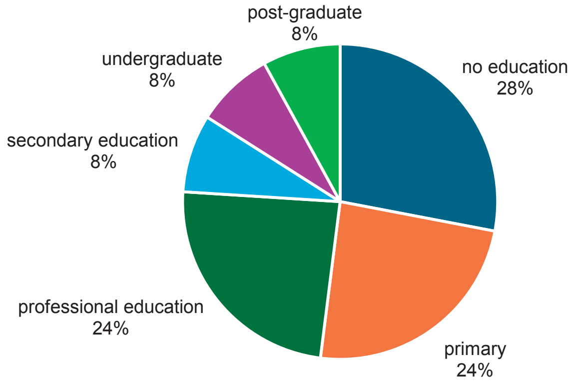

Fig. 1. Respondents' level of education
Source: authors' research.

of them have a secondary education, or undergraduate or post-graduate degree, with 8% each of these three groups (post-graduate, undergraduate and secondary education). It is evident that the farmers of the Korçë District in Albania show a low level of education, a consequence of which being their low level of information and understanding of financial products and services.

Another interesting variable of study is the sizes of the farms of the interviewees. The largest portion of the farmers that declared having a farm of up to 1 ha predominate, and this portion is 72% of the interviewees, while 20% of them declared having farms with a size of 1–5 ha, and 4% declared having farms larger than 5 ha in size (Fig. 2). This is explained by the fragmentation of the farms in Albania due to Land Law 7501 of 1991; according to this regulation, all farmlands in Albania were fragmented into small

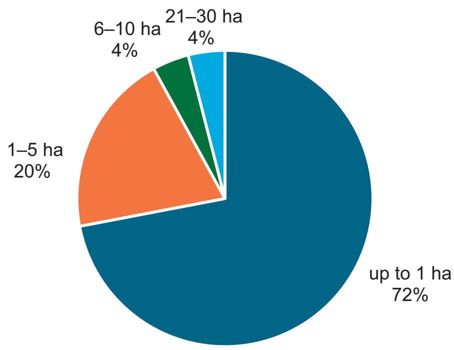

Fig. 2. Respondents' farm size
Source: authors' research.

parcels, with the basic criteria for distribution being the number of family members. This resulted in many difficulties that are still unsolved today because, with smaller farms, farmers find it difficult to expand their activities and to get financial support. It is very difficult for any other part, which is mentioned in Figure 2 (sizes of the farms), to support them because they have to deal with many owners of these lands and farms.

Another important variable of the study is the number of family members of the farmers subject to this research. The results show that 80% of the interviewees have 1–4 family members, while 16% of them have 5–7 family members. The remaining 4% have more than 7 family members (Fig. 3). The size of their family members also shows how many people of the family contribute to the farm activities because most of the farms in Albania are managed and operated by family members. Families with more family members engaged in farm activities tend to be more successful than farms where only one or two family members contribute. This large proportion of small families is also due to emigration because farmers are finding it increasingly difficult for them and their families to live on only their farm's income.

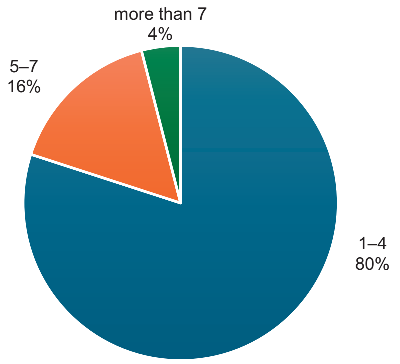

Fig. 3. Number of people living in the respondents' households
Source: authors' research.

This question was directed to farmers to determine whether they find it important to have financial skills to better manage their daily activities. The results of the study show a variety of answers, which makes the study more pertinent. Improving financial literacy was very important for decision-making for 44% of the interviewed farmers. In comparison, 28% of the interviewed farmers thought that it is important, 20% thought that it is not so important, followed at the end by 8% who believed that the level of financial literacy is not important at all (Fig. 4). These answers show a level of self-awareness of the fact that the higher the level of such education, the better the level of management of daily operations of farmers and their farm's performance.

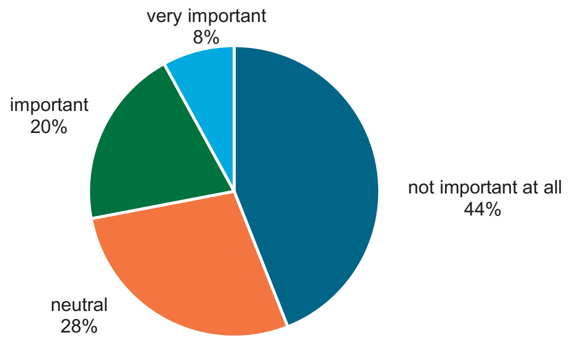

Fig. 4. Importance of improving financial skills in the opinion of the respondents
Source: authors' research.

The results of the question regarding the farmer's level of financial planning show that 48% of interviewees prepare plans for future financial needs and goals, while 32% of the interviewed farmers prepare (predict) an annual budget concerning income and expenses, or they at least record their expenses and incomes (16%). The rest of the farmers (4%) claimed that they do not do any financial planning (Fig. 5). The level of economic planning seems moderate-to-low to achieve the financial performance they projected.

Another important question for this research was intended to determine the level of savings of farmers, and the results of the study show that 60% of the interviewed farmers say that they cannot save either for a future investment or for their future needs, while 32% of the interviewed farmers try to save more often when they earn more income, and the remaining 8% is divided in such a way that they keep part of their savings at home for liquidity reasons while the rest is kept in a savings account at the bank (Fig. 6). This means that a very large portion of the farmers have no possibility of saving because of the low performance of their activities and the low level of financial management. This second factor is exacerbated by their low level of education and financial skills.

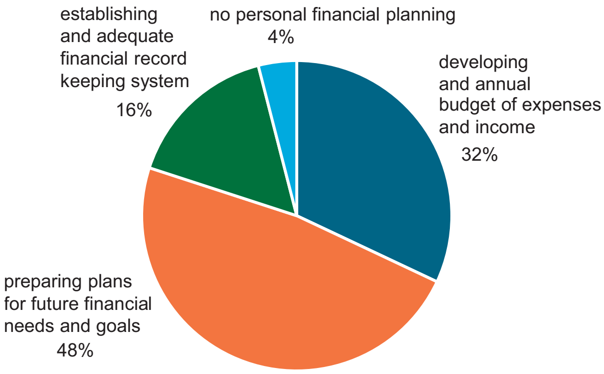

Fig. 5. Respondents' personal financial planning

Source: authors' research.

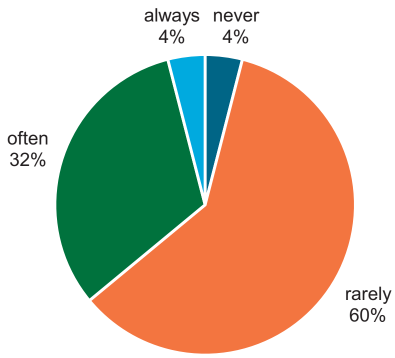

Fig. 6. Respondents' attitude toward regular saving

Source: authors' research.

The next question intended to determine the form of savings that farmers use, with the results showing that 44% of the interviewed farmers prefer to keep their savings in the bank, classifying them as safer. In comparison, 40% of the interviewed farmers prefer to keep them at home. Another portion affirmed that they prefer to store their savings partly in the bank with the rest staying at home so that they have liquidity when they need it to buy inputs for the farm (Fig. 7). These results show that farmers in Albania are still very skeptical of financial institutions, they feel calmer if they have their saving closer to them, and they ignore all the benefits of the financial products and services on offer, a relationship with the financial system and all the opportunities to expand their activities and improve their economic performance.

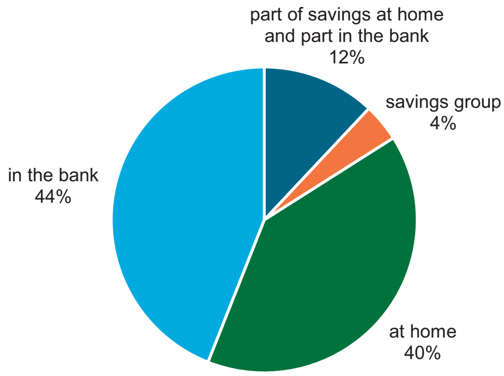

Fig. 7. Where respondents store their savings

Source: authors' research.

Considering the recent investments that the farmers have made in their farms, their answers differ. But the majority of them state that they have not made investments in the last five years for two different reasons, with the first reason being that they have had no opportunity to make investments due to low profits, while some of them have applied to one of the national schemes and they are waiting to receive an answer. The minority had made investments, including buying calves, fixing their cowshed, buying new machines, irrigation pumps and sprinklers, new working tools, expanding, etc. These results again show that because of their low level of awareness of the financial support available in the existing financial products, they have difficulties in finding the right solutions to their problems.

CONCLUSIONS

This study brought forth some important conclusions regarding the relationship between the financial knowledge of farmers in Albania and their investing and financing decision-making. The study's findings and meetings with farmers confirmed that some farmers still remain negligent in keeping their daily records about costs and calculating unit costs. Although many keep records, many do not, and most of those who do keep records of expenses, income, etc., do not keep them properly. Referring to the study's findings, farmers do not consider the costs periodically. Only a portion of the interviewed families often make financial planning for the future operation of the farm. The results show that such farmers need further education and training. Most of them have not participated in training related to finance. Most interviewees claim they would like to participate in financial education training. Still, this opportunity has not been given to them, while another portion claims that they have developed training, but that it was also insufficient. Access to credit is also low. The majority of the farmers claimed that they have not applied for agricultural loans. The results show that most families are unwilling to apply for a loan because they cannot afford it with their income. The results of the study show low savings and a low orientation toward banks. Some of the farmers declare that they rarely manage to save a part of their profits. As a result, their profits manage to cover only their costs. Most of the interviewed farmers answered that they keep their savings at home. Another group of the farmers who save money, keep a portion of the money in the bank, but there are also those farming families who keep a portion in the bank and the remainder in their homes to give them liquidity to buy agricultural inputs in cases of need. Also, the fact that many farmers state that they find it difficult to use a micro-finance institution product may reflect a lack of trust in them. The majority of the farmers claim that they find it difficult to manage their farm obligations, so they need immediate and different training and specializations in this direction. They express interest in and a desire to learn and apply this knowledge to their farm. In conclusion, this study shows that farmers in Albania demonstrate a low level of financial knowledge, and this affects their attitude toward financial institutions and financial decision-making, and as a result, it negatively affects their farm's management and performance. More studies in this field are needed to activate the stakeholders to engage in more appropriate policies to improve the relationship between farmers and the financial system.

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ROLA WIEDZY FINANSOWEJ W PODEJMOWANIU DECYZJI INWESTYCYJNYCH I FINANSOWYCH PRZEZ ROLNIKÓW W ALBANII

STRESZCZENIE

Cel: Badanie służy podkreśleniu znaczenia wiedzy finansowej wśród rolników w Albanii i ma na celu ocenę obecnego stanu edukacji finansowej w sektorze rolniczym, a także zidentyfikowanie głównych czynników wpływających na wiedzę finansową rolnika i podejmowanie przez niego decyzje. W ramach celu drugiego analizowano, czy wiedza finansowa rolników jest bezpośrednio związana z poziomem wykształcenia lub doświadczeniem w prowadzeniu gospodarstwa, a także czy ma wpływ na efektywność finansową gospodarstwa. **Metody:** W badaniu wykorzystano podejście jakościowe, oparte na ustrukturyzowanym wywiadzie bezpośrednim z 25 rolnikami w rejonie Maliq (dystrykt Korçë w Albanii). Zastosowano losowo-celowy dobór respondentów, którzy reprezentowali około 25% gospodarstw zarejestrowanych w tym rejonie. **Wyniki:** Uzyskane wyniki pozwalają zrozumieć, czy system finansowy oferuje odpowiednie produkty finansowe dla rolników, a także czy istnieje odpowiedni poziom wsparcia ze strony instytucji państwowych i prywatnych, które zajmują się głównie sektorem rolniczym. Okazuje się, że badani rolnicy nie mają znaczącej wiedzy finansowej, ale jednocześnie podkreślają, że jej posiadanie jest bardzo ważne w zarządzaniu gospodarstwem w kontekście utrzymania działalności zrównoważonej na rynku, efektywnego zarządzania ryzykiem i zobowiązaniami. Większość rolników nie jest zorientowana na rynek i nie ma żadnych umów. **Wnioski:** Badanie to ujawniło kluczowe aspekty edukacji finansowej rolników w Albanii, które mają istotny wpływ na efektywność gospodarstw rolnych. Wyniki wskazują, że poziom edukacji finansowej wśród rolników pozostaje niski, co przekłada się na ograniczoną zdolność do zarządzania zobowiązaniami finansowymi oraz efektywnego wykorzystania dostępnych zasobów. Dodatkowo ograniczony dostęp do kredytów, słaba skłonność do oszczędzania oraz słaba orientacja na korzystanie z usług bankowych mogą przyczyniać się do obniżonej produktywności gospodarstw rolnych. Wyniki te podkreślają potrzebę dalszych działań edukacyjnych oraz wsparcia instytucjonalnego w zakresie finansów rolniczych.

Słowa kluczowe: edukacja finansowa, planowanie inwestycji, prowadzenie dokumentacji, rozwój zrównoważony, planowanie finansowe

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DEVELOPMENT OF SUSTAINABLE TOURISM DRIVEN BY POLICIES, CONSUMER TRENDS, AND ENVIRONMENTAL CHALLENGES IN POLAND AND SERBIA

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ABSTRACT

Aim: The article aims to compare the approaches to sustainable tourism in Poland and Serbia. It analyzes current consumer trends in the European Union, Poland (as an EU member), and Serbia (as an EU candidate country). The article presents the objectives of both countries' latest available tourism development strategies. An attempt is made to indicate the desired directions of action in the near future from the perspective of changing expectations of tourists, environmental challenges, and the assumptions of the sustainable development concept. **Methods:** The methods included desk research (analysis of documents and public policies), content analysis (analysis of the websites of national tourism development agencies), and case studies (indicating specific actions). **Results:** The analysis of sustainable tourism development in Poland and Serbia indicates significant similarities, but also differences resulting from the political and institutional context. As an EU member, Poland systematically implements the recommendations resulting from a set of political initiatives under the common name of the European Green Deal and the industrial strategy published as the Transformation Path for Tourism, emphasizing the development of low-emission, digital tourism and supporting local communities. In the process of integration with the EU, Serbia is taking actions similar to EU standards, developing tourism based on natural values and cultural heritage. **Conclusions:** Both in Poland and Serbia, there is a growing interest in sustainable tourism among consumers and changing trends in the expectations of tourists. Environmental challenges, such as excessive pressure from mass tourism, loss of biodiversity, waste generation, and the effects of climate change, require an integrated approach and intersectoral cooperation; in this context, the assumptions of the circular economy are also relevant. This is necessary to balance economic development and the protection of natural resources. Poland and Serbia have significant potential for developing sustainable tourism but face different challenges. Poland should focus on reducing overtourism and better managing tourist traffic, while Serbia should invest in tourist infrastructure and environmental protection. Supporting innovation and ecological education for tourists and local communities is crucial.

Key words: sustainability, tourism, development policy, consumer trends

JEL codes: Q01, Z32, Z3

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INTRODUCTION

For many countries, especially developing ones, tourism is a significant economic sector that provides economic growth. Tourism and hospitality are essential economic entities in these countries for local employment and for maintaining and improving living standards. However, due to lower environmental standards, these countries are more exposed to the adverse effects of tourism, such as increased pollution and direct pollution (e.g., direct discharge of sewage into the sea, destruction of the natural environment due to overcrowding of tourists, and pollution caused by increased air and other traffic emissions) [Roblek et al. 2021]. Moreover, as Higgins-Desbiolles [2018] claims, the continued global drive to grow tourism is inconsistent with the Sustainable Development Goals.

Europe is the world's most popular tourist destination, with 54.6% of global foreign tourists in 2023, according to the World Tourism Barometer [UNWTO 2024]. France, Spain, and Italy were the most visited European countries by foreign tourists in 2023. Tourism is a key economic activity, especially in the European Union, accounting for 10% of its GDP, with a wide-ranging impact on economic growth, employment, and social development. It can be a powerful tool in fighting economic decline and unemployment [Pernice and Kuzhym 2024].

The COVID-19 pandemic dramatically impacted the tourism sector, sharply reducing tourist flows and, therefore, the revenues of tourism-related businesses. In addition to this immediate shock, the tourism sector faces other, longer-term challenges related to its ecological and digital transformation, competitiveness, sustainability, and resilience [ECA 2021].

Sustainable tourism development is an approach that focuses on minimizing the adverse effects of tourism (such as environmental pollution, degradation of local communities, and destruction of cultural heritage) and ensuring long-term benefits for tourists, residents, the natural environment, and local development. Planning for sustainable tourism development is the only way to effectively prevent disorderly tourism development [Angelevska-Najdeska and Rakicevik 2012]. Torres-Delgado and López Palomeque [2012] note that sustainable tourism's most significant challenge is its appropriate application to changing conditions and times. The behavior and intentions of tourists are much more difficult to understand. Tourists have different perceptions, attitudes, experiences, and behaviors; they may even engage in counterfactual thinking, making sustainable tourism challenging [Geng et al. 2024].

Tourism is also an essential economic sector in Poland and Serbia. Both countries have a rich cultural and natural heritage but face challenges in environmental protection and tourism management. As part of the EU, Poland has access to a wide range of EU funds and regulations. Meanwhile, Serbia still strives to integrate with the EU, which influences its efforts to implement a sustainable tourism policy.

AIM AND METHODS

The article aims to compare the approaches to sustainable tourism in Poland and Serbia. It analyses current consumer trends in the EU, Poland (as an EU member), and Serbia (as an EU candidate country). The article presents the objectives of both countries' latest available tourism development strategies. An attempt is made to indicate the desired directions of action from the perspective of changing expectations of tourists, environmental challenges, and the assumptions of the sustainable development concept. The methods included desk research (analysis of documents and public policies), content analysis (analysis of the websites of national tourism development agencies), and case studies (indicating specific actions).

THE EVOLUTION OF CONSUMER ATTITUDES IN THE TOURISM SECTOR IN EUROPE

As the European Court of Auditors assumes in the "EU Support to Tourism" report [ECA 2021], tourist behavior is evolving into new patterns, reflecting some of the aforementioned challenges (Fig. 1). Future tourism demand will likely be driven by growing environmental awareness, increased use of digital services and new technologies, a shift towards more personalized travel experiences, well-being, better interaction with local communities and culture, and growing concerns about health and safety protocols.

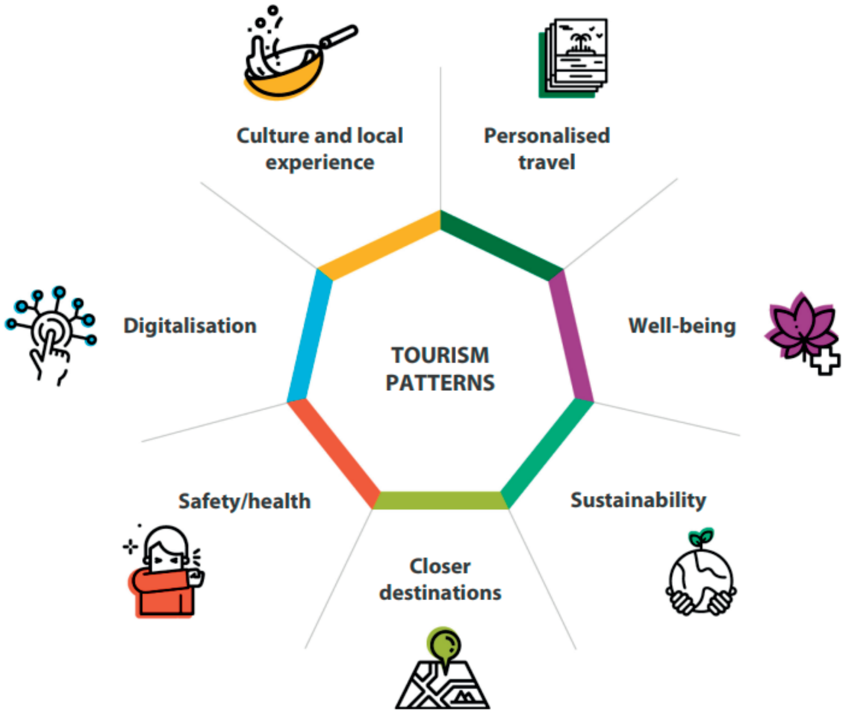

Fig. 1. New tourism patterns in the EU

Source: ECA [2021, p. 19].

According to a report by the Polish Agency for Enterprise Development (*Polska Agencja Rozwoju Przedsiębiorczości* – PARP), the pandemic and the war beyond Poland's eastern border (Ukraine) may constitute a critical period for how the tourism sector functions. This does not mean a complete change in how it operates, but both events have had a significant (perhaps even revolutionary) impact on the shape of the Polish tourism market (Fig. 2). At the same time, a substantial part of the changes initiated by these phenomena may remain permanent even after the events that became the impetus for change have ceased [Micek et al. 2023].

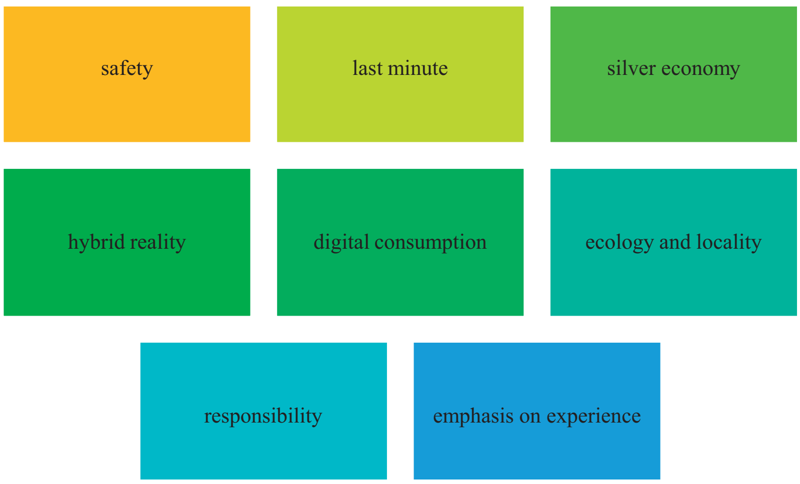

Fig. 2. New tourism trends in Poland

Source: own work based on Micek et al. [2023].

The Serbian Ministry of Trade, Tourism, and Telecommunications in the Tourism Development (*Ministarstvo Turizma i Omladine* – MTO) Strategy of the Republic of Serbia 2016–2025 [MTO 2016] emphasizes the need to pay attention to changes in tourist behavior and motivations, which are influenced by climate change, a shortage or lack of resources, and a lack of time, money, desire, or motivation to visit some "old" destinations. It lists several new trends related to ways of promotion and booking, new accommodation types, and modern motives for traveling in the world tourist market. Sekulovic [2015] also refers to new trends, pointing primarily to the decreasing role of paid promotion and the increasing role of word-of-mouth and social networks, as tourists prefer to be well-informed and independent due to their lifestyle changes since the COVID-19 pandemic (flextime jobs, shorter but more frequent holidays, searching for unique experiences and events rather than simple beach holidays) and new market segments (Fig. 3).

New tourism patterns in the EU (Fig. 1) are similar to the latest trends in Poland and Serbia (Figs. 2 and 3). The concept of security is understood here not only as sanitary security (connected with the COVID-19 experience) [Szlachciuk et al. 2022, Kapera 2024], but also as health and life security related to the tense geopolitical situation, which primarily applies to tourists coming to Poland due to the war in Ukraine [Kiczmachowska 2025]. Additionally, the possibility of flexible cancellation of trips/ /bookings expected by tourists is becoming more critical than ever before, presenting a multi-faceted challenge for the tourism sector [Kim et al. 2023, Micek et al. 2023]. At the same time, they often wait until the last minute to book a trip/hotel, primarily because of attractive prices [Jang et al. 2019].

Information and communication technologies play a key role in obtaining information, processing this information, and storing data for further use [Ilić and Nikolić 2018, El Archi et al. 2023]. Therefore, they are essential both in reaching the modern tourist and in meeting their needs before, during, and after their trip/vacation, directly impacting the self-organization of holidays. The tendency to buy services online is increasing, and at the same time, expectations related to the quality of service in the digital world are growing. Tourists require that each digital service be intuitive and easy to use [Micek et al. 2023]. On the one hand, mobile phones are becoming personal holiday planners, with AI-based software acting as a virtual personal tour operator [MTO 2016]. On the other hand, however, tourists are seeking a detox from online communication [Egger et al. 2020, Pawłowska-Legwand and Matoga 2020, Arenas-Escaso et al. 2024].

According to the Tourism Development Strategy of the Republic of Serbia 2016–2025 [MTO 2016],

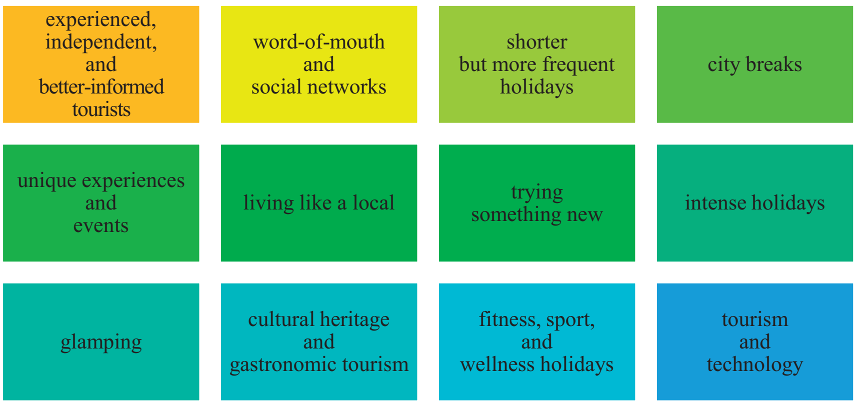

Fig. 3. New tourism trends in Serbia

Source: own work based on Sekulovic [2015] and MTO [2016].

most tourists in Serbia expect a guaranteed cost-effective holiday filled with numerous activities, as they value their time [Kim et al. 2022]. Tourists are increasingly focused on discovering something new each time and living like a local [Štetić and Šimičević 2008, Paulauskaite et al. 2017, Lim and Lee 2020]. In addition to travel, blogs and social networks are an interesting way to discover hidden hotspots for a strong, authentic experience [Volo 2010, MTO 2016, Sharma and Arora 2022, Lupu et al. 2023]. Groups of tourists are increasingly choosing places to celebrate important events, from world wars and sites of significant battles to places known for traditional weddings, harvests, and family visits, as well as areas that rekindle fond memories from childhood and youth [MTO 2016].

As a result of the pandemic, remote and hybrid work models have developed [Hassan et al. 2022]. The boundaries between business and leisure travel are also gradually blurring because remote work can be performed anywhere in the world. This is associated with specific expectations of tourists (e.g., access to the internet and, at the same time, proximity to nature) [Micek et al. 2023].

The growing popularity of city breaks is likely due to the rise in cheap flights to various destinations, making this type of holiday more attractive to a broader range of people [Dunne et al. 2010, MTO 2016, Balińska 2020]. The main motive for this type of trip is relaxation and an escape from the routine of everyday life, and a few days' stay in the city is intended to satisfy these needs [Gralak 2016]. Cities are most popular among people aged 25–44, and this age group chooses them due to the restrictions associated with taking time off work [MTO 2016]. Among the most popular destinations in Europe are Amsterdam, Paris, Berlin, Rome, and Barcelona. The most popular city break destinations in Serbia are Belgrade, Novi Sad, and Subotica, while in Poland, they are the Trójmiasto (Gdańsk, Gdynia, Sopot), Warsaw, Kraków, and Wrocław. City breaks are often combined with marathon tourism and other sporting or cultural events [Jie 2024, Gogarty 2025]. This trend, incorporating fitness and other sporting activities and events, sees a notable increase among middle-aged people [MTO 2016].

In Europe, the number of tourists aged 60 and older is increasing, which creates the need to adapt the offer for them [Kelly and Kelliher 2021, Buzuluova and Lobova 2023], including the offer related to health tourism [Micek et al. 2023] and wellness. Wellness holidays are not limited to silver tourists and encompass a wide range of activities: spa, yoga, detox, fitness, and stress relief. They are especially popular with business people seeking to recharge during their holidays [MTO 2016].

Another growing phenomenon is culinary tourism as a form of cultural tourism [Gheorghe et al. 2014, Charzyński et al. 2017, Kuhn et al. 2023, Kalenjuk Piarski et al. 2024]. In the development of gastronomic tourism, traditional strategies can offer the possibility to use the strategic tools to articulate the quality, variety, and uniqueness of local products and the gastronomy of a territory [Gheorghe et al. 2014]. An example of this is wine tourism in Serbia [Sekulić et al. 2016, Đenadić and Rudež 2018, Trišić et al. 2020] and some regional cuisines in Poland [Charzyński et al. 2017, Balinska and Zawadka 2019, Niedbała et al. 2020].

Contemporary trends indicate a growing demand for preserved natural resources and an ecologically clean environment, which is closely linked to the concept of sustainable tourism development [Kostić et al. 2018]. Additionally, ecological awareness among customers in various industries is increasing. Customers are becoming more responsible and aware. Hence, the role of entrepreneurs is not only to respond to these expectations, but also to meet the needs that consumers do not yet recognize [Polska Moc Biznesu 2024]. This opens up many opportunities and challenges in tourism activity [Mihalic 2016, Paul and Roy 2023, Samal and Dash 2023, Obradović 2024]. This trend is similar to another one – the circular economy, which is a new strategy for economic development that takes environmental factors into account, including in tourism [Gabor et al. 2023]. It assumes a departure from the linear model of production and consumption ("take, use, throw away"), which is inefficient for business and harmful to the natural environment, and a transition to a circular model ("take, use, reuse") – in which waste becomes a raw material again, ensuring a reduction in losses and maximization of resource use [Śliwa 2022]. This concept leads to human circular tourism [Nocca et al. 2023].

Changes in tourists' behavior and habits will require an adequate segmentation of consumers and the consequent market segmentation of tourism and hospitality products and services, keeping in mind gender, age, marital status, motivation, and all other essential tourist segmentations, as well as the constant need for adjustments to the domestic offer [MTO 2016].

POLICY FRAMEWORKS FOR SUSTAINABLE TOURISM

Metodijeski and Temelkov [2014] note that the creators of tourism policy and strategies should be able to identify tourism trends and propose adequate mechanisms to develop high-quality tourism products and services. Moreover, actions toward sustainable tourism development may be more effective within the country and by combining the forces of a group of countries. The Charter for Sustainable Tourism [UNWTO 1995] recognizes tourism as an ambiguous phenomenon, as it can contribute positively to socio-economic and culturalachievements. At the same time, it can also lead to environmental degradation and the loss of local identity. It emphasizes that the resources on which tourism is based are fragile and that there is a growing need to improve the quality of the environment. Therefore, according to the Charter, tourism development should be based on sustainable development criteria, meaning it must be ecologically sound in the long term, economically viable, and ethically and socially just for local communities.

Europe 2020 – A strategy for smart, sustainable, and inclusive growth [Communication COM(2010) 2020], announced in 2010, supposed enhancing the competitiveness of the European tourism sector. A few years later, in the 2030 Agenda for Sustainable Development [UN 2015], tourism was referenced mainly in Goal 8 (Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all), Goal 11 (Make cities and human settlements inclusive, safe, resilient, and sustainable), Goal 12 (Ensure sustainable consumption and production patterns), and Goal 14 (Conserve and sustainably use the oceans, seas, and marine resources for sustainable development). The next EU document, the European Green Deal [Communication COM/2019/640], was integral to the Commission's strategy to implement the UN 2030 Agenda for Sustainable Development and the Sustainable Development Goals. Referring to the provisions contained in the European Green Deal, the World Tourism Organization (UNWTO) has committed to accelerating progress towards low-carbon emission tourism [Co-Evolve4BG 2025].

The European Commission's latest strategy, the Transition Pathway for Tourism [EC 2022], focuses on achieving sustainable tourism, promoting the green transition, supporting a circular tourism economy, and improving resilience planning by investing in the circular economy (reducing energy consumption, waste, water use, and pollution), improving data sharing (to support innovative tourism services and sustainable destination management), and investing in skills (to ensure a skilled workforce and create attractive career opportunities in the tourism ecosystem) [TTP Reports 2024].

The European Commission highlights the need for more sustainable and responsible tourism, innovative technologies for tourism, and building resilience in the aftermath of the COVID-19 pandemic [EC 2024]. Koščak and O'Rourke [2021] noted that before the COVID-19 pandemic, key concepts in the task of creating ethical and responsible tourism included responsible management, accessibility and social responsibility, the use of carrying capacity to avoid overtourism, and participatory planning. However, additional concepts have now emerged that emphasize the importance of health safety, social distancing among tourism participants, and the need to promote tourism close to consumers. This involves the transformation of development strategies and the search for new development paradigms that can no longer bypass the principles of sustainable and responsible tourism.

According to Obradović [2024], residents interact more often with the destination than tourists, and their activities have a stronger impact on the ecosystem and resources. Therefore, the education and involvement of residents in environmental activities can significantly contribute to solving the negative environmental effects in tourist areas, thus supporting sustainable development initiatives. In turn, research by Sharma and Bhat [2023] confirms the positive impact of community engagement in social and environmental innovations to achieve sustainable tourism development. Residents' attitudes toward tourism activities are crucial for sustainable tourism development [Obradović et al. 2021]. Strzelecka and Wicks [2010] emphasize the greater effectiveness of implementing development plans if the community is able to consciously undertake joint actions for the well-being of a given locality.

Sustainable development refers to the use, without exploitation, of natural, cultural, and all other tourist resources of the present generation, and it means preserving them for future use by future generations. Since the development of tourism in a given area largely depends on the natural and anthropogenic attractiveness found in the environment, in the case of destruction or degradation of these resources, the attractiveness of the destination also decreases, not only from the point of view of tourists but also from the perspective of residents [Angelevska-Najdeska and Rakicevik 2012]. Sustainability has three aspects – economic, social, and environmental – and every tourist destination depends on all of them. It is important to anticipate and manage negative social, cultural, environmental, and economic problems arising from tourism. Sustainable development requires all economic activities to work together to improve the quality of life for local communities and the natural environment [Brendehaug et al. 2016, Yfantidou and Matarazzo 2017]. Governments and relevant bodies, with the involvement of non-governmental organizations and local communities, must take action to integrate tourism planning as a contribution to sustainable development [UNWTO 1995]. Moreover, as Erdeji et al. [2013] note, to manage the development of rural tourism effectively and sustainably, it is necessary to organize activities among stakeholders at the national, regional, and local levels (public and private sectors, civil society). Given the positive and negative impacts of tourism on several dimensions related to the Sustainable Development Goals, it is important to strengthen dialogue and cooperation between all stakeholders, including the private sector [UNWTO 2018]. Furthermore, the role of the government should be to set the framework and stimulate entrepreneurship in the field of sustainable tourism, both at the central and local levels [Bramwell and Lane 2009]. Nocca et al. [2023] emphasize the role of tourists' knowledge and awareness in the context of sustainable tourism development. Appropriate actions, such as sharing good practices in the field of circular tourism, can increase their awareness and influence their choices and behavior.

The two most recent documents concerning the development of the tourism sector in Poland were the Tourism Development Program (until 2020) [MSiT 2015] and Regulation 22/2016 of the Minister of Sport and Tourism on the Program of cooperation with non-governmental organizations and other entities [Zarządzenie 22/2016 MSiT], also covering the period until 2020. In the mentioned ministerial regulation, one of the priority tasks was the organization of conferences, workshops, working meetings, training courses, or study tours with the participation of representatives of the Ministry of Sport and Tourism (*Ministerstwo Sportu i Turystyki* – MSiT) by non-governmental organizations, which is consistent, among others, with research by Kucner and Rutkowska [2023], who claim that tourism in Poland is one of those areas that require both the creation of a completely new concept of development and management, as well as a thorough redefinition of the roles of all stakeholders. Due to the ongoing economic transformation and existing environmental and climate challenges, the adaptation of the tourism sector to these challenges and changes must consist of defining new goals for tourism activities. Such a difference from previously known forms of tourism and their resulting diversity may constitute both a challenge and an opportunity for the development of those areas that have not been recognized in the tourism market so far.

The main objective of the Polish Tourism Development Program until 2020 [MSiT 2015] was to strengthen the development of competitive and innovative tourism by supporting enterprises, organizations, institutions, and initiatives in the tourism sector while respecting the principles of sustainable development. Reference to sustainable development was also made in one of the operational objectives, which assumes the development and modernization of space for tourism and tourist infrastructure while maintaining the principles of sustainable development and environmental protection regulations. The objectives outlined in the Polish Tourism Development Program until 2020 were in line with the key challenges of Europe 2020 and were part of the broader context of the European Union's cohesion policy for 2014–2020. The Program also refers to changing consumer trends in the middle of the second decade of the 21st century. Among others, technological factors (including the development of information and communication technologies in the context of increasing the availability of tourist services) and environmental factors (changes in the tourist offer as a result of increasing social awareness) were indicated.

Currently, there is no document in Poland that has a strategy focused on the tourism sector. Work on a new strategy for the development of the tourism sector started at the end of 2024. In the first half of 2025, Poland's presidency of the EU began. Poland intended to use the numerous events organized on this occasion to present itself as a safe tourist destination, as well as to raise the tourist attractiveness of less popular and peripheral areas and regions in Europe [Kamińska 2024]. Public consultations are taking place at the same time. The new Tourism Development Strategy for Poland until 2030 will cover issues related to, among others, an integrated approach to the country's tourism promotion, sustainable development of tourism in the regions, adaptation of tourism infrastructure to contemporary challenges, protection of cultural and natural heritage in the context of tourism development, and supporting innovation and digitization in the tourism sector [POT 2025].

The Tourism Development Strategy of the Republic of Serbia 2016–2025 [MTO 2016] assumes a systematic approach to tourism, not only through economic indicators (as a possible sustainable source of creating new added value and jobs in the Republic of Serbia), but also through the multiplier effects that tourism has on overall social development, local and regional development, development of culture and education, improvement of the environment, and development of complementary activities (trade, agriculture, construction, etc.). Among the strategic goals, the sustainable economic, environmental, and social development of tourism in the Republic of Serbia and the improvement of the competitiveness of the tourism industry and related activities in the national and international perspective are indicated. The strategic assumptions are, therefore, consistent with the research by Maksin and Milijić [2010] and Maksin et al. [2014], who showed that coordination of policies is necessary in Serbia, including spatial planning and sustainable development, not only in the context of tourism. Štetić and Šimičević [2008] noted that identifying all the positive and negative factors that influence the development of tourist destinations is essential in creating and promoting destinations for the development of specific forms of tourism.

The agricultural sector in Serbia plays a vital role because it contributes to the employment of the working-age population, thereby exerting a positive influence on foreign trade and fostering the development of rural areas [Grujić-Vučkovski et al. 2023]. Enhancing the competitiveness of Serbian agriculture necessitates implementing changes and innovations [Vapa Tanskosić et al. 2023]. This particularly applies to rural tourism, which represents potential for economic diversification and sustainable rural development.

Rural tourist destinations attract visitors from urban areas, offering them an opportunity to relax. Numerous organizations study the development and characteristics of rural tourism, each providing its definition. One of the most well-known definitions comes from the UNWTO, which describes rural tourism as a type of tourism where the visitor's experience is connected to various activities related to nature, agriculture, rural lifestyles, culture, hunting, fishing, and sightseeing. These activities occur in rural areas, which are characterized by low population density, landscapes and land use primarily associated with agriculture and forestry, and traditional social structures and rural ways of life [Vuković et al. 2024].

Dimitrijević et al. [2024] noted that the tourism potential in Serbia is still untapped in economic terms, especially in rural areas, even though Serbia possesses remarkable natural resources and other potentials for the development of all forms of rural tourism [Štetić and Šimičević 2008]. Research conducted in Poland by Widawski et al. [2023] showed that sustainable sharing is one way to protect local natural and cultural resources, which assumes rational use to the extent that can also benefit the local community. Both values are used in different ways but, in addition to their purely recreational value, their educational value is equally important. This is especially significant in the case of rural areas. Similar conclusions were reached by Cvijanovic et al. [2017]. They noted that the sustainable development of rural tourism is a part of the integral development of rural areas and means sustainable development from an ecological, economic, and social point of view. The sustainable development of rural tourism is crucial for the development of rural areas and for reducing local depopulation in rural areas in Serbia.

It is, therefore, essential to remember that local government authorities can play a significant role in sustainable tourism development at the local level [Petrović et al. 2018]. However, as the research by Churugsa et al. [2007] shows, insufficient resources and knowledge may constitute obstacles to properly planning and implementing such actions. Furthermore, Hall [1998] points out that government intervention and/or public-private partnerships are often needed to support the long-term sustainability of tourism and the physical and social environments in which it is located. This issue was considered in the analyzed strategic documents regarding tourism in both countries. Moreover, Brankov et al. [2015] emphasize the importance of local population support for tourism development in their research. A special dimension of this influence exists in protected areas, considering the clear, strong environmental component and the bond created between tourism, the protected area, and the inhabitants. Waligo et al. [2015] also emphasize the importance of embedding stakeholders in sustainable tourism strategies. This approach was also considered by the governments of both countries in the strategic documents.

Regional and local sustainable development programming requires the interpretation of the meaning of sustainable development as reflected in the destination vision, identifying stakeholder involvement, and strategic planning that necessitates a long-term perspective and action [Simão and Partidário 2012]. It is also worth highlighting that Poland has an extensive legal framework for environmental protection and sustainable tourism development, including EU regulations. Serbia, on the other hand, implements regulations based on national strategies and EU association requirements. The key strategic documents in both countries are the national tourism development strategies (action programs), but their effectiveness depends on the level of implementation and available financial resources.

EXAMPLES OF ACTIVITIES FOR THE DEVELOPMENT OF SUSTAINABLE TOURISM IN POLAND AND SERBIA

Overtourism in Poland

Kraków, in the south of Poland, is one of the most frequently visited cities in Central and Eastern Europe. Tour groups come here in large numbers, and the central historic (UNESCO) parts of the city are crowded with tourists (Main Market Square, Wawel Royal Castle, and the Kazimierz district). The city's popularity at any time of year is the reason for gentrification and the displacement of residents by short-term rentals, price increases, and the tourist homogenization of the range of services. In recent years, party tourism has also become more visible here. Further south, there is another town, Zakopane, which, along with the surrounding Tatra Mountains, is heavily affected by overtourism, with the season lasting almost all year round. Due to excessive popularity, mountain trails in the Tatra National Park are heavily congested, and traffic jams are observed on access roads. An additional problem is the lack of parking spaces and insufficient toilets for thousands of tourists. Crowds cause noise and destruction of nature (trampling plants, leaving garbage on trails). Tourism in this area is of the Instagram type, characterized by one-day trips under seasonal pressure (at any time of the year). Another (smaller) national park near Kraków is Ojców National Park. It is also very popular with tourists and school trips. Overtourism here causes congestion of trails, parking cars in undesignated places, and leaving rubbish – thus generating threats to flora and fauna and erosion of rocks.

The old towns of other cities, such as Warsaw, Wrocław, and Gdańsk, are also under siege from cultural tourism, regardless of the season. Crowds of visitors can be found in the old towns, especially in the summer and on long weekends.

Polish seaside resorts also attract many tourists in the summer season, especially the Trójmiasto (particularly Sopot) and Hel, as well as smaller towns along the Baltic Sea. As a result, we can observe overcrowding of beaches and promenades, an uncontrolled increase in the prices of rent, services, and food during the season (June–August), and, as usual, noise, littering of beaches, and trampling of dunes. Masurian Lakeland (northern Poland) is also popular in the summer. This results in overcrowding of ports, noise generated by motorboats, numerous events on the water, and water pollution and garbage in the forests. In addition, in response to tourist demand, the shores of the lakes are being developed, which results in irreversible degradation of the landscape.

Overtourism is not only an inconvenience for residents, but also for tourists themselves, who are increasingly looking for alternative ways (often untypical and innovative) to spend their free time away from crowded places and highway traffic jams. Consumer trends in recent years mean domestic tourists are more likely to choose less crowded, engaging, and unique locations for a one-day or weekend break. Tourists can opt for micro-adventures (i.e., short trips close to home), often following slow tourism and eco-travel concepts. Instead of popular and overcrowded places, they choose beautiful areas that tourists do not ruin. Mountain ranges stretch almost the entire southern border of Poland, so instead of the Tatra Mountains, they decide on the Bieszczady Mountains, located further to the east. Although, since the COVID-19 pandemic, this area, which was until recently peaceful, has been visited by more and more tourists every year, which can also cause periodic problems with overtourism, such as in the area around the dam on Lake Solina. Glamping has recently been developing in the Bieszczady Mountains, offering tourists luxurious tents, natural cottages, and amenities (e.g., saunas). An interesting way of spending free time is rail tourism, also on retro routes, where tourists have the opportunity to ride in historic carriages or, more actively, drive bicycle railcars themselves.

Another example of tourism that fits both the concept of sustainability and is quite niche cultural tourism is related to beekeeping as a traditional profession and bee products in ecological, food, and medicinal aspects. Tourists have the opportunity to visit apiaries, open-air museums, and beekeeping museums, where they can observe the work of a beekeeper, learn about the method of producing honey, its properties and specificity, discover other bee products, observe how a bee colony lives, and recognize the ecological correlation between humans and bees [Woś 2014]. Among others, places related to api-tourism can be visited in the Lubelskie Voivodeship, Podlaskie Voivodeship, and Pomorskie Voivodeship.

Of course, the existence of lesser-known tourist attractions will not cause Kraków, which is part of the UNESCO list, to lose tourists. It is a place that foreign tourists eagerly visit. However, appropriate promotion of interesting places with both landscape and educational values, where a person can actively relax, can be an enjoyable and attractive alternative, especially for domestic tourists.

Rural tourism development in Serbia

In Serbia, one can observe the early phase of overtourism, but it is not as disturbing as in the areas indicated above in Poland or other famous places in Europe, such as Venice (Italy) or the Canary Islands (Spain). The most crowded city with tourists is the capital of Serbia, Belgrade – especially the Old Town, the Kalemegdan Fortress, and the artistic district of Skadarlija. Locals complain about excessive commercialization and noise resulting from the party tourism trend, similar to Krakow. In the high season and on weekends, overtourism is visible in Tara National Park and the surroundings of Drvengrad, one of Serbia's most beautiful natural areas. Similarly, Kopaonik (ski resort), like Polish Zakopane, attracts tourists in winter and summer. Appropriate planning can stop unfavorable trends related to the degradation of the environment and landscape, excessive pressure on local resources and residents, and excessive commercialization of the area. Of course, this requires a balanced approach to achieve a balance between the expected economic benefits, the well-being and quality of life of local communities, and the preservation of the natural environment.

The development of rural tourism in Serbia aims to economically stimulate these areas and often improve the standard of living of their inhabitants. As shown by Obradović et al. [2021], local communities in the Bačko Podunavlje Biosphere Reserve in Serbia are open to tourists and focused on the economic and infrastructural benefits of tourism development, which are intended to improve their quality of everyday life. They do not yet notice any signs of overtourism. Similar conclusions were obtained from the research of residents in the National Park Đerdap area by Brankov et al. [2015]. Additionally, they indicated that residents more often evaluate benefits from the point of view of an individual, rather than from the perspective of the area or community as a whole.

Serbia, although less known as a wine country than, for example, Italy or France, has a long tradition of viticulture and wine production, and wine routes are becoming increasingly popular among both local and foreign tourists. Among the areas critical in this respect is the Fruška Gora Wine Route (Vojvodina, Novi Sad area), which is home to over 60 wineries, organizes wine festivals, and allows tourists to visit historic monasteries or walk around the Fruška Gora National Park in addition to tastings. Other famous wine routes in Serbia are located in the Župa region (Aleksandrovac) and Timok (Eastern Serbia). The first one is called the Serbian Tuscany; the vineyards are located in picturesque valleys between the Goč and Kopaonik mountains. Tourists can also visit the Wine Museum here and participate in the annual grape harvest festival, Župska berba. The wine route in Timok is located in less frequented areas, which allows for the development of enotourism on family farms [Sekulić et al. 2016, Đenadić and Rudež 2018, Trišić et al. 2020]. In turn, craft beer tourism in Serbia is a dynamically developing niche trend that combines local culture, crafts, and new travel styles – and, therefore, fits perfectly into the concept of sustainable tourism development [Gajić et al. 2021].

The case studies show that Poland and Serbia are taking different actions toward sustainable tourism. Poland focuses on problems related to excessive tourist traffic and protecting sensitive ecosystems. On the other hand, Serbia emphasizes the development of ecotourism and nature protection in less urbanized regions. In both countries, effective tourism management through legal regulations, environmental education, and the development of alternative forms of tourism is crucial.

CONCLUSIONS AND RECOMMENDATIONS

The analysis of sustainable tourism development in Poland and Serbia indicates significant similarities and differences resulting from the political and institutional context. As a member of the EU, Poland systematically implements recommendations from the European Green Deal and the Transition Pathway for Tourism strategy, emphasizing the development of low-emission, digital tourism and support for local communities. In the process of integration with the EU, Serbia is taking actions similar to EU standards, developing tourism based on natural values and cultural heritage. On the one hand, membership in the EU requires many adjustments; still, on the other hand, it provides broad opportunities to promote the entire country or its regions, as is the case during Poland's presidency of the EU in the first half of 2025.

Both in Poland and Serbia, there is a growing interest in sustainable tourism among consumers and changing trends in the expectations of tourists. Environmental challenges, such as excessive pressure from mass tourism, loss of biodiversity, waste generation, and the effects of climate change, require an integrated approach and intersectoral cooperation; in this context, the assumptions of the circular economy are also relevant. This is necessary to balance economic development and the protection of natural resources. Poland and Serbia have significant potential for developing sustainable tourism but face different challenges. Poland should focus on reducing overtourism and better managing tourist traffic, while Serbia should invest in tourist infrastructure and environmental protection. Supporting innovation and the environmental education of tourists and local communities is crucial.

Both countries should strengthen cooperation between public institutions, the private sector, and local communities, and invest more in green infrastructure and digital innovation in the tourism sector. Expanding educational activities aimed at tourists and tour operators is also essential.

In the future, in the context of building new strategies for sustainable tourism development, it is worth analyzing the long-term impact of such policies on the local economy, local communities, and the state of the environment, especially in rural and protected areas. Comparative studies between EU Member States and candidate countries, showing the effectiveness of various tourism management models (also in the context of crises similar to the COVID-19 pandemic or the occurrence of extreme weather phenomena – e.g., floods), as well as activities carried out in the field of sustainable inclusive tourism, would be valuable.

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ROZWÓJ TURYSTYKI ZRÓWNOWAŻONEJ ZGODNEJ Z POLITYKĄ, TRENDAMI KONSUMENCKIMI I WYZWANIAMI ŚRODOWISKOWYMI W POLSCE I SERBII

STRESZCZENIE

Cel: Celem artykułu jest porównanie podejść do turystyki zrównoważonej w Polsce i Serbii. Przeanalizowano obecne trendy konsumenckie w Unii Europejskiej, Polsce (kraju członkowskim UE) i Serbii (kraju kandydującym do UE). Przedstawiono cele najnowszych dostępnych strategii rozwoju turystyki w obu krajach. Podjęto próbę wskazania pożądanych kierunków działań w najbliższej przyszłości z perspektywy zmieniających się oczekiwań turystów, wyzwań środowiskowych i założeń koncepcji rozwoju zrównoważonego. **Metody:** Metody obejmowały analizę *desk research* (analiza dokumentów i różnych rodzajów polityki publicznej), analizę treści (analiza stron internetowych agencji krajowych rozwoju turystyki) oraz studium przypadku (wskazujące konkretne działania). **Wyniki:** Analiza rozwoju turystyki zrównoważonej w Polsce i Serbii wskazuje na istotne podobieństwa, ale także różnice wynikające z kontekstów politycznego i instytucjonalnego. Polska, jako członek UE, systematycznie wdraża zalecenia wynikające ze zbioru inicjatyw politycznych pod wspólną nazwą Europejski zielony ład oraz strategii przemysłowej Ścieżka transformacji dla turystyki, przy czym kraj kładzie nacisk na rozwój turystyki niskoemisyjnej, cyfrowej i wspieranie społeczności lokalnych. Serbia, która dąży do integracji z UE, podejmuje działania zbliżone do standardów unijnych w ramach rozwoju turystyki wykorzystującej walory przyrodnicze i dziedzictwo kulturowe. **Wnioski:** W obu badanych krajach obserwuje się rosnące zainteresowanie turystyką zrównoważoną wśród konsumentów i zmieniające się trendy w oczekiwaniach turystów. Wyzwania środowiskowe, takie jak: nadmierna presja ze strony turystyki masowej, utrata różnorodności biologicznej, wytwarzanie odpadów czy skutki zmian klimatycznych, wymagają podejścia zintegrowanego i współpracy międzysektorowej; w tym kontekście również założeń gospodarki o obiegu zamkniętym. Jest to konieczne, aby zachować równowagę między rozwojem gospodarczym a ochroną zasobów naturalnych. Polska i Serbia mają znaczny potencjał do rozwoju turystyki zrównoważonej, ale stoją przed innymi wyzwaniami. Polska powinna skupić się na ograniczeniu nadmiernej turystyki i lepszym zarządzaniu ruchem turystycznym, podczas gdy Serbia powinna inwestować w infrastrukturę turystyczną i ochronę środowiska przyrodniczego. Wspieranie innowacji i edukacji ekologicznej turystów i społeczności lokalnych ma w tym zakresie kluczowe znaczenie.

Słowa kluczowe: rozwój zrównoważony, turystyka, polityka rozwoju, trendy konsumenckie

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DO TRADE PROMOTION ORGANIZATIONS CONTRIBUTE TO PROMOTING THE EXPORT PERFORMANCE OF SMALL AND MEDIUM-SIZED ENTERPRISES?

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ABSTRACT

Aim: The commercial sector in Tanzania has improved greatly over the last three decades, and small and medium-sized enterprises (SMEs) have been a prime mover of economic growth, employment, and poverty reduction. Despite this important role, there are different obstacles to accessing global markets for Tanzanian SMEs, including limited trade support, poor market access, and regulatory barriers. This paper seeks to establish the extent to which trade promotion organizations (TPOs) help in surmounting such challenges and enhancing the export capabilities of SMEs in Dar es Salaam, the economic hub and most populous city in Tanzania. **Methods:** The study uses a mixed-methods approach and sampled primary data from 400 respondents comprised of SME representatives and trade stakeholders. Different quantitative techniques were used for the analysis of the effect of TPO interventions with regard to market intelligence, legal advisory services, facilitation of foreign exchange, export-oriented programs, and assistance concerning export procedures, including logistic and multiple linear regression analysis to determine the impact on SME export success. Qualitative perceptions give added depth to this study through a rich understanding of experiences and constraints faced by SMEs. **Results:** The findings confirm that there is a positive and significant association between TPO-provided services and SME export performance, underlining the crucial role of tailored support. **Conclusions:** The priorities that come out of this study for policy enhancement include reinforcement of infrastructures of TPOs for actionable market insights, availability of foreign exchange services, and the scale-up of training programs on international trade practices. These recommendations are targeted at ensuring the optimization of TPO efforts in facilitating the entry of SMEs into global markets for sustainable economic development in Tanzania.

Key words: export performance, trade promotion organizations, export promotion programs, foreign exchange, international trade, SME, export market access

JEL codes: F13, L26, O19

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INTRODUCTION

The internationalization of small and medium-sized enterprises (SMEs) is increasingly recognized today as a major avenue for their sustained growth and competitiveness in the global economy [Anand 2015, Dabić at al. 2020, Coldwell et al. 2022]. Internationalization presents numerous opportunities for market expansion, fostering innovation, and enhancing profitability among SMEs. However, the global trading environment poses significant challenges for SMEs in developing economies like Tanzania. These challenges often include limited access to essential market knowledge, restrictive regulatory frameworks, and insufficient financial resources [Kiveu and Ofafa 2013, Vasilescu 2014, Lwesya 2021, Utouh 2024]. Addressing these barriers, as highlighted by Leonidou et al. [2017], is critical to unlocking the potential of SMEs and driving economic growth.

To tackle these challenges, trade promotion organizations (TPOs) have emerged as essential institutions supporting SMEs on their internationalization journey. These organizations play a crucial role in supporting SMEs by providing essential services such as market intelligence, legal advisory, guidance on export procedures, and mechanisms to mitigate foreign exchange risks. These services are particularly beneficial in fostering internationalization by enhancing SMEs' competitive positioning in foreign markets [Khazragui 2011, Haddoud et al. 2017, Ruiz-Coupeau et al. 2019, Veinbergs and Skadina 2021].

In Tanzania, the Tanzania Trade Development Authority (TanTrade) plays a central role in facilitating SME participation in global markets. TanTrade bridges the gap between SMEs and global opportunities through trade fairs, export training programs, and policy advocacy.

Despite their recognized importance, the impact of TPOs on SME export performance remains underexplored in developing economies. This study addresses this gap by examining how TPO services contribute to the export success of Tanzanian SMEs, with a focus on Dar es Salaam, the nation's commercial hub, and home to over 400,000 SMEs. A mixed-methods approach is employed to assess how services like market intelligence, export procedure support, and legal advisory influence export outcomes.

The study applies the resource-based view (RBV) framework and internationalization theory to analyze SME export performance. The RBV emphasizes the significance of unique, inimitable resources such as market intelligence, export knowledge, and financial tools that are critical for SMEs to thrive in international markets [Barney 1991]. This aligns with TPO services that aim to address SMEs' internal resource gaps. Similarly, internationalization theory highlights the importance of reducing transaction costs and mitigating risks during market entry, which TPO services such as trade fairs and legal assistance directly address. Together, these frameworks provide a robust lens for understanding how external interventions, like TPO support, enable SMEs to overcome barriers and achieve global success.

The study aims to answer three key questions:
- How do Tanzanian SMEs perceive the impact of TPO services on their export performance?
- What specific TPO services have the most significant effect on SME export performance?
- What challenges hinder Tanzanian SMEs from realizing their full potential in international markets?

By addressing these questions, this research contributes to the growing body of literature on SME internationalization and TPO effectiveness, particularly in developing economies. It also offers actionable recommendations for policymakers, TPOs, and SMEs to enhance export performance.

The remainder of the paper presents the theoretical foundations and reviews of existing literature on TPOs and SME internationalization. Then the research methodology is outlined, and the results are presented, followed by a discussion. Last part of the paper contains conclusions, highlights limitations of the study and also provides practical policy recommendations to improve SME export performance with future research directions.

LITERATURE REVIEW

Theoretical foundation

The internationalization theory, originally developed by Buckley and Casson [1998], discusses the motives and methods by which firms expand into international markets [Andersen et al. 2014]. This theory postulates that firms internalize operations when external markets are inefficient, hence reducing transaction costs and enhancing profitability. In the case of SMEs, internationalization opens opportunities to access larger markets and achieve economies of scale, but it also introduces challenges like navigating foreign regulations and addressing cultural differences. The theory also gives the underlying base upon which TPOs take active interest in and support the priority needs of SMEs entering international markets. This theory provides an underlying conceptual framework that is required to explore how TPOs reduce the cost and risk associated with market entry by providing critical services, including market intelligence and export advice, to assist SMEs in overcoming commercial obstacles to their internationalization, which is a premise necessary for them to be successful competitors abroad.

The RBV of the firm by Barney [1991] states that a firm attains continued competitive advantages from resources that are valuable, rare, inimitable, and non-substitutable. In SME internationalization contexts, such critical resources include export knowledge, financial support, and technical expertise. According to this view, those firms which have access to these resources should be more capable of handling the complexities of international markets with greater relative performance compared to their competitors. Although the RBV offers some valuable insights, its limitations point to the focal issue on the static accumulation of resources rather than on dynamic capabilities relating to innovation and learning. The RBV also supplements internationalization theory by focusing on the internal capabilities that TPOs help SMEs grow. For example, TPOs enhance the competitiveness of SMEs through training, innovation, and facilitating access to financial resources.

The internationalization theory and RBV are strong in combining a framework that analyzes the contribution of TPOs to SME export performance. This paper applies these theories in an attempt to understand how the services of TPOs, such as market intelligence, legal assistance, and foreign exchange facilitation, actually enable SMEs to overcome barriers to internationalization and achieve export success.

Empirical literature review

Small and medium-sized enterprises' perceptions of TPOs play a critical role in determining both their level of engagement and the overall effectiveness of these programs. Dominguez [2018] highlights that while TPOs offer essential resources, such as funding, networking opportunities, and export knowledge, their impact varies depending on firm-specific capabilities and external market conditions. Beyond financial and institutional support, access to knowledge-sharing platforms and external trade services has been shown to strengthen SMEs' internationalization capabilities. In particular, Ferreras-Méndez and Fernández-Mesa [2019] found that SMEs employing external knowledge search strategies significantly enhance their absorptive capacity, leading to improved export performance. This suggests that effective engagement with TPO services not only provides SMEs with direct trade support but also facilitates their ability to process, adapt, and leverage external knowledge for competitive advantage in international markets. On the other hand, Oura et al. [2016] observed that favorable perceptions of TPOs' reliability and efficiency encouraged Brazilian SMEs to participate more actively in export markets. Wilkinson and Brouthers [2006] examined how U.S. State-sponsored export-promotion activities influence the international marketing strategies of small to medium-sized enterprises. Their study suggests that, even when accounting for firms' internal resources, participating in trade exhibitions and utilizing programs to identify agents and distributors can enhance the SMEs' satisfaction with their export performance.

However, negative perceptions can deter SMEs from leveraging TPO services. Rankho and Macha [2022] revealed that Tanzanian SMEs often viewed TPO interventions as inaccessible or insufficiently tailored to their needs, where bureaucratic inefficiencies and a lack of customization diminished SMEs' trust in TPO programs. Yahya and Mutarubukwa [2015] similarly noted that Tanzanian SMEs in rural areas perceived TPO services as geographically limited, reducing their utility.

The role of TPOs in helping SMEs expand into new markets cannot be understated. Bhardwaj et al. [2021] highlighted that well-structured trade promotion programs enable SMEs to penetrate international markets more effectively by offering market intelligence, financial support, and policy advocacy. Building on this, Ringo and Tegambwage [2022] found that Tanzanian SMEs with prior export experience are more likely to engage with TPOs, perceiving them as strategic enablers of market expansion. Their study highlights the importance of institutional support, firm-level entrepreneurial orientation, and business networks in strengthening SME internationalization outcomes.

The impact of TPO services on SMEs' export performance is well-documented across various contexts. Malca et al. [2020] highlight that structured export promotion programs serve as catalysts for SME internationalization, leading to improved export volumes and enhanced market diversification. Similarly, Appiah et al. [2019] showed that TPO-provided legal assistance and export compliance support reduced entry costs for Ghanaian SMEs, enhancing their export performance. These findings are reinforced by Wang et al. [2017], who noted that TPO interventions act as mediators, amplifying the benefits of internal marketing capabilities for SMEs.

In East Africa, Massyn et al. [2021] found that TPO-organized trade fairs and advocacy programs increased SME visibility and global market penetration. Njinyah [2017] corroborated these results in Cameroon, where export-promotion programs improved SMEs' competitiveness and reduced operational costs. Bourletidis [2013] further emphasized that SMEs leveraging TPO services achieved strategic growth during economic crises, highlighting the resilience-building role of these organizations.

Despite these positive impacts, gaps remain in understanding the full extent of TPO contributions. For example, Oura et al. [2016] and Wang et al. [2017] both emphasized that TPO services are most effective when SMEs possess strong internal capabilities, such as strategic planning and financial management. This study builds on these insights to evaluate how TPO services in Tanzania influence SME export performance, both directly and indirectly.

Despite the support provided by TPOs, SMEs in developing economies like Tanzania face a multitude of challenges in their efforts to internationalize, ranging from internal constraints to external environmental factors. One of the most significant barriers is limited access to financing. Beck et al. [2005] found that exporting requires substantial upfront investments in production capacity, marketing, and compliance, which many SMEs are unable to secure. Kontinen and Ojala [2011] further noted that financial constraints hinder SMEs' ability to scale operations and meet export demands. Mkenda and Rand [2020] highlighted that Tanzanian SMEs face high interest rates and limited credit availability, creating critical bottlenecks in their export efforts.

In addition to financial barriers, SMEs often lack access to reliable market knowledge. Julien and Ramangalahy [2003] argued that insufficient information about foreign markets leaves SMEs ill-equipped to navigate international trade effectively. This is supported by Roy, Sekhar, and Vyas [2016], who found that knowledge gaps often lead to poorly informed decisions, such as targeting unsuitable market segments or underestimating regulatory requirements. Their study suggests that SMEs in emerging economies face significant challenges due to a lack of market intelligence and strategic planning. Roy et al. [2016] found that a lack of structured market intelligence leads SMEs to misjudge customer needs, target inappropriate markets, and underestimate financial risks. In Tanzania, Mpunga [2016] observed that SMEs struggle to gather actionable market intelligence, particularly in rural areas where technological resources are limited.

Regulatory complexities present another significant challenge. Mittelstaedt et al. [2003] noted that navigating customs procedures, product standards, and documentation requirements can be daunting for SMEs, especially those with limited administrative capacity. Fliess and Busquets [2006] added that regulatory hurdles are particularly burdensome in developing economies, where institutional support is often fragmented. Foreign exchange volatility and the absence of hedging mechanisms further compound these issues, eroding profit margins and creating uncertainty in financial planning [Hessels and Terjesen 2010, Kneller and Pisu 2011].

Lastly, SMEs frequently lack the networks and relationships needed to succeed in international markets. Building connections with foreign buyers, distributors, and partners is critical for market entry but remains a significant hurdle for Tanzanian SMEs [Chetty and Blankenburg Holm 2000]. Coviello and Munro [1997] emphasized that TPOs play a crucial role in bridging this gap by facilitating networking opportunities, such as trade fairs and matchmaking events. This study examines these multifaceted challenges, offering insights into strategies that can enhance SMEs' export readiness and performance.

RESEARCH METHODS

This study utilizes primary data collected from SMEs operating in Dar es Salaam, Tanzania, in May 2023. Structured surveys were administered to capture information on SMEs' export performance, utilization of TPO services, and perceptions of TPO programs. The survey instrument included a combination of close-ended questions and Likert-scale responses (ranging from 1 – "strongly disagree" to 5 – "strongly agree") to assess their perceptions, challenges, and outcomes. The variables used in the analysis are presented in Table 1.

To address the study's objectives, two main analytical approaches (quantitative analysis and descriptive statistical analysis) were employed.

Impact of TPO services on small and medium-sized enterprises' export performance

For the main study, multiple linear regression was employed to evaluate the effect of TPO services on export performance. The model is specified as:

$$Y = \beta_0 + B_1 X_1 + \beta_2 X_2 + \cdots + \beta_n X_n + \varepsilon$$

where:
Y – export performance,
$X_1, X_2, \ldots, X_n$ – independent variables,
ε – error term.

Diagnostics for this model included:

a) Adjusted R^2: the model explained 67% of the variance in export performance ($R^2 = 0.67$).
b) Multicollinearity: all variance inflation factors (VIFs) were below 2, confirming no multicollinearity.
c) Residual analysis: verified linearity, homoscedasticity, and normality assumptions.

By incorporating these diagnostics, the models were validated for their robustness and reliability in interpreting the relationships between TPO services and the SMEs' export performance.

Small and medium-sized enterprises' perceptions of TPO services

Further to this, a logistic regression model was used to analyze the SMEs' perceptions of TPO services and the likelihood of engaging with TPO programs. This analysis helps explain why some SMEs choose to engage with TPOs' services while others do not, and the model is specified as:

$$P(Y) = 1|X = \frac{e^{\beta_0 + B_1 X_1 + \beta_2 X_2 + \cdots + \beta_k X_k}}{1 + e^{\beta_0 + B_1 X_1 + \beta_2 X_2 + \cdots + \beta_k X_k}}$$

where:
Y – probability of engaging with TPOs' services,
$X_1, X_2, \ldots, X_n$ – individual independent variables (e.g., market intelligence, legal assistance),
k – number of independent variables.

Diagnostics for this model included:

a) Hosmer–Lemeshow test: confirmed goodness of fit with $p > 0.05$.

Table 1. Variables used in the analysis

Variable	Description	Type	Source
Export performance (Y)	dependent	revenue growth, market diversification	survey
Market intelligence	independent	access to export-related information	survey
Legal assistance	independent	guidance on compliance and regulations	survey
Trade fairs	independent	participation in TPO-organized trade events	survey
Foreign exchange	independent	support with currency risk management	survey
Firm size	control	micro, small, medium-sized	firm data

Source: authors' research.

b) Receiver operating characteristic (ROC) curve: achieved an area under the curve (AUC) of 0.82, indicating strong predictive accuracy.

Challenges faced by small and medium-sized enterprises in international markets

To analyze the challenges faced by the SMEs, a descriptive statistical approach was employed using a five-point Likert scale. Respondents were presented with a list of challenges identified from the literature and asked to rate their level of agreement, with the responses ranging from 1 (strongly disagree) to 5 (strongly agree). Frequencies and proportions were calculated to determine the most critical barriers.

$$challenge\ score = \frac{\sum_{i=1}^{n} rating_i}{n}$$

where:
$rating_i$ – respondent's rating for a specific challenge,
n – total number of respondents.

This descriptive approach provided insights into the extent and nature of the challenges limiting the SMEs' performance, supplementing the quantitative models used for objectives one and two.

The study utilized stratified random sampling to ensure representation across different sectors, firm sizes, and levels of export experience. A total of 400 SMEs were surveyed, representing industries such as manufacturing, agriculture, and services. Additionally, 20 key stakeholders from TPOs (e.g., TanTrade), regulatory bodies (e.g., Business Registrations and Licensing Agency – BRELA), and export associations were interviewed.

The sample size was calculated using Yamane's [1967] formula to ensure representativeness:

$$n = \frac{N}{1 + N(e^2)}$$

where:
n – sample size,
N – population size (405,902 SMEs in Dar es Salaam),
e – margin of error (5%).

Substituting the values:

$$n = \frac{405{,}902}{1 + 405{,}902(0.05^2)}$$

$$n = \frac{405{,}902}{1{,}015.755} \approx 400$$

This yielded a sample size of 400 SMEs, which is sufficient for generalizing the findings to the broader population.

RESULTS

General characteristics of the studied sample

The study analyzed data from 400 SMEs in Dar es Salaam, encompassing the manufacturing (30%), agriculture (25%), and services (45%) sectors (Fig. 1). Regarding firm sizes, micro-enterprises (those with fewer than 10 employees) made up 60% of the sample, followed by small enterprises (10–50 employees) at 30%, and medium-sized enterprises (51–100 employees) at 10% (Fig. 2). Most SMEs (70%) reported less than five years of export experience, reflecting the emerging nature of international trade in this context.

The sectoral distribution of SMEs in Dar es Salaam highlights the diverse nature of the economic activity

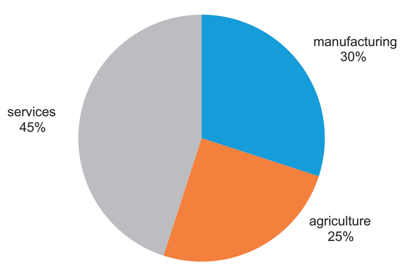

Fig. 1. Sectoral distribution of SMEs in Dar es Salaam
Source: authors' research.

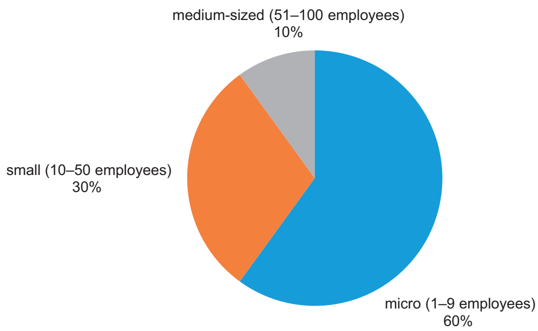

Fig. 2. Firm size distribution of SMEs in Dar es Salaam
Source: authors' research.

in the region, with a significant focus on services and industrial production (Fig. 1).

The distribution of the firm sizes of the SMEs in Dar es Salaam reflects the prevalence of small, family-run ventures and the limited presence of larger SMEs (Fig. 2).

The sectoral distribution of the SMEs in Dar es Salaam highlights the diverse nature of economic activities in the region, with a significant focus on services and industrial production (Fig. 3).

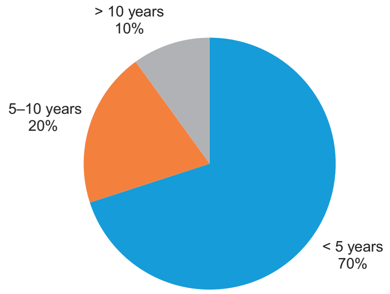

Fig. 3. Sectoral distribution of SMEs' export experience in Dar es Salaam

Source: authors' research.

The analysis of TPO services reveals interesting trends in how SMEs leverage these resources; the following part highlights both areas of strong engagement and potential gaps in support.

Impact of trade promotion organization services on small and medium-sized enterprises' export performance

The multiple linear regression analysis highlighted the positive impact of TPOs' services on export performance (Table 2). Market intelligence exhibited the strongest effect ($\beta = 0.165$, $p < 0.01$), followed by legal assistance ($\beta = 0.132$, $p < 0.05$), trade fairs ($\beta = 0.115$, $p < 0.05$), and foreign exchange facilitation ($\beta = 0.095$, $p < 0.05$).

Table 2. Regression results

Independent variable	Coefficient (β)	Significant (p)
Market intelligence	0.165	0.01
Legal assistance	0.132	0.05
Trade fairs	0.115	0.05
Foreign exchange facilitation	0.095	0.05

Source: authors' research.

Small and medium-sized enterprises' perceptions of trade promotion organizations' services

The utilization of TPO services varied across categories, with market intelligence being the most widely used service at 68%. Legal assistance followed at 55%, while 50% of SMEs reported attending trade fairs. Foreign exchange facilitation had the lowest utilization rate, at 40%, reflecting potential gaps in the financial support available to SMEs (Table 3).

Table 3. Utilization of trade promotion organization services

Type of service	Utilization rate [%]
Market intelligence	68
Legal assistance	55
Trade fairs	50
Foreign exchange facilitation	40

Source: authors' research.

In addition, logistic regression analysis identified significant predictors of SME engagement with TPOs' services:

a) SMEs with prior export experience were 2.5 times more likely to engage with these services ($OR = 2.5$, $p < 0.01$).
b) Accessibility to TPO services increased the likelihood of engagement by 3.1 times ($OR = 3.1$, $p < 0.01$).
c) Sector-specific interventions significantly influenced engagement ($OR = 2.8$, $p < 0.05$).

Challenges faced by small and medium-sized enterprises in international trade

The study identified several key challenges hindering the SMEs' performance in international trade based on both quantitative and qualitative insights (Table 4):

- Financial constraints: the most prominent challenge, with 70% of respondents citing limited access to affordable credit as a critical barrier.
- Regulatory complexities: 65% of respondents highlighted difficulties in meeting international standards.
- Market knowledge gaps: a significant issue for 60% of SMEs, particularly those in agriculture.

- Foreign exchange volatility: eroded profit margins for 50% of respondents.
- Networking barriers: cited by 45% of SMEs, with challenges in building relationships with foreign buyers and distributors.

Table 4. Challenges faced by small and medium-sized enterprises in international trade

Challenge	Share [%]
Financial constraints	70
Regulatory complexities	65
Market knowledge gaps	60
Foreign exchange volatility	50
Networking barriers	45

Source: authors' research.

This study highlights the pivotal role of TPOs in enhancing SME export performance by providing essential resources and support while also identifying key challenges that limit SMEs' ability to exploit international trade opportunities fully. Therefore, the following section discusses the findings.

DISCUSSION OF FINDINGS

The findings of this study underscore the significant role of TPOs in enhancing SMEs' export performance while revealing critical challenges that hinder their ability to fully capitalize on international trade opportunities. These findings, grounded in the RBV and internationalization theory, contribute to a deeper understanding of the interplay between external support mechanisms and internal SME capabilities in fostering export success.

The RBV emphasizes that SMEs require access to valuable, inimitable resources, such as market intelligence, financial support, and regulatory knowledge, to achieve competitive advantage. Trade promotion organizations provide these resources, aligning their interventions with the internationalization theory, highlighting the reduction of transaction costs and barriers that are critical to market entry. This discussion contextualizes the study's findings within these theoretical frameworks while identifying gaps and actionable insights for stakeholders.

The results demonstrate that SMEs with prior export experience and those perceiving TPO services as accessible are significantly more likely to engage with these services. Accessibility emerged as a crucial determinant, increasing engagement likelihood by 3.1 times, while sector-specific interventions further enhanced engagement. These findings align with the RBV, emphasizing the importance of leveraging external resources to build competitive advantages. Trade promotion organization's services such as market intelligence, legal assistance, and trade fairs provide SMEs with the necessary tools to navigate international markets. This is consistent with Schembri et al. [2019], who found that well-managed TPO services enhance SME trust and engagement by providing structured trade support and resources. Similarly, Kahiya and Dean [2016] and Safari and Saleh [2020] highlighted the importance of sector-specific trade interventions in improving SMEs' readiness for export markets.

The positive impact of TPO services on SMEs' export performance reinforces both the RBV and internationalization theory. With the strongest effect ($\beta = 0.165$, $p < 0.01$), market intelligence equips SMEs with actionable insights, enabling them to identify new opportunities and mitigate risks in foreign markets. Legal assistance ($\beta = 0.132$, $p < 0.05$) and trade fairs ($\beta = 0.115$, $p < 0.05$) also demonstrated significant contributions, helping SMEs reduce compliance costs and establish vital international connections. At the same time, foreign exchange facilitation had a moderate impact ($\beta = 0.095$, $p < 0.05$). These findings align with Navarro-García et al. [2016], who demonstrated that market intelligence is crucial in reducing perceived market risks and enhancing strategic export behaviors in SMEs. Similarly, Njinyah [2017] found that legal assistance significantly reduces regulatory challenges for SMEs. In contrast, Chetty and Blankenburg Holm [2000] and Al-Hyari et al. [2012] found that trade fairs help SMEs expand business networks, increase visibility, and improve their chances of entering foreign markets. However, Love et al. [2016] indicate that early internationalization strongly correlates with the number of countries enterprises export to and the intensity of their export activities. However, they find little evidence linking early internationalization to extra-regional exporting, indicating that early-exporting SMEs are likely "born regional" rather than "born global."

Despite the benefits of TPO services, the findings of this study underscore significant barriers that hinder the ability of SMEs in Tanzania to excel in international markets. These challenges are practical obstacles and indicative of structural inefficiencies within the trade ecosystem, requiring targeted interventions from policymakers, TPOs, and trade stakeholders. Financial constraints emerged as the most cited barrier (70%), reflecting a critical issue in SME internationalization. Beck et al. [2005] and Kontinen and Ojala [2011] emphasized that limited access to affordable credit disproportionately affects SMEs, restricting their ability to scale production, invest in marketing, and meet international compliance standards. In Tanzania, high interest rates and bureaucratic hurdles exacerbate this challenge, as noted by Mkenda and Rand [2020]. These findings validate the RBV, posing that firms with greater financial resources are better positioned to compete in global markets.

Conversely, the challenge of regulatory complexities (65%) highlights systemic inefficiencies, particularly in navigating customs procedures, meeting international product standards, and managing export documentation. These barriers align with the findings of Mittelstaedt et al. [2003] and Fliess and Busquets [2006], who argued that fragmented regulatory frameworks impose excessive costs on SMEs. The internationalization theory suggests that these barriers are transaction costs that SMEs must overcome to succeed in foreign markets. Streamlining regulatory processes and harmonizing trade policies could significantly enhance SME competitiveness, as argued by Njinyah [2017].

Market knowledge gaps, reported by 60% of respondents, indicate that Tanzanian SMEs often lack actionable insights into foreign market conditions, customer preferences, and competitive landscapes. Julien and Ramangalahy [2003] and Appiah et al. [2021] emphasized the critical role of market intelligence in enabling SMEs to make informed strategic decisions. The findings also highlight the need for TPOs to expand digital platforms that provide real-time market insights and offer training programs tailored to specific sectors.

Foreign exchange volatility (50%) further complicates the financial landscape for SMEs, eroding profit margins and increasing uncertainty in international transactions. Hessels and Terjesen [2010] and Kneller and Pisu [2011] highlighted the destabilizing effects of currency fluctuations, particularly for SMEs lacking access to hedging tools. Addressing this challenge requires coordinated efforts to develop forex risk management programs and provide SMEs with financial instruments to mitigate currency risks.

Networking barriers (45%) remain a significant hurdle, reflecting SMEs' limited ability to build relationships with international buyers and distributors. Coviello and Munro [1997] emphasized the importance of networks in facilitating market entry, a view echoed by Chetty and Blankenburg Holm [2000]. Trade promotion organizations, through trade fairs and matchmaking events, can play a crucial role in bridging these gaps and enhancing SMEs' access to global markets. These challenges highlight areas for improvement within TPO service delivery and underscore the need for broader systemic reforms. Addressing these barriers requires a multi-stakeholder approach that integrates policy, institutional, and capacity-building efforts to support SMEs effectively.

These findings provide important theoretical and practical implications. From a theoretical perspective, they validate the RBV by demonstrating how external resources like TPO services contribute to SMEs' competitiveness in international markets. They also support internationalization theory by illustrating the critical role of networks and relationships in reducing market entry costs and risks. Practically, the results underscore the need for targeted interventions to address the identified challenges. Expanding digital platforms to deliver market intelligence and export training, simplifying regulatory compliance processes, and enhancing networking opportunities through trade fairs and matchmaking events are essential steps to support SME growth. Developing financial mechanisms, such as export-oriented credit products and currency hedging tools, can also mitigate financial constraints and currency risks.

This study highlights the significant role of TPO services in enhancing SMEs' export performance while identifying persistent challenges that hinder their internationalization. Addressing these challenges through coordinated efforts among policymakers, TPOs, and SME stakeholders is critical for creating a supportive environment that enables Tanzanian SMEs to thrive in international markets.

CONCLUSIONS

This study investigated the role of TPOs in enhancing the export performance of small and medium-sized enterprises (SMEs) in Dar es Salaam, Tanzania. It examined three key objectives: SMEs' perceptions of TPOs' services, the impact of these services on SMEs' export performance, and the challenges SMEs face in international trade. The findings revealed that, while TPOs' services significantly enhance SMEs' export performance, challenges such as financial constraints, regulatory complexities, and market knowledge gaps persist as critical barriers.

Small and medium-sized enterprises perceive TPOs' services positively, particularly market intelligence, legal assistance, and trade fairs, which were found to contribute to improved export performance. However, the low utilization of foreign exchange facilitation services highlights potential gaps in addressing currency-related challenges. These insights underscore the critical role of TPOs in equipping SMEs with the resources and networks needed to navigate international markets successfully.

Despite these benefits, challenges such as limited financial resources, inadequate market knowledge, and institutional inefficiencies hinder SMEs' ability to leverage TPOs' services fully. Addressing these challenges is essential to ensure that Tanzanian SMEs can maximize their potential in the global market.

RECOMMENDATIONS

The findings of this study highlight the critical role of TPOs in supporting the export performance SMEs while also underscoring persistent challenges that need to be addressed. Several recommendations are proposed to enhance the effectiveness of TPOs and create a more supportive environment for SMEs.

First, there is a need to enhance the accessibility of TPO services by expanding digital platforms that deliver market intelligence, training programs, and export-related resources. These platforms should be tailored to ensure inclusivity, particularly for rural and micro-enterprises that face logistical and informational barriers. Sector-specific interventions are also essential, as they can address the unique needs of industries such as manufacturing, agriculture, and services, enabling targeted support for SMEs in these sectors.

Second, improving financial support mechanisms is crucial for addressing the economic constraints faced by SMEs. Governments and financial institutions should collaborate to develop export-oriented credit products, such as low-interest loans and currency-hedging tools, that cater specifically to the needs of SMEs. Additionally, streamlining the processes for accessing financial assistance, including subsidies and grants, will encourage greater participation from SMEs, particularly those that are newly established or resource-constrained.

Simplifying regulatory compliance is another vital area for intervention. Export procedures need to be streamlined to reduce bureaucratic delays and associated costs. Training workshops on regulatory requirements should equip SMEs with the knowledge and skills required to navigate export processes more efficiently. Establishing a single-window system for export documentation could significantly enhance the ease of business for SME exporters.

Strengthening networking opportunities is equally important, which is why TPOs should increase the frequency and scope of trade fairs, export missions, and matchmaking events to foster connections between SMEs and international buyers or distributors. Additionally, establishing mentorship programs that pair experienced exporters with less experienced SMEs can provide valuable guidance and help SMEs build confidence in international markets.

Building SMEs' capacity is a cornerstone of improving their export performance. This can be achieved by developing training programs focusing on critical areas such as market research, pricing strategies, and customer insights. Collaboration with academic institutions and industry experts can ensure the relevance and quality of these training initiatives. Furthermore, addressing infrastructure and logistics challenges is essential for improving SME export efficiency. Investments in transportation infrastructure, such as road improvements, and developing cost-effective logistics solutions, including cold storage facilities for perishable goods, can significantly reduce the operational challenges for SMEs.

LIMITATIONS OF THE STUDY

While this study provides valuable insights into the role of TPOs in enhancing SMEs' export performance, several limitations should be acknowledged. First, the study focuses exclusively on SMEs in Dar es Salaam, which may not fully capture the diverse experiences and challenges of SMEs in other regions of Tanzania. This geographical limitation could affect the generalizability of the findings. Second, the reliance on cross-sectional data restricts the ability to establish causality between TPOs' services and the SMEs' export performance. While the econometric models provide robust statistical evidence, longitudinal data would be necessary to understand how TPOs' services impact SMEs over time. Third, self-reported data, though useful for capturing perceptions and qualitative insights, is subject to biases such as social desirability and recall errors, which could affect the accuracy of the findings. Addressing these limitations in future studies could provide a more comprehensive understanding of the topic.

POLICY IMPLICATIONS

The findings of this study highlight critical areas for policy intervention to enhance the export performance of Tanzanian SMEs. The following implications focus on systemic reforms and strategic priorities for policymakers:

Policymakers should enhance the operational and financial capacity of TPOs through increased funding, partnerships with international trade agencies, and digital transformation. These improvements will enable TPOs to provide SMEs with better market intelligence, export training, and logistical support.

Simplifying export procedures and harmonizing trade policies with regional and global standards are essential to reducing barriers for SMEs. Introducing single-window systems for export processes and negotiating bilateral trade agreements will streamline operations and improve market access.

Policymakers should collaborate with financial institutions to develop export-specific financial products, such as low-interest loans, export credit guarantees, and tax incentives. These measures would address the financial constraints and encourage SME participation in international trade.

Strategic investments in trade-enabling infrastructure, such as transportation networks, port facilities, and cold storage, would reduce the logistical inefficiencies and improve SMEs' competitiveness in global markets.

Inclusive policies should decentralize TPOs' services to reach underserved regions, focusing on gender and youth participation. Capacity-building programs on export strategies, regulatory compliance, and financial management should be integrated into national SME development plans.

FUTURE RESEARCH DIRECTIONS

Future research should consider expanding the geographical scope to include SMEs from diverse regions in Tanzania, such as Arusha, Mwanza, or Mbeya, to provide a more comprehensive analysis of TPOs' effectiveness nationwide. Additionally, adopting a longitudinal design would allow researchers to assess the dynamic effects of TPOs' interventions on SMEs' export performance over time, offering insights into how sustained support influences growth and resilience.

Further research could also explore the interaction between TPOs' services and specific SME characteristics, such as firm size, sector, or ownership structure. This would help in identifying which types of SMEs benefit most from specific interventions and could inform the design of more targeted support programs. Finally, future studies could utilize qualitative methods, such as case studies or in-depth interviews, to complement quantitative findings and uncover deeper insights into the contextual and cultural factors that influence SMEs' perceptions and utilization of TPOs' services.

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ROLA ORGANIZACJI PROMOCJI HANDLU W PROMOWANIU WYNIKÓW EKSPORTU MAŁYCH I ŚREDNICH PRZEDSIĘBIORSTW

STRESZCZENIE

Cel: Sektor przedsiębiorstw w Tanzanii znacznie poprawił swoje wyniki w ciągu ostatnich trzech dekad, a małe i średnie przedsiębiorstwa (MSP) były głównym motorem wzrostu gospodarczego, zatrudnienia i redukcji ubóstwa. Pomimo tej ważnej roli istnieją różne przeszkody w dostępie do rynków światowych dla MSP tanzańskich, w tym ograniczone wsparcie handlowe, słaby dostęp do rynku i bariery regulacyjne. Celem artykułu jest ustalenie, w jakim stopniu organizacje promocji handlu pomagają w pokonywaniu takich wyzwań i zwiększaniu możliwości eksportowych MSP w Dar es Salaam – centrum gospodarczym i najludniejszym mieście w Tanzanii. **Metody:** Badaniem objęto 400 respondentów, w tym przedstawicieli MSP i interesariuszy handlowych. Do analizy wpływu interwencji organizacji promocji handlu w odniesieniu do informacji rynkowych, usług doradztwa prawnego, ułatwienia wymiany walut, programów zorientowanych na eksport i pomocy dotyczącej procedur eksportowych zastosowano techniki ilościowe, w tym regresję logistyczną i wielokrotną regresję liniową w celu określenia wpływu na sukces eksportowy MSP. **Wyniki:** Empirycznie udowodniono, że istnieje dodatnia i istotna zależność między usługami świadczonymi przez organizacje wspierające handel a wynikami eksportowymi MSP, co podkreśla kluczową rolę dostosowanego wsparcia. **Wnioski:** Priorytety wynikające z tego badania w zakresie ulepszenia polityki obejmują wzmocnienie infrastruktury organizacji wspierających handel w celu uzyskania praktycznych informacji rynkowych, zapewnienie dostępności usług wymiany walut oraz rozszerzenie programów szkoleniowych dotyczących międzynarodowych praktyk handlowych. Zalecenia te mają na celu optymalizację działań w ułatwianiu wejścia MSP na rynki światowe, co przyczyni się do rozwoju zrównoważonego gospodarczego Tanzanii.

Słowa kluczowe: wydajność eksportu, organizacje promocji handlu, programy promocji eksportu, wymiana walut, handel międzynarodowy, MSP, dostęp do rynków zagranicznych

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STATE OF CAREER DEVELOPMENT AND VOCATIONAL EDUCATION FOR WOMEN IN LOW-SKILLED JOBS IN WASTE MANAGEMENT SECTOR – LITERATURE REVIEW

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ABSTRACT

Aim: This study aims to explore the economic theories and current situation regarding vocational education for women in low-skilled jobs in waste management, focusing on the challenges women face in this male-dominated sector. It seeks to address the gender inequalities and barriers that prevent women from advancing in their careers, particularly the impact of stereotypes, biases, and immaturity of qualification standards. **Methods:** The primary research method employed was a literature review, conducted through an analysis of the content of six academic databases, which were searched using relevant keywords. This process resulted in the identification of 48 articles, 30 of which were available in full. These articles were then thoroughly analyzed and categorized into three main themes: 1) applied theories and concepts, 2) stereotypes, career paths, and vocational education, and 3) literature relating to the selected region (Uzbekistan and Tajikistan). **Results:** The findings highlight significant challenges and gender inequalities faced by women in waste management and adjacent sectors. It was found that the lack of gender-inclusive qualification standards and systemic biases lock women under a "glass ceiling," limiting their career advancement. The review also revealed a gap in research on the specific skills and knowledge women need to succeed in these fields, especially in regions like Uzbekistan and Tajikistan, where waste management systems are still developing. **Conclusions:** The results highlight the importance of developing training programs that address gender-specific needs and tackle the gender gaps in qualification standards. They also emphasize the necessity of implementing systemic changes to improve working conditions and expand leadership opportunities for women in the waste management sector. The study concludes that further research is required to gain a deeper understanding of the gender inclusivity of national qualification standards, particularly in industries such as waste management.

Key words: waste management, circular economy, women inclusivity, vocational training, gender equality

JEL codes: D63, O18, O20

INTRODUCTION

The organization of waste management systems is an important block of the economy to avoid man-made environmental disasters [Amoah et al. 2023]. The sector is expanding worldwide toward building a circular approach to economic development. It needs to be mentioned that human capital plays an important role and requires attention not only from scientific but also from industrial and policy-making

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perspectives. The quality of the workforce in the waste management sector requires professional services and technologies. The sector needs professionals from several disciplines, such as engineering and social and environmental protection, who are properly prepared to serve the quality of the services the system offers to the population.

The role of women in advancing the waste management sector is attested through several studies [Asteria et al. 2020, Bhakta et al. 2022]. Women are equal representatives of environmental protection to men [Syauqi et al. 2024]. However, being gender divided, the sector still maintains notions like "men's work" and "women's work" [Foster et al. 2012, Amoah et al. 2023]. Men occupy more leadership positions and have decision-making power, hence it is their interests that are represented [Amoah et al. 2023]. This is limiting the potential of female workers in the sector. This is also the case for other male-dominant industries, such as construction, energy, and mining [Bhakta et al. 2022, Amoah et al. 2023, OSCE 2024, Thelma and Ngulube 2024]. Several studies show that most employed women (in the waste and construction sectors) who are performing low-skilled jobs hold a junior high school education level [Sun et al. 2023, Husam et al. 2024]. Education and technical knowledge are usually prerequisites to occupying leadership positions [Amoah et al. 2023]. In this context, it is important to mention the research of the 2023 Nobel laureate in economics, Professor Claudia Goldin. Professor Goldin's study found that the gender pay gap has evolved over time and is closely linked to women's life choices, particularly around family and caregiving responsibilities. She highlighted that the gap is not just a result of direct discrimination but also due to structural factors like differences in career paths and time spent in the workforce. Women often experience wage penalties after taking career breaks for childbirth or caregiving, which can accumulate over time [Goldin 1990]. Goldin's research emphasized the importance of flexibility in the workplace, noting that careers with more flexible hours or those that offer part-time work options are more attractive to women, particularly when balancing work and family responsibilities. She found that many women's career paths were shaped by their ability to negotiate work conditions that accommodate caregiving rather than by a lack of ambition or ability [Goldin 2006]. Goldin's studies showed that while men often experience a "marriage premium" (higher wages after marriage), women face a "motherhood penalty," where their earnings and career advancement are negatively impacted by their roles as mothers. Over time, Goldin tracked changes in the labor market and women's increasing participation in higher education and the workforce [Goldin 2014].

Thelwall [2019] states that among the domains, the proportion of female authors in scientific publications published in the USA from 1996 to 2018, one of the lowest is waste management, among other environmental sciences specialisms [Thelwall 2019]. It also sheds light on the state of gender parity in the education and research sectors in waste management disciplines.

Studies show that the waste management sector is gender divided into many disciplines, such as research, education, and the workforce [Thelwall 2019, Amoah et al. 2023]. It is important to develop the sector through a gender lens and create equal opportunities for male and female workers. The role of education in the role of women in waste management is undeniable [Asteria et al. 2020]. In the waste sector, there is a correlation between gender and job satisfaction, as well as education and job satisfaction [Foster et al. 2012, Misra and Tewari 2022, Surchat et al. 2023]. Therefore, professional education must be gender-responsive [Foster et al. 2012, Mehdi et al. 2021, Berk 2022, Amoah et al. 2023, Sun et al. 2023].

The requirements for people employed in the waste sector, which historically emerged from the profession of "public cleansers" (for instance, in Great Britain in the 1890s) [Townend 1999, Misra and Tewari 2022], have grown over the next century to be a bachelor of science in engineering [Townend 1999]. In recent decades, the requirements for performing skilled jobs have shifted toward professional certifications, similar to what transpired in the IT industry in the 20th century. The time dedication has shortened for being ready to perform a skilled task in the job market. The distance learning has removed the geographic borders of receiving educational services [Huang and Wang 2011, Wannagatesiri et al. 2015].

The demand for vocational and technical training has increased, as it prepares students for the labor market by equipping them with technical skills and competences [Berk 2022, Amoah et al. 2023]. For instance, the practice in the United Kingdom shows that the National Vocational Qualifications in waste management can be divided into skills-based stages adaptable to the needs of waste professionals while still keeping the essential requirements for the performance of a professional qualification. The employees in the waste sector can prove their qualification through evaluations from foundation skills to chartered professional and senior management occupations [Townend 1999]. These personal portfolios of evidence are relevant for proving the qualification, which is key for employability [Townend 1999, Rainbird 2000, Cort et al. 2018].

GENDER INEQUALITY PROBLEM

There are cultural expectations in society based on sex assigned at birth [Husam et al. 2024], and women are often excluded from leadership roles in waste management due to stereotypes and unconscious biases. They portray them as less competent or authoritative compared to their male colleagues [Thelma and Ngulube 2024]. The study in Ghana reports that professional staff and managers in district government units responsible for the environment and sanitation were occupied by men, while clerical duties were done by women [Amoah et al. 2023]. This study also states that female solid waste workers were denied access to garbage tricycle operation training, which is essential for waste collection and transportation, because of the belief that it demands a substantial amount of physical strength. Positions like janitors are also considered as male job. The study further states that one time, when a vacant place opened for a position as a janitor, one woman showed courage to apply and was hired [Amoah et al. 2023]. Women have to show an interest in and the courage to advance their career in this male-dominated sector.

Another study held in Tanzania states that driving trucks and trailers is almost always considered a male job in the waste sector, while in waste entities, the revenue collection is allocated to women without estimates of the personal qualities of candidates [Foster et al. 2012]. However, according to a study in Vietnam, there is typically no distinction between male and female employees in waste management when it comes to access to bicycles or tricycles [Amoah et al. 2023]. A study from another male-dominated sector, mining, states that the tools like pickaxes and hammers were exclusively for men, while women were not expected to use them due to such perceptions [Ofosu et al. 2024]. This study also quotes interviews with female workers in the sector. Female respondents think that the main activities related to entrepreneurship, operations and possibilities to scale the business are available only to men, while being unaware that laws and regulations are gender-blind in terms of doing business or the use of technology [Ofosu et al. 2024]. Women are provided fewer opportunities for professional trainings due to an institutional pattern of excluding certain groups, which affects the kinds of responsibilities female and male workers get in the waste management system.

Having no data on the share of women in the waste sector in Central Asia, this research uses references from studies from other similar male-dominated sectors and scientific studies conducted in other regions. The energy sector in Central Asia also has limited female representation, being 10% in Tajikistan and 12% in Uzbekistan. The average for Central Asia is 16%, with the highest rate in Kazakhstan, at 25% [OSCE 2024]. In Uzbekistan, restrictions on women driving heavy vehicles and buses were officially removed in February 2024.

In the waste sector, occupations available for low--skilled women are usually informal, with no stable job or salary [Surchat et al. 2023]. Studies held across different countries show that women working in the collection and sorting of waste have entered their job via their male relatives, i.e. they chose their job by starting to help their husbands or sons [Bhakta et al. 2022, Misra and Tewari 2022, Derhgawen et al. 2024]. A study held in one of the landfills in Delhi in India showed that women occupy the lowest ranked jobs, like waste pickers, while their husbands are occupied the higher positions, like door-to-door collectors with access to thelas (official registered carts) [Misra and Tewari 2022].When composting entities were studied in Rwanda, it was found that the occupations with the highest monthly salaries were occupied by men (e.g., guards, technicians, managers) and the lowest paid jobs for daily payments, like cassava peeling, were female jobs [Surchat et al. 2023]. Female workers in the informal waste sector tend to have more difficulties entering the formal sector because of the lack of a qualification, skills and funds [Foster et al. 2012]. A study from India quotes a woman, a waste picker, who says that nobody took care of her education, while she sees that education can help her children to not become waste pickers [Derhgawen et al. 2024].

Several studies show the need for education and training directed at changing attitudes and stereotypes to empower women in the waste sector [Foster et al. 2012, Amoah et al. 2023]. Yamoah and Kaba [2024] have studied the gender opportunity gap for female cocoa farmers engaged in cocoa-waste management. Mixed gender training led to an improvement in the working relations between men and women, resulting in women being an equal partner in discussions related to business [Yamoah and Kaba 2024].

Being differently interpreted, many scholars agree with the notion that empowering women is the way to achieve gender equality, i.e. having control over acting freely, believing in one's own capabilities and the right to choose [Foster et al. 2012, Ebrahimi et al. 2022]. Empowering women in the waste sector requires a set of proven techniques, such as mentorship, sponsorship, and leadership development programs, to help women to gain the relevant skills to free themselves from stereotypes and biases [Raines et al. 2024, Thelma and Ngulube 2024]. This, in turn, leads to building confidence in women through a sense of contributing to the sector [Foster et al. 2012, Asteria et al. 2020, Bhakta et al. 2022].

At the same time, professional education in the waste management sector needs a more tailored approach. The problem exists across the globe within the same context. For instance, the job market in waste-related occupations is generalized to other sectors [Townend 1999, Davis 2012]. Therefore, clearly defined job functions and standards for qualification completion are needed [Davis 2012].

Several scholars also state that the transition from the informal to the formal waste sector ignores opportunities for female workers [Foster et al. 2012, Surchat et al. 2023]. Rainbird [2000] says that once occupied as an unskilled worker, it might be difficult to change one sort of work to another within the entity. As workers are assessed based on the jobs they perform, some skills required for career advancement are not evaluated [Rainbird 2000]. Evidence of such skills in the form of vocational training is needed. Vocational training for equipping workers with the necessary skills could be helpful in stepping into the entrepreneurship role as well. A study conducted in the USA in the middle of the 20th century proved that a college education presented few or no obstacles for running a small business, while the lack of a college education was a weak point for larger businessmen [Lewis 1960].

There are studies about the role of women as users of household waste, but the role of women in their occupations in the waste sector and the paths available in this male-dominated sector have not yet been studied well. Furthermore, considering the immaturity of qualification standards and career development pathways in waste management, this research brings attention to gender-responsive education; the missing knowledge and skills needed for women workers in low-skilled jobs in the waste sector to plan their careers. The lack of relevant frameworks locks women under the "glass ceiling," and this is true even from the lowest qualification job levels. It prevents talented human resources from being equally represented and contributing to the sector. In the current situation, women need structured support in acquiring the relevant skills to implement in practice, and in proving them formally through qualification standards. Therefore, we need evidence from previous studies conducted in the waste and adjacent sectors with the prevailing male dominance regarding the needs of women employees to advance their careers.

AIMS AND METHODS

General assumptions

The primary objective of this study is to source and map the previously conducted scientific research worldwide on the theories, current state of prospects, and vocational education for women in low-skilled jobs to advance their careers.

The above primary objective is structured into secondary objectives, as follows:

1. To source theories and concepts that have been studied related to the career prospects and vocational education for women in waste management.
2. To map the findings of previously conducted scientific research about the state of prospects and vocational education for women performing low-skilled jobs in the waste and adjacent sectors.
3. To identify relevant literature on waste management in Central Asia, Uzbekistan and Tajikistan as case studies.
4. To provide recommendations for academia, industry and policymakers on engaging women in the waste management sector.

In order to conduct this research, a literature search was performed in the EBSCO, Elsevier, Web of Science, Springer Nature, Taylor & Francis and Scopus databases with relevant keywords (Table 1). Based on this, 48 articles were picked for literature review among 32,176 sourced. Among them, 30 were available and used based on their full access.

The keyword searches "Vocational Education and Training (VET) System AND Uzbekistan AND Tajikistan AND Waste management" and "Vocational Education and Training (VET) System AND Tajikistan AND Waste management" did not yield any publications.

Theories and concepts about career prospects and vocational education for women employed in the waste management sector

Scholars underline the human capital theory, where wage and education have a relationship, where one's investment in education returns with corresponding remuneration [Rainbird 2000, Cort et al. 2018]. Hence, a person will invest in their education if it ensures an increase in their pay scale. In this regard, the International Labour Organization (ILO) uses the term "decent work," which is defined as productive work for women and men in conditions of freedom, equity, security and human dignity [ILO 2012, Surchat et al. 2023].

Loosemore et al. [2003] and Husam et al. [2024] have studied the concept of gender inclusivity in construction,

Table 1. Keywords, sources and selected articles

Keyword	unskilled workers AND education OR training AND waste management AND women [text] Waste management AND Career opportunities AND Gender Inequality AND Vocational education Vocational Education and Training (VET) System AND Uzbekistan AND Waste management Vocational Education and Training (VET) System AND Tajikistan AND Waste management
Search period	1931–2024
Search database	• EBSCO • Elsevier • Web of Science • Springer Nature • Taylor & Francis • Scopus
Search field	all, abstract, text
Search results	32,176
Picked	48
Full access available	30

Source: authors' work.

another male-dominated industry. The concept of gender inclusion was connected to workplace diversity. Thelma and Ngulube [2024] see diversity as things that make a person unique based on that person's background, personality, life experiences and beliefs.

Another concept that has been proposed is the paths via which resources are shared between women and men. The access to and control over resources, where access refers to the right to use, and control indicates the right to decision-making [Amoah et al. 2023].

Thelma and Ngulube [2024] bring several concepts up for discussion such as the "glass ceiling," as invisible barriers for women to advance in leadership positions. Another is the labyrinth metaphor, which describes the complicated paths for women to build their career due to societal and organizational influences. The social identity theory describes how gender stereotypes and biases impact perceptions and behavior in terms of women leaders [Thelma and Ngulube 2024]. It has been explained through the findings that the lack of female managers in senior roles creates a stereotype that women are less competent leaders, therefore fewer are chosen for these positions [Thelma and Ngulube 2024].

The concept of intersectionality has been discussed by Ofosu et al. [2024] and Thelma and Ngulube [2024], where different dimensions of social identity are challenged in interconnected networks and power structures. A study by Ofosu et al. [2024] undermines that the general stereotypes associated with women in society are translated into the mining sector, and preventing women from using their opportunities even though the legal system does not undermine gender differences [Ofosu et al. 2024]. Women's rights in sanitation with the connection to intersectionality have been explained by Bhakta et al. [2022] using the example where female waste workers develop particular health issues due to a lack of toilets in waste collection points and landfills [Bhakta et al. 2022].

In this research, definitions of the terms "low-skilled" and "skilled workers" are also sourced. In terms of higher education and vocational education, a skilled worker is a person who has acquired a nationally recognized university qualification [Cort et al. 2018]. Low-skilled is defined as someone who has not completed a qualification beyond basic schooling or who has only completed a short vocational qualification [Cort et al. 2018]. However, lifelong learning undermines the concept that skills are gained through non-formal and informal learning, making it difficult to draw a clear distinction based solely on formal qualifications like certificates and diplomas [Cort et al. 2018].

The classification of workers as low-skilled frequently assumes they lack skills because of social and/or psychological issues, suggesting that addressing these perceived shortcomings through education is the key to improvement [Cort et al. 2018]. Skilled workers are active and reflective, and able to assess past decisions and their consequences, enabling them to adapt to changes in the labor market by responding flexibly to new workplace demands [Cort et al. 2018].

Mapping previous studies on the state of prospects and vocational education for women performing low-skilled jobs in waste and adjacent sectors

Bias and stereotypes

Yamoah and Kaba [2024] conducted trainings for 20 female and four male selected respondents on organic composting and business development [Yamoah and Kaba 2024]. Pre-training and post--training interviews were conducted. The study showed that the mixed-gender training yielded an improvement in the working relationships of women with their male counterparts in the area. Men were not culturally used to talking about business with female cocoa farmers. The selected male participants had communicated the training to other male colleagues, which helped to improve the working relations with other women [Yamoah and Kaba 2024].

A study by Amoah et al. [2023] was conducted in two communal waste collection sites, where they observed the behavior and patterns of waste employees, and also the local population in terms of gender duties in handling waste. Women were refused enrolment in garbage tricycle training programs with the rationale that driving such tricycles requires physical strength. The research into social relations in rural solid waste management showed that while being exploited at the operational level in waste-related tasks, women have little power over the discussions on issues or making final decisions [Amoah et al. 2023].

Husam et al. [2024] conducted a survey with 29 gender-inclusion attributes among construction workers. The study showed that the attributes like "Commitment from top management," "Inclusion of women in top management" and "Workplace health and safety" are indicated as the most important among female and transgender respondents [Husam et al. 2024].

The model proposed by Ofosu et al. [2024] suggests that women working in artisanal and small-scale mining face issues based on their identity (e.g. gender, class, ethnicity). They are treated as sexual objects, are poor and are considered expendable. The authors pay attention to the fact that it is not just the existence of these overlapping identities that causes chronic inequality for women in mining; it is how these identities interact within the existing power structures of the mining industry. These power dynamics create the conditions for the unfair and difficult experiences that women miners face [Ofosu et al. 2024].

Career paths and barriers

Misra and Tewari [2022] have conducted research in Barpeta and slums in Lucknow in India through semi-structured interviews. The research presented a gendered perspective on attempts of women waste pickers in waste management to work and earn. The study states that the majority of waste pickers are women and rely entirely on the waste sector for their income. The women state that by challenging the norms, they become visible, and being visible makes them prone to harassment as well as physical and sexual abuse [Misra and Tewari 2022].

A study by Surchat et al. [2023] was dedicated to testing the hypothesis of whether occupations in the circular bioeconomy have deficiencies in "decent work" when it comes to the topics of gender and social security in Rwanda. To assess the decent work conditions, the researchers examined how men and women were distributed within the studied site. Horizontal segregation meant that men and women work in different job types. Vertical segregation meant that men and women hold different levels of responsibility. In the six companies studied, women's roles were often limited to sorting, cleaning, and feeding the black soldier fly larvae. Men's roles were more diverse, including sorting, operating machinery, brick-making, technical work, security, mushroom cultivation, and cassava processing [Surchat et al. 2023].

Another study, conducted in Tanzania and Zambia by Foster et al. [2012], shows that organizations solely comprised of women have offered a path for women to develop leadership skills and challenge societal expectations about women's roles in waste management. In contrast, other organizations tend to give women lower-level positions and roles [Foster et al. 2012].

The objective of the research by Thelma and Ngulube [2024] was to list the various obstacles that women face in leadership roles in Zambia, to examine the implicitness of these barriers. Sixty-one female respondents from leadership roles and aspiring to reach those roles were asked to rank the obstacles they face. Among those mentioned were double-standards and gendered expectations, a lack of role models, micro aggression, and exclusionary behaviors [Thelma and Ngulube 2024].

The book "Human resource management in construction projects" by Loosemore et al. [2003] brings attention to the family-friendly working conditions and paths that put women into minority groups while building careers in male-dominated sectors, like construction. The authors suggest creating family-friendly career paths for women in workplaces [Loosemore et al. 2003].

Vocational education

The study by Wannagatesiri et al. [2015] identified the prospects of the vocational training system for dropout students and for those who want to shift to another occupation or get a second job [Wannagatesiri et al. 2015]. They surveyed local administrative organizations on the present condition of skill upgrading and vocational retraining at the provincial skill development centers. The research showed that the demand for skills is the leading reason for people to invest in their education. Also, short-term training of 12–18 hours does not yield any new skill development or increase in earnings, while vocational training with a duration of 4–6 months provides better opportunities for students [Wannagatesiri et al. 2015].

Rainbird [2000] states that once occupied as an unskilled worker, it might be impossible to move from one type of job to another within the organization [Rainbird 2000].

The study by Syauqi et al. [2024] was conducted in an integrated waste treatment facility in Indonesia. Among 54 women of the workers of the facility, 85% were sorters, and 56% of the total had a junior high school education. The study also found that women had a role in facilitating the local values toward a circular economy.

Asteria et al. [2020] conducted a survey to assess the pro-environmental education and involvement of women in waste management in Indonesia. The research had two independent variables: the score of the opportunity to access higher education, and the score of the opportunity to be financially literate. Using a logistic regression model, the authors found that the possibilities available for accessing higher education positively impacted the likelihood of women enrolling in waste-handling trainings [Asteria et al. 2020].

Ebrahimi et al. [2022] studied the relationship between vocational education and women's empowerment, which was conducted in Iran in agricultural production, including a reduction of agricultural waste. The participants of the classes were surveyed to identify the outcome of these classes on their empowerment. Among the most impactful attributes, there were "having savings," "ability to guide others" and "respect yourself/self-esteem" [Ebrahimi et al. 2022].

State on the art of literature on waste management in Central Asia

The literature search for scientific articles on vocational education and training in waste management in Uzbekistan and Tajikistan did not return any publications. This shows a need to conduct research in these countries to collect primary data to study the state of gender questions among workers occupied in the waste sector.

CONCLUSIONS AND RECOMMENDATIONS

The reviewed studies collectively highlight the significant challenges and gender inequalities faced by women in waste and adjacent male-dominated sectors, emphasizing the need for systemic changes to improve their working conditions and opportunities for leadership.

The studies emphasize the need for systemic changes to improve working conditions and create better leadership opportunities for women. However, there is still a major gap in understanding the specific skills and knowledge women need to succeed in these sectors. While research has highlighted the biases and barriers women encounter, fewer studies have focused on what women need to thrive in these male-dominated fields. This creates a clear need for research on national qualification standards and the skill frameworks in industries like sanitary cleaning, specifically looking at gender inclusivity. Moreover, there are open questions about how to ensure that women are not just included, but are also empowered to excel in these sectors. One major gap is the lack of studies on vocational education and training in waste management in countries such as Uzbekistan and Tajikistan, where waste management systems are still developing. These regions present a valuable opportunity to gather primary data and investigate gender issues within the workforce. Conducting research in these countries is crucial to understanding the unique challenges women face, and to shaping policies that promote gender equality and economic empowerment in the industry.

In conclusion, while we know a lot about the barriers women encounter in waste management, further research is essential to pinpoint the skills required, develop training programs that are responsive to gender needs, and address gender gaps in qualification standards. This research is vital to creating a more inclusive, fair, and empowering environment for women in the waste management sector and beyond.

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ROZWÓJ KARIERY I KSZTAŁCENIA ZAWODOWEGO KOBIET NA STANOWISKACH NIEWYMAGAJĄCYCH WYSOKICH KWALIFIKACJI W SEKTORZE GOSPODAROWANIA ODPADAMI – PRZEGLĄD LITERATURY

STRESZCZENIE

Cel: Celem badania jest analiza teorii ekonomicznych oraz aktualnej sytuacji dotyczącej edukacji zawodowej kobiet w niskokwalifikowanych zawodach w sektorze gospodarowania odpadami, ze szczególnym uwzględnieniem wyzwań, przed którymi stoją kobiety w tym zdominowanym przez mężczyzn obszarze. Badanie ma również na celu zidentyfikowanie problemów związanych z nierównościami płci oraz barierami, które utrudniają kobietom awans zawodowy, zwłaszcza w kontekście wpływu stereotypów, uprzedzeń i niedoskonałości standardów kwalifikacyjnych. **Metody:** Główną metodą badawczą był przegląd literatury, który przeprowadzono na podstawie analizy zawartości sześciu baz danych naukowych, przeszukanych za pomocą odpowiednich słów kluczowych. Dzięki temu zidentyfikowano 48 artykułów, z których 30 było dostępnych w pełnej wersji. Artykuły te zostały następnie szczegółowo przeanalizowane i uporządkowane w trzech głównych kategoriach: 1) zastosowane teorie i koncepcje, 2) stereotypy, ścieżki kariery i edukacja zawodowa, 3) literatura dotycząca wybranego regionu (Uzbekistan i Tadżykistan). **Wyniki:** Istnieją poważne wyzwania w zakresie nierówności płci, z którymi muszą zmagać się kobiety w sektorze zarządzania odpadami oraz w pokrewnych branżach. W badaniu zidentyfikowano brak standardów kwalifikacyjnych uwzględniających płeć oraz obecność systemowych uprzedzeń, które ograniczają kobietom szanse na awans i utrzymują je pod tzw. szklanym sufitem. Przegląd literatury ujawnił również lukę w badaniach dotyczących konkretnych umiejętności i wiedzy, które kobiety muszą posiadać, by odnosić sukcesy w tych branżach, szczególnie w takich regionach jak Uzbekistan i Tadżykistan, gdzie systemy gospodarowania odpadami są wciąż w fazie rozwoju. **Wnioski:** Empirycznie udowodniono konieczność tworzenia programów szkoleniowych, które będą odpowiadać na potrzeby związane z płcią oraz wyeliminują zjawisko stereotypizacji płci w standardach kwalifikacyjnych. Według wyników badań istnieje konieczność wprowadzenia zmian systemowych, które poprawią warunki pracy i stworzą większe możliwości awansu dla kobiet w sektorze gospodarowania odpadami. Przeprowadzone badanie unaoczniło potrzebę dalszych analiz w celu lepszego zrozumienia inkluzyjności płciowej krajowych standardów kwalifikacyjnych, szczególnie w kontekście takich branż jak zarządzanie odpadami.

Słowa kluczowe: gospodarka odpadami, gospodarka o obiegu zamkniętym, integracja kobiet, szkolenia zawodowe, równość płci

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