

Research Article

EMPOWERING RURAL WOMEN: A MULTIFACETED EXPLORATION OF SELF-EMPLOYMENT, DECISION-MAKING, AND SOCIOECONOMIC STATUS

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ABSTRACT

The progression of any given society is contingent upon the working abilities of the constituents. Societal norms that breed passivity in women must consequently be challenged to harness more domestic participation from certain untapped demographics. Empowering women is process where women confront the existing dictates of society and culture and enhance their skills, knowledge, personality and their status not only in the family but also the society. Entrepreneurship on a small scale is normally the key to women who cannot pursue jobs due to the reasons. (Upadhye & Madan, 2012) In this study, both working and non-working women constitute the sample and some of the factors used to measure empowerment are autonomy in decision making, support from family, willingness to work, and education. This study is focused on providing women in villages with employment options and provide suggestions and probable solutions (setting up of self-help groups, providing formal, vocational training to women, methods of marketing) to the problems they face in starting their businesses. It endorses women's ability to realize their dreams, cherish their rights and develop their capabilities while simultaneously reducing household poverty. Creating an entrepreneurial environment that is supportive to the growth and economic development of women will undoubtedly result in progress for women and the country as a whole.

Keywords: Women Empowerment, Women Entrepreneurship, Rural Entrepreneurship, Entrepreneurial Environment.

INTRODUCTION

The progression of any society hinges on the productive competences of its affiliates. Societal norms that spread inactiveness among women must be actively challenged to tap into the underutilized potential within these demographics. Empowering women involves confronting societal and cultural constraints and enhancing their skills, knowledge, personalities, and status both within the family and in the broader society. Entrepreneurship, particularly on a small scale, emerges as a viable solution for women who are unable to pursue traditional employment due to these constraints (Upadhye & Madan, 2012).

Empowerment of women in the rural regions is studied by considering both working and non-working women. Women empowerment utilises various factors to measure empowerment, including autonomy in decision-making, family support, willingness to work, and education. (Maiorano *et al.*, 2021; Muluneh *et al.*, 2021) The focus is on providing women in village settings with viable employment options, offering suggestions and potential solutions to the challenges they face in starting their own businesses. These solutions include the formation of self-help groups, provision of formal and vocational training, and effective marketing strategies. By enabling women to realize their dreams, assert their rights, and develop their capabilities, the study aims to reduce household poverty and foster an entrepreneurial environment conducive to women's economic development.

THEORETICAL CONCEPTS AND FRAMEWORK

Empowerment –Conceptual Framework

Female empowerment is evaluated by a woman's ability to make household decisions, relative to the capability of men in the household making the decisions. Economists study whether variables such as education, asset-ownership and other factors are correlated with high female empowerment. Empowerment itself has been measured by a woman's relative physical mobility, economic security, decision-making ability, freedom from domestic violence, and political awareness and participation. (Bala & Gupta, 2022; Dandona, 2015)

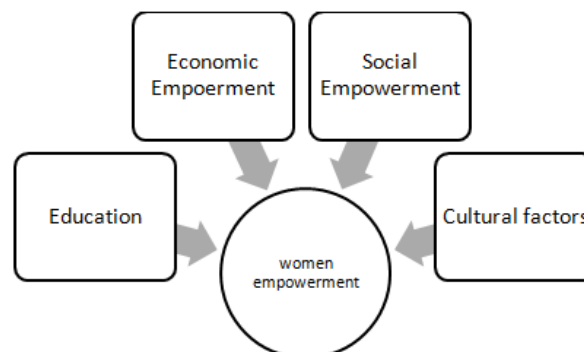


Figure 1 Conceptual Framework

Empowerment of Women

Women empowerment is very essential for the economic development of society. Empowerment means that individuals acquire the power to think and act freely, exercises choice and fulfill their potential as full and equal members of society.

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As per the United National Development Fund For women (UNIFEM), the term women empowerment means:(United Nation Women Entrepreneur, n.d.) Gaining knowledge and understanding of gender relations and the potential for change in these relations.

- Acquiring a sense of worth, the conviction that one has the power to bring about desired changes, and the right to be in charge of one's life.
- Gaining the capacity to make decisions increases one's leverage in negotiations.
- Acquiring the capacity to plan and direct social change in
- order to establish a more just social and economic system on a national and international scale.

In this meaning, empowerment refers to a concern for genuine social influence, political authority, and legal rights as well as a psychological sense of personal control or influence. It is a multi-level construct that refers to people, groups, and communities. It is a global, continuing process with a local focus that involves group engagement, compassion, critical thought, and mutual respect in order to give those who do not have an equal share of valuable resources better access to and control over them. (*United Nation Women Entrepreneur, n.d.*)

Social Empowerment of Women

Under the social empowerment of women steps needs to be taken to improve the health status of women, reduce maternal mortality especially in the areas which do not have good medical facilities. (Women Empowerment : A Challenge of 21st century)

Education and Women Empowerment

Education is a potent weapon for transforming society. As a result, women's education needs to get special attention. In the educational system, more women must have access to education. (Durrak *et al.*, 2024) Developing gender sensitivity is necessary. The dropout rate of girls must be monitored, and corrective action must be done to reduce the rate. (Women Empowerment : A Challenge of 21st Century)

Women empowerment is considered significant

- Women will be treated with the respect they deserve.
- The income women earn may be useful to support their families either as basic or additional income.
- Empowering women helps build their status in the society.
- They can help train other women and help them start up their own businesses.
- They contribute to the growth of the nation's economy.
- Having their own jobs instills in them a sense of self-respect.

Economic development

According to research conducted by the World Bank, when women earn they invest about 90% of their income back into their families and communities. In addition, what can be inferred from their research is that the beneficiaries of employed women are stronger families and communities. In addition, it has also been found that greater the economic contribution of women in the economy the faster the reduction in poverty levels. (Yoo, 2014)

Cooperative Societies

A co-operative society is an independent group of people who have come together voluntarily to work for the same economic, social, and

cultural goals through a jointly owned and democratically run business.

Self Help Groups (SHG)

Self-help groups are known as mutual help, mutual aid or support groups. It consists of a group of people who provide mutual support for each other. In a self-help group, members share a common problem such as financing. Mutual goal here is to help each other to deal with problems usually related to financing. Members usually form groups consisting of people who share common interests. Usually, an amount is pooled in, which may be the savings of the group members and once a desired amount of capital is achieved, the amount is then lent usually within the group members itself. This system is very popular in India and Southeast Asia.

Micro finance

A wide range of financial services marketed for low-income consumers, especially women, are referred to as microfinance. Microfinance products typically have smaller loan amounts than traditional financial services since MFI consumers typically have lower incomes and less access to other financial services. Loans, savings, insurance, and remittances are some of these services. Microloans are provided for a variety of reasons, most typically for the growth of microenterprises. The variety of goods and services available is a reflection of the fact that people's, households', and businesses' financial needs can change dramatically over time, particularly for those who live in poverty. (Microfinance)

LITERATURE REVIEW

Women empowerment is the strengthening of economic, political, social, educational, influence of women. The majority of Women worldwide rely on the informal modes of work for an income. However, if women are empowered to do more the economic growth of the country could be stupendous. For a country to be an economic giant it is essential that the nation's workforce consist of both men and women. Sultanate of Oman has rich Culture and Heritage, due to its geographical diversity which consists of various segments such as the Bedouins, Urban, Costal and Mountainous. This diversity has contributed immensely to the variety of Crafts in Oman.(*Welcome to Destination Oman, n.d.*)

Sultanate of Oman is known for its Craft Industry as the Crafts of the country, are unique and distinguishable. The craft industry in Oman relies on the local resources like palm trees, hair, skin and wool of sheep, camels and goats for its craft products. Both Omani Men and Women have been involved in making these products. Women play a big role in Oman's economy. ("Women Play Major Role in Oman's Development," 2020) Omani Men are usually involved in craft making like Khanjar, Mansul, Omani Halwa, Rose water, Perfumes. Whereas, the Omani Women involve themselves in crafts related to Knitting, Basket weaving, Jewellery, Catering and so on.

Being a Craft rich country, Sultanate of Oman has always upheld its culture and heritage and has always supported the growth of its Craft Industries. The Government of Sultanate of Oman has set up Public Authority for Crafts Industry (PACI) to support the development of Omani Crafts and also provide a means of income for some Omani families.(*Welcome to Destination Oman, n.d.*)

HM Sultan Qaboos Bin Said was considered, the driving force behind empowering women and Since educating people is considered as the best asset for economic growth of the County, the Government of Sultanate of Oman is fully supporting the idea and access of Women

to Educational facilities in the Country and encouraging them to compete equally with Men.

In an event 'Omani Women: Indicators of Economic and Knowledge Empowerment Within Oman Vision 2040', The Minister of Social Development, Dr. Laila bint Ahmed Al Najjar, claimed that His Majesty Sultan Haitham bin Tarik's reinvigorated renaissance has resulted in Omani women receiving royal care. Up till the end of December 2021, Omani women made up 49.6% of the Sultanate's overall population.. (ONA, 2022)

According to an article, the company Coca cola launched a women empowerment scheme, 5 by 20 by which they empower women in India, china, South Africa, Mexico, Haiti, Costa Rica, Egypt, Kenya, Nigeria, Thailand, Philippines economically. The company collaborates with local NGO's to provide women with access to business skills training, loans and other financial services. The program focuses on women as producers, distributors, suppliers, retailers, recyclers and artisans. In the month of March in 2013, a 100-million-dollar joint initiative with the IFC to provide financing and business skills training to SME's run by women was started. (company, 2013)

Research paper "Study of Social Entrepreneurship Amongst Youth in Oman" indicates that the readiness and commitment to solve a social issue are the first steps in starting a social company. Goals and attitudes toward social entrepreneurship are shaped by a vision for a better society. The capacity to propose novel ideas has always been regarded as a crucial element in forming an entrepreneurial attitude.(Kulkarni, Varshney , & Al Amri, 2022)

According to a report published in the Saudi gazette, the Kuwaiti ministry of social affairs and labor along with the UN development programme is sponsoring a project to empower the Kuwaiti women. The ministry of social affairs put in place the very first incubator for small sized enterprises as a component of women's economic empowerment. (Saudi Gazette, 2012)

The Art of Living foundation has set up vocational training programs for the women of Iraq help them set up their own enterprises and contribute to the reconstruction of their country's economy. The training provides them with skills relating to taking measurements, cutting patterns, stitch clothing, embroidery. The programs help them profit from the products they produce, apply marketing and management skills they learn during their training to their training to actual business situations. In addition, this program also equips these women with basic computer skills.(Empowering Women, n.d.)

According to an Article, "Women Empowerment through Microfinance", indicates that, according to a survey conducted by Sixty Micro Finance Institutions, it was found that they contribute significantly to women empowerment in the country. Micro finance is hence considered as a Strategy to eliminate poverty and as a contributor to economic empowerment of women. A few Micro Finance Institutions that are self-sufficient as well as contribute to empowerment include Working Women's Forum (WWF) in India, ADOPEM in Dominican Republic and OMB in the Philippines. Women clients of these Micro Financing Institutions have experienced a better status and gender relations at home, their earnings have contributed to them, earning greater respect within their communities. Micro financing programme provide business training, guidance in balancing family and work, guiding women on aspects related to decision making. (H.Lalnunmawia)

According to the paper "A Structural Equation Modelling Analysis of Gamification's Impact on Purchase Intention" the use of game-like elements in non-gaming contexts, can be a powerful tool in influencing behavior and decision-making. In the context of women's empowerment through informal self-employment, gamification strategies can boost engagement with entrepreneurial training programs, motivate skill development, and increase the adoption of self-employment opportunities. Gamification elements might impact women's intents to undertake opportunities in informal sectors, contributing in new insights into strategies for refining the economic empowerment of women. (Varshney, Kulkarni, & Velasco, 2024)

According to an Article, "Rural Women's Empowerment through self-income generating activities: A study on NGOs Credit Programs in Bangladesh", published in the Journal of Global Citizenship and Equity Education, indicates that empowering women in developing countries will result in democratization in terms of their rights and opportunities as well as reduction in poverty levels. This article indicates that self-income generating activities are useful to contribute to empower rural women in Bangladesh. (Rafiqul, 2011)

As indicated by the Research Paper titled, "Women Empowerment in Oman: A study based on Women Empowerment Index", published in the Far East Journal of Psychology and Business dated 2nd February 2011, it includes research on, the ability of household and economic decision making of women in Oman and the ways to boost women empowerment in Oman. It is found that women in Oman are empowered, but their family lives influence their empowerment process and hence are not fully empowered. Women in Oman have a better understanding towards their political and legal rights and are therefore aware of the factors that could empower them. (Varghese, Women Empowerment in Oman: A study based on Women Empowerment , 2011)

According to the Research Paper titled, "The Contribution of Women Organizations to the Economic Empowerment of Craftswomen: Case Study of the National Association of Women Organizations in Uganda (Nawou)", published in the Rwanda Journal indicates that economic empowerment of Women is essential for sustainable development and achievement of all the Millennium Development Goals. It researches on the methods Women organizations adopt to contribute to economic empowerment of women in craft making business using a case study. It is found that, the women organizations assist in transformation of the social, political and economic status of craftswomen in their families and society. (Liberata)

A report, "Exploring empowerment: women and tourism entrepreneurship in Oman", specifies the issues of gender, culture and religion within a Muslim society and on women entrepreneurship in Tourism. This research aims to understand the potential for women entrepreneurship in Tourism and how empowerment can be stimulated through tourism. It indicates that, the presence of certain cultural, social and religious norms influences the involvement of Omani women in tourism entrepreneurship and also influences the potential for tourism entrepreneurship to empower Omani women. (Mazroei)

A report "India: Women's Empowerment", which is based on the Theme: Social and Economic Factors can contribute to women's empowerment; a Project of IFAD- supported by Tamil Nadu Women's Development Project was set up with both financial as well as community objectives for the economic and social development of women by means of SHG (Self Help Groups). This saw a change in women's mobility and interaction, the access to and control of various resources, more freedom in decision making within the households as

well as in communities. (Social and economic factors can contribute to women's empowerment.)

According to the Report, "Empowering Women through Crafts, UNESCO-NORWAY funded Project: Mapping of Cultural Assets in Districts Multan and Bahawalpur", indicates the ways cultural assets of the communities can be used to create economic opportunities for them. Crafts such as Pit-Loom, Palm Leaf Weaving, Hand Embroidery, Block Printing, Ralli Making were considered. Upgrading the Crafts Village in the districts improved the status of craftsmen there, thus fosters the development of cultural industry in the districts. (Irum, Empowering Women Through Crafts, 2010)

According to an Article, "Badaweya Handicraft Initiative: Empowering women and reviving Bedouin traditions", Bedouin tribes were forced to give up their nomadic lifestyle over the last few decades. Traditionally Bedouin women use to support their family by herding sheep and goats, using animal products to make clothing, handicraft and food. Due to decline in tourism in that Region, the sales dropped. This organization provides women training to improve their skills, entrepreneurial qualities and developing designs. This is done to empower the Bedouin women to help sustain their families as well as to revive the traditional cultures of handicrafts and help spread across the Middle East Region. This was established to help the Bedouin women sustain themselves by providing training and some entrepreneurial guidance to revive the lost craft business. (Mascarenhas, 2014)

Ruwwad development in the region, supported and sustained by the Arab Private Sector. Women empowerment program forms a part of this, wherein they provide women with education, income generation and social justice and operate in Jordan, Lebanon, Egypt and Palestine. (Ruwwad) A community in Qatar, a nonprofit organization created in 2009 with the mission of empowering women to flourish and grow while dismantling stereotypes and fostering understanding between cultures and genders. It brings together like-minded women in Qatar to exchange knowledge, concepts, and aspirations. Women who want to return the workforce, as well as leaders, executives, workers, and students, make up this category (How Women Work)

Different initiatives have been taken to prompt women entrepreneurship and thus women empowerment, some the initiative are Several initiatives in India aim to support women entrepreneurs by providing financial assistance, training, and resources. The Mudra Yojana for Women (Mahila Udyami Yojana), by the Ministry of Finance, offers collateral-free loans up to Rs 10 lakh with low interest and flexible repayment terms. The Pradhan Mantri Virasat Ka Samvardhan (PM Vikas) Scheme, by the Ministry of Minority Affairs, improves livelihoods for minorities, focusing on women, youth, and the disabled. The Mahila Samridhi Yojana, by the Ministry of Social Justice and Empowerment, provides microfinance with interest rebates, offering financial assistance up to Rs 1,40,000. The Women Entrepreneurship Platform (WEP), by Niti Aayog, serves as an aggregator, hosting information and services for women entrepreneurs and enabling partnerships for content, workshops, and growth opportunities. The Trade Related Entrepreneurship Assistance and Development (TREAD) program finances loans through NGOs for non-farm activities. Finally, the Support to Training and Employment Programme for Women (STEP), by the Ministry of Women and Child Development, provides skills and competencies to enable women to become self-employed or entrepreneurs.: (Digital Current Affairs , 2024)

The Women Entrepreneurship Policy, developed in collaboration with the Small and Medium Enterprises Development Authority (SMEDA) and the Ministry of Industry and Production (MoIP), aims to dismantle systemic barriers faced by aspiring women entrepreneurs and

promote their success in Pakistan. The primary goal is to enhance the economic empowerment of women. (Adam Smith International, 2024) The World Bank has teamed up with Village Capital and Invest2Innovate (i2i), a key player in Pakistan's entrepreneurial ecosystem, to create and implement a "Training of the Trainers" program. This initiative aims to strengthen the capacity of Entrepreneur Support Organizations (ESOs) to better support women entrepreneurs in becoming investment-ready. Addressing this significant gap in the ecosystem is essential for boosting early-stage investments in women-led businesses in Pakistan. (We-fi women entrepreneurs finance initiatives)

The Omani government has initiated several efforts to support women entrepreneurs and enhance their role in the economy. One significant measure is their inclusion in the Oman Vision 2040 strategy, which emphasizes non-discrimination and equal opportunities for women in all fields. This strategic plan ensures that women have access to education, professional development, and leadership roles, thereby promoting their active participation in the country's growth. (Empowering women in Oman: Embracing progress and potential, 2024)

Moreover, the Omani government, through various policies and programs, has focused on providing women with the necessary tools and resources to succeed in business. These initiatives include the establishment of support networks, access to financial resources, and opportunities for skill development and training. Such efforts are aimed at overcoming systemic barriers and fostering an inclusive environment where women can thrive as entrepreneurs (Times of Oman).

OBJECTIVES OF THE STUDY

The study aims to identify the level of freedom and decision-making ability of Indian, Pakistani and Omani women at the household level, economic level and social level.

- To evaluate various informal sectors of self-employment in different regions that help women exploit them to earn a living.
- To put forward suggestions and ideas to better the employment prospects of women
- To determine the various factors affecting empowerment of rural women.
- To analyze the factors that most impact the women empowerment

RESEARCH METHODOLOGY

Research Design

The research undertaken is descriptive in nature.

Sampling

The study involves both field studies and interviews of women entrepreneurs, specifically rural entrepreneurs. The sample has been selected from rural parts of India, Oman and Pakistan from the women who operate businesses on a small scale like weaving, basket making, catering, beauty and personal care, handicrafts and other small scale businesses.

Sampling Design

Convenience sampling technique is used in this study.

Sample size: 130 Rural women entrepreneurs from rural parts of India, Pakistan and Oman

Data Collection Method(s)

Both primary and secondary information have been collected for the Purpose of Research. The research is based on Qualitative data analysis, as well as Quantitative data analysis. Quantitative data is collected by questionnaires and meetings

Primary data required for the research, has been collected through questionnaires, distributed to the concerned women to identify their issues, problems, and the support they require regarding financial aspect as well as other areas. Secondary data for the research has been collected from extensive literatures from Indian government websites like of NITI Ayog, Pakistan websites and from Public Authority for Crafts Industry (PACI) and Omani Women's Association (OWA).

ANALYSIS OF DATA: TOOLS & TECHNIQUES

Statistical tools and techniques like correlation analysis; variance is used to identify factors that influence empowerment of Women in Oman. SPSS (Statistical Package for the Social Sciences) is the software used to analyze variables. The SPSS software in this study is used to carry out tests such as Frequency analysis, Cross tabulations, Principal Axis Factoring and Regression Analysis.

LIMITATIONS TO THE STUDY

- Hesitant respondents: Most respondents are unwilling to give up information that might comprise their work ethic, practices followed.
- Time restriction: Despite the topic of research being one with vast opportunities, due to the limited time available, the scope of the study was limited only to a small region.
- Limited sample size: Due to limited resources the sample size was limited to 130.

RESULTS & DISCUSSION

Findings of the Study

Reliability Test

Cronbach's alpha test helps measure internal consistency, that is, "how closely related a set of items are as a group. A "high" value of alpha is often used (along with other substantive arguments and possibly other statistical measures) as evidence that the items measure an underlying construct." (IDRE)
 In this case, the test is carried out to check how closely the 22 items are as a group related.

Table 1 Reliability Statistics

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| .828 | 21 |

Cronbach Alpha test result as shown in Table 1, shows that the reliability is 0.828, which shows that the scale is reliable.

Factor Analysis- Principle Axis Factoring

Table 2 KMO and Bartlett's Test

| KMO and Bartlett's Test | | |
|--|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .804 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1526.465 |
| | df | 210 |
| | Sig. | <.001 |

The suitability of the data is evaluated using the Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's Test of Sphericity. The KMO value 0.804, indicates good suitability for factor analysis (values above 0.8 are generally considered good).(Table 2)

Bartlett's Test of Sphericity yielded a significant chi-square value of 1526.465 (df = 210, p < .001), confirming that the correlation matrix was not an identity matrix. This result indicates that the variables are correlated, satisfying a key requirement for conducting factor analysis. Therefore, based on the results of both the KMO and Bartlett's test, the data were deemed suitable for factor analysis. (Table 2)

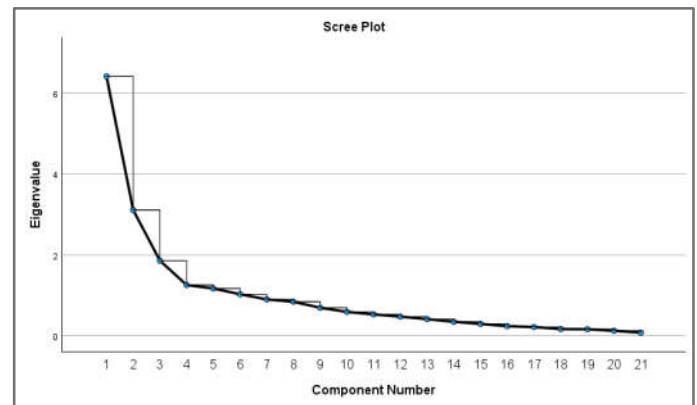


Chart 1 Scree Plot

A scree plot visually depicts the eigenvalues associated with each factor, aiding researchers in determining the appropriate number of factors to retain in factor analysis. (Cretenoud, Francis, & Herzog, 2020)

Table 3 Total Variance Explained

| Total Variance Explained | | | | | | |
|--------------------------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|
| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | |
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 6.418 | 30.564 | 30.564 | 6.418 | 30.564 | 30.564 |
| 2 | 3.113 | 14.825 | 45.388 | 3.113 | 14.825 | 45.388 |
| 3 | 1.862 | 8.866 | 54.255 | 1.862 | 8.866 | 54.255 |
| 4 | 1.260 | 5.998 | 60.253 | 1.260 | 5.998 | 60.253 |
| 5 | 1.174 | 5.592 | 65.845 | 1.174 | 5.592 | 65.845 |
| 6 | 1.032 | 4.914 | 70.758 | 1.032 | 4.914 | 70.758 |
| 7 | .904 | 4.306 | 75.064 | | | |
| 8 | .846 | 4.028 | 79.092 | | | |
| 9 | .698 | 3.323 | 82.415 | | | |
| 10 | .596 | 2.839 | 85.254 | | | |
| 11 | .534 | 2.541 | 87.795 | | | |
| 12 | .479 | 2.281 | 90.077 | | | |
| 13 | .416 | 1.981 | 92.058 | | | |

| | | | |
|----|------|-------|---------|
| 14 | .352 | 1.675 | 93.733 |
| 15 | .298 | 1.421 | 95.154 |
| 16 | .243 | 1.158 | 96.312 |
| 17 | .222 | 1.058 | 97.370 |
| 18 | .172 | .819 | 98.188 |
| 19 | .168 | .800 | 98.988 |
| 20 | .130 | .618 | 99.606 |
| 21 | .083 | .394 | 100.000 |

Table 2 Total Variance Explained of the components extracted

| Total Variance Explained | | | |
|--------------------------|----------|--------------------------|--------------|
| Component | Rotation | Sums of Squared Loadings | |
| | Total | % of Variance | Cumulative % |
| 1 | 3.483 | 16.588 | 16.588 |
| 2 | 3.338 | 15.894 | 32.482 |
| 3 | 2.748 | 13.086 | 45.568 |
| 4 | 2.559 | 12.187 | 57.755 |
| 5 | 1.627 | 7.748 | 65.503 |
| 6 | 1.104 | 5.256 | 70.758 |

Extraction Method: Principal Component Analysis.

Table 3 Rotated Component Matrix

| Rotated Component Matrix ^a | Component | | | | | |
|---|-----------|------|------|---|------|---|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| I find it easy to secure loans from financial institutions for my business. | .754 | | | | | |
| There are ample opportunities for women entrepreneurs to attract investment for their businesses. | .819 | | | | | |
| My family supports my entrepreneurial ventures. | .851 | | | | | |
| I receive emotional support from friends and community members for my business activities. | .796 | | | | | |
| There are social networks and organizations that provide support for my business. | | .635 | | | | |
| My spouse/partner is involved in supporting my business activities. | | .795 | | | | |
| I have access to adequate training and educational resources for business management. | | | | | .913 | |
| Educational institutions in my area offer courses relevant to entrepreneurship. | | .900 | | | | |
| I have access to market information that helps my business grow. | | .676 | | | | |
| There are sufficient networking opportunities to connect with potential clients and partners. | | .785 | | | | |
| I am able to participate in trade shows and market fairs relevant to my business. | | | .908 | | | |
| I have access to modern technology that is essential for my business. | | | .881 | | | |
| I am able to use technology to improve business efficiency. | | | .743 | | | |
| I can afford the technological tools necessary for my business operations. | | | .758 | | | |
| There are adequate security measures in place to protect my business. | | | | | .709 | |
| I have been successful in starting and running my business. | | | | | | |
| My business has experienced growth over the past year. | | | .771 | | | |
| I am confident in my ability to sustain my business long-term. | | | .703 | | | |

| | | | |
|---|------|------|------|
| I have achieved my initial goals for my business. | | | .724 |
| I have significant decision-making power in my business. | .610 | .523 | |
| I feel confident in my ability to lead and influence others in my business community. | .676 | | |

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.a

a. Rotation converged in 7 iterations.

The Rotated Component Matrix from the Principal Component Analysis (PCA) with Varimax rotation reveals six distinct components that highlight different aspects influencing business activities. Component 1, with high loadings on securing loans (.754), attracting investment (.819), family support (.851), and emotional support (.796), suggests financial and emotional backing as a critical factor. Component 2, emphasizing social networks (.635), spousal support (-.795), educational resources (.900), and market information (.676), indicates the importance of social and educational infrastructure. Component 3 focuses on participation in trade shows (.908), access to modern technology (.881), and using technology for efficiency (.743), highlighting technological engagement. Component 4, marked by affordability of technology (.758) and business growth (.771), underscores economic capacity. Component 5, with loadings on security measures (-.709) and goal achievement (.724), points to operational security and goal realization. Lastly, Component 6 reflects decision-making power (.610 and .523) and leadership confidence (.676), suggesting leadership and influence. These components collectively illustrate the multifaceted support system and resources critical for business success, from financial and emotional support to technological engagement and leadership capabilities.

Discussion on factor analysis

The factor analysis program generates a number of options depending on the options chosen. The first table in the output is the correlation matrix which shows how each of the 22 items is associated with the remaining 21. High correlations indicate that 2 items are associated and will probably be grouped together by factor analysis.

The KMO index ranges from 0 to 1, with 0.50 considered suitable for factor analysis. The KMO test tells one whether or not enough items are predicted by each factor. The Barlett test should be significant (i.e. a significance value of less than 0.05); this means that the variables are correlated highly enough to provide a reasonable basis for factor analysis. The total Variance explained table show variance is divided among the 21 possible factors. Here, there are 7 factors whose eigenvalues (a measure of explained variance) are greater than 1, which is a common criterion for it to be useful. When the eigenvalue is less than 1.0, this means that the factor explains less information than a single item would have explained. Most researchers don't consider the information gained from such a factor to be sufficient to justify keeping the factor

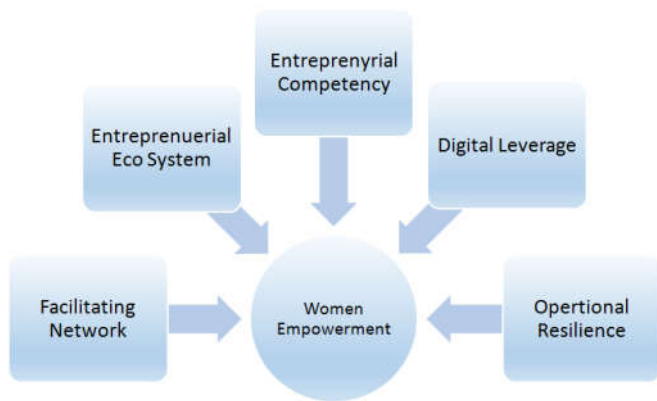


Figure 2 Factors affecting Empowerment of Women

The **"Facilitative Network"** factor encompasses several key elements that support business success. It includes the ease of securing loans from financial institutions, providing essential financial backing. Additionally, there are ample investment opportunities specifically tailored for women entrepreneurs, which further facilitate business growth. The factor also highlights the crucial role of family support, offering encouragement and backing for entrepreneurial ventures. Furthermore, the emotional support received from friends and community members plays a significant role in sustaining and advancing business activities. Collectively, these components create a robust support system that enhances the ability to effectively manage and expand a business.

The **"Entrepreneurial Ecosystem"** factor includes several crucial elements that support business development. It encompasses the availability of social networks and organizations that provide valuable support for business activities. The involvement of a spouse or partner in supporting business endeavors is also a key component. Additionally, access to relevant educational courses offered by local institutions contributes to entrepreneurial growth. Market information that aids in business expansion and ample networking opportunities to connect with potential clients and partners further enhance the ecosystem. Together, these elements create a comprehensive environment that fosters successful entrepreneurship.

The item regarding access to training and educational resources has been integrated into the 'Entrepreneurial Ecosystem' factor. This integration reflects the alignment of training and educational resources with the broader support mechanisms and infrastructure provided by the entrepreneurial ecosystem, enhancing the factor's ability to capture comprehensive support systems that contribute to entrepreneurial success and growth."

The **"Entrepreneurial Competency"** factor includes several vital aspects that contribute to business success. It involves the ability to afford and effectively use technology to enhance business operations. The factor also reflects recent business growth, confidence in sustaining the business long-term, and significant decision-making power. Additionally, it encompasses the confidence to lead and influence others within the business community. Together, these elements demonstrate a high level of entrepreneurial skill and capability. Financial position, Family support and Willingness to start a business were intended to reflect a perception of The **"Digital Leverage"** factor includes several key elements that enhance business performance. It encompasses the ability to participate in relevant trade shows and market fairs, access to modern technology essential for business operations, and the effective use of technology to improve business efficiency. Together, these aspects reflect the strategic use of digital tools and opportunities to drive business growth and success.

The **"Operational Resilience"** factor includes having adequate security measures to protect the business and achieving initial business goals. These elements reflect a strong foundation for maintaining stability and successfully navigating challenges in the business environment. Additionally, this factor highlights the ability to adapt and thrive despite potential obstacles.

Regression Analysis – Multiple Regression Analysis

Regression analysis is used when independent variables are correlated with one and another and with the dependent variable. One of the major reasons of using multiple regression analysis is to determine whether the identified factors have any effect on the dependent variable. Another important reason for using regression analysis is that it is easily understood by researchers. Moreover, most regression analyses usually employ a liner regression model which incidentally represents most natural processes. Most researchers are concerned with predicting some response variable which is important in planning; controlling, changing or evaluating a system and regression analysis is extremely useful in this case. (Young, 2014)

Regression Analysis Regression analysis was conducted using the following extracted factors as independent variables: **Operational Resilience, Digital Leverage, Entrepreneurial Competency, Entrepreneurial Ecosystem, and Facilitative Network.** The dependent variable in this analysis was **Women Empowerment.** This approach helps in understanding the impact of each of these factors on the overall empowerment of women in the entrepreneurial context.

Table 6 Model Summary

| Model Summary ^b | | | | | |
|----------------------------|-------------------|----------|-------------------|----------------------------|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .675 ^a | .456 | .430 | .81564 | 1.772 |

- a. Predictors: (Constant), Operational Resilience, Digital Leverage, Entrepreneurial Competency, Entrepreneurial Ecosystem, Facilitative Network
- b. Dependent Variable: women empowerment

Table 7 ANOVA Table

| ANOVA ^a | | | | | | |
|--------------------|------------|----------------|-----|-------------|--------|--------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 68.642 | 6 | 11.440 | 17.197 | <.001 ^b |
| | Residual | 81.827 | 123 | .665 | | |
| | Total | 150.469 | 129 | | | |

- a. Dependent Variable: women empowerment
- b. Predictors: (Constant),Operational Resilience, Digital Leverage, Entrepreneurial Competency, Entrepreneurial Ecosystem, Facilitative Network

The ANOVA table indicates that the regression model is statistically significant overall (F = 17.197, p < 0.001), suggesting that the predictors collectively explain a significant portion of the variance in women's empowerment. The regression model accounts for 68.642 of the total 150.469 sum of squares. The residual sum of squares is 81.827, reflecting the variation not explained by the model.

Table 8 Coefficients

| Coefficients ^a | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---------------------------|----------------------------|-----------------------------|------------|---------------------------|--------|-------|
| Model | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.515 | .072 | | 35.162 | <.001 |
| | Facilitative Network | -.062 | .072 | -.058 | -.870 | .386 |
| | Entrepreneurial Ecosystem | -.060 | .072 | -.056 | -.835 | .405 |
| | Entrepreneurial Competency | .580 | .072 | .537 | 8.083 | <.001 |
| | Digital Leverage | .169 | .072 | .157 | 2.355 | .020 |
| | Operational Resilience | .398 | .072 | .369 | 5.542 | <.001 |

The results of the multiple linear regression analysis reveal insights into the factors influencing the dependent variable, which is likely related to women's empowerment or entrepreneurial success. The constant value of 2.515 is statistically significant, suggesting that when all predictors are zero, the baseline level of the dependent variable is 2.515 units. Among the predictors, Entrepreneurial Competency shows a strong positive effect, with a coefficient of 0.580 and a highly significant p-value (< 0.001), indicating that higher entrepreneurial competency substantially enhances the dependent variable. Digital Leverage also has a positive impact, with a coefficient of 0.169 and a significant p-value (0.020). Operational Resilience is another significant positive predictor, with a coefficient of 0.398 and a p-value less than 0.001. However, Facilitative Network and Entrepreneurial Ecosystem have negative coefficients (-0.062 and -0.060, respectively) and are not statistically significant (p-values of 0.386 and 0.405, respectively), suggesting they do not have a meaningful effect on the dependent variable. Overall, the significant predictors highlight the importance of competency, digital leverage, and operational resilience in enhancing the dependent variable.

Women Empowerment = 2.515+ 0.580 (Entrepreneurial competency) + 0.398 (Operational Resilience)

CONCLUSIONS

Empowerment is a concept that is considered to have equal importance to both men and women. There is a growing need to empower the women of a nation as they contribute to the economic growth of a nation. Empowering women simply means that, they not only contribute to the economic growth of a country but also to the growth and development of their households. Every nation is working towards achieving gender equality.

However, this study has helped us recognize the various factors that have an impact on women empowerment in the rural areas namely: Facilitative Network, Entrepreneurial Ecosystem, Entrepreneurial Competency, Digital leverage and Operational Resilience

In order for a woman to realize their potential and contribute gainfully to their families, the national economy and the global economy in turn; it is of paramount importance to educate and inform the people in general of the ways and means in which working women can improve the health of not only the family economy but the nation's economic health. Furthermore, it is essential that women are provided with all the support they need in terms of training, finance in order to achieve their dreams.

SUGGESTIONS

As per the findings of our research, 44% of the women although willing to start an enterprise lack direction and also more than half the respondents do not have autonomy in regular household decision making. Obtaining financing is another major issue.

Some of the suggestions to empower women economically are:

- **Setting up of self-help groups:** A self-help group for women is an unexplored area in Oman. It is a concept where the members pool in regular savings and lend it once there is sufficient capital in the group. The lending is usually done within the group members. This usually consists of a group of micro entrepreneurs. Self-help group models are prevalent in countries like India, Southeast Asia.
- **Providing microfinance opportunities for women:** Micro financing is another avenue that has hitherto been unexplored in Oman. Microfinance refers to a variety of financial services that target low-income clients, particularly women. Since the clients of microfinance institutions (MFIs) have lower incomes and often have limited access to other financial services, microfinance products tend to be for smaller monetary amounts than traditional financial services. These services include loans, savings, insurance, and remittances. Microloans are given for a variety of purposes, frequently for microenterprise development
- **Increasing social awareness about how women can contribute to the economy:** Increasing knowledge about how working women contribute not only to their own families but also the growth and development of a nation is important.
- **Improving status of women by creating Social Media awareness and increasing its use:** Status of women can be improved by creating awareness about the availability and use of social media through workshops to market their products and increasing their income and thereby improving their status.

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