

Impact of Public Funded Projects on Women's Economic Empowerment in Oman

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Abstract: *The small medium - sized enterprises (SMEs) play an important role in economic development in Oman. Omani women play an active role in this development process. However, various studies show that women participation rate in economic activities is not expected level. For improving female participation rate and economic empowerment, government implemented various programme for women. This study analyze the impact of small funded project on women economic empowerment in Oman. The study found that the income from the project has a positive relation with household decision making and it has a significant effect on decision - making power. However, the volume or the cost of a project has a positive relation with income generation but it has no significant effect on it. Nevertheless, project cost has a positive relation and a significant effect on skills development and participation in society among the benefited women. Furthermore, there is a significant effect of the small funded project on skills development and participation in society among the benefited women. The study conclude that the participation of Omani women in economic fields is an important and effective contribution to society. The free economy and the challenges of globalization have forced Omani women to participate effectively in a knowledge - based market economy. The government encouraged the ambition of Omani women and it continues to stimulate women's roles in developing the economy by supporting them through training, guidance and financial support, as well as assisting them in the marketing process.*

Keywords: Women Empowerment, Government Funded Project, Development, Impact, Oman

1. Background

The small and medium - sized enterprises (SMEs) play an important role in the development of economic sustainability of any country. The corporate sector is the primary pillar of several developed and emerging economies. Most importantly, the small and medium enterprises have contributed significantly in creating job opportunities in many developed and emerging economies of the world, where more people work in these institutions than workers in the public sector or large companies.

These small projects of SMEs play an important role in achieving economic development in most countries of the world, where the large proportion covers agricultural, industrial and service projects. They also contribute to the absorption of labor forces in large numbers as they are widespread in the different areas of populated cities and villages. These small projects in most countries, especially the developing countries, are the main source for economic growth, whilst their deterioration leads to the growth of the phenomenon of unemployment and economic stagnation. They not only help the diversity of the national economy but also spread various types of economic activities that aid regional economic development.

SMEs play an important role in supporting large factories as a source of steady modernization of industry and trade. These industry - related small projects contribute to the achievement of economic and social goals of industrialized countries. Many developed countries have supported and encouraged such projects and found that they have helped them in achieving significant qualitative change at economic and social levels.

It is necessary to encourage the active participation of women in political, economic, and social decision - making so that they become instrumental in the process of change

that ensures sustainable development for the well - being of society. It is not possible in any country to achieve economic development without the participation of women. Women constitute half of the present world population; therefore, their marginalisation and exclusion from political and economic life amounts to wasted energy and untapped resources.

Empirical studies have shown that women in entrepreneurship have been neglected and the importance of their participation in social disciplines and society in general has been ignored (Brush and Hirsch, 1999). The participation in entrepreneurship is not limited to men only but must include women to further advance a society (Holm and Sundin 2002).

The industries which are primarily related to retail, education, and other services, are actually those industries that women usually choose and in which they tend to fit in because of their nature, but it is seen recently that these industries are less important to economic development and growth than high technology and manufacturing. Moreover, the prevailing research and policies tend to "influx men" and often do not take into account the specific needs of women entrepreneurs and those women who are potential entrepreneurs in society and who can contribute to the emergence and motivation of other new female entrepreneurs to participate in the local market. Thus, the equality of opportunity between men and women in entrepreneurship remains unrealistic.

Arab countries have made certain inroads in the inclusion of women in various fields, but there are still many contradictions and gaps that prevent a full assessment of their advancement. However, some Arab countries, such as Yemen and Djibouti, still have less education than their aspirations.

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Women's participation in the workforce in MENA countries lags behind other regions, however; and for some GCC countries, this indicator is still below the MENA average: in 2018, 39% of the global workforce constituted women, but in the MENA region, the share of women was only 20.3%, which is lower than that in the GCC countries. Almost half of the population of the GCC region is women, and their full participation in economic activities will increase the prosperity of their children and the overall economic growth of their countries (Abousleiman 2019).

Omani women play an active role in driving the development of Oman in all fields. Women have begun to hold several positions that they deserved and have become 17% of the labour force in the Sultanate. There were 47% of female workers in the government sector and 22% in the private sector as per the data released by the National Centre for Statistics and Information in 2015.

Currently, women occupy important positions in the country, such as the Minister of Education, Minister of Tourism and the President of the Public Authority for Craft Industries, and the Sultanate's ambassador to countries such as the United States and the Netherlands. According to the 2009 national report, 15 women were consultants, 13 were general managers, 2 were appointed as ambassadors, 5 were second prosecutors and 3 were ministers in 2008, and the percentage of women in the State Council reached 18% in 2015.

However, various studies show that women's participation rate in economic activities is not at the expected level. To improve the rate and economic empowerment, the government implemented various programmes for women. For example, the Authority of Small and Medium Enterprises Development provides financial and non-financial support to Omani women entrepreneurs for achieving sustainable economic growth. The main objectives of the programme are to create employment opportunities and ensure the social security of Omani women. On this background this study identifies a few pertinent research questions— (1) how does the small funded project (SFP) affect financial independence for women (income)? (2) How does the SFP affect the ability to make decisions? And (3) has the SFP increased women's contribution to society?

Hypothesis of the study

- 1) The small funded project has a significant positive effect on generating household income.
- 2) There is a significant effect of the small funded project on household decision-making power among women.
- 3) There is a significant effect of the small funded project on skills development and participation in society among the benefited women.

2. Literature Review

Many studies dealt with the study of women's empowerment, whether at the regional or global level. I have selected studies related to the full empowerment of women, and to the most important aspects of women's projects that

increase their income power and achieve independent empowerment.

The study by Duflo (2011) targets gender inequality and gives examples of the economic development in developing countries that encourages women's empowerment by relaxing the grip of poverty, fertility, and maternal mortality.

The study shows how empowerment leads women to become decision-makers within the household and within the community. The study found that women have fewer opportunities in the labour market that may contribute to their unequal treatment in the household; parents also have lower aspirations for their daughters than for their sons, and teenagers themselves have lower aspirations. There may be a perception that they do not need to be as strong and healthy and that they do not need a formal education.

A paper of Sethuraman et al. (2006) shows that one side of empowerment is related to health, nutrition, and the differences between tribal and rural communities. They test the social norms that enable their women to be more empowered. They did a qualitative study and collected selected responses on various themes in a qualitative survey in the rural and tribal communities. The finding revealed that women's empowerment varied according to community norms and the women's ages (Sethuraman, 2006).

Another study related to policy on women's entrepreneurship shows how women-owned businesses are different from those owned by men; it also mentions that women entrepreneurs tend to operate smaller businesses that have less potential growth and smaller survival rates in many countries (EU - OECD 2017). Such women also tend to earn less than self-employed men. Culture and society are often unsupportive of women entrepreneurs who thus lack entrepreneurial skills. They suggest policy support for women entrepreneurship that promotes positive attitudes through role models and ambassadors, develops entrepreneurship skills through training courses and mentoring, facilitates access to finance through financial literacy and networks, and ensures linkage to mainstream infrastructure and promotes work-life balance and access to social protection (EU - OECD 2017).

A similar study by the second OECD conference of ministers responsible for small and medium-sized enterprises (SMEs) indicates the empirical results linking entrepreneurial activities by women to economic growth and activities related to the establishment, management, growth and death of independent firms, and dealing with women's entrepreneurship. It also discusses the standpoint of delivering policy advice in three areas, which are the improvement of women's position in general, better support for women entrepreneurship, how to create better knowledge about women's entrepreneurship. Furthermore, it indicates comparison of women-owned firms with men-owned firms in terms of relative share and in some cases their respective ability to generate employment. It also shows the general obstacles faced by women regarding their lack of role models in entrepreneurship due to the lack of experience, lack of relevant networks, societal position, lack

of wealth and external finance, and sex discrimination (OECD 2004).

Another study by Balhara (2015) found that women entrepreneurship is an important part of social and economic development, and women empowerment is essential to the development of a modern economy through women entrepreneurship. She also focuses on various problems encountered by women while setting up a new venture, and studies factors that motivate women to start their own venture; she also examines the role of government in the growth of women entrepreneurship, and finally suggests some supportive measures for the development of women while pursuing their business (Balhara, 2015).

Furthermore, Hasni (2012) focuses on pull motivation and push motivation in one region in Malaysia. The theory is that the decision to become self - employed may stem from both pull and push effects. He found that the majority of Malaysian women entrepreneurs in the Sintok region are drawn to entrepreneurship by pull factors, such as the need for independence and challenge, and to be recognized by society for trying to do something on their own (Hasni, 2012).

A recent study by Kabeer (2015) argued that provision should be made to ensure that policy changes are implemented in ways that allow women themselves to participate, to monitor, and to hold policymakers, corporations and other relevant actors accountable for their actions. Women's access to paid work may give them a greater sense of self - reliance and greater purchasing power, but if it is undertaken in conditions that erode their health and exploit their labour, it may overshadow its benefits (Kabeer, 2015).

Problems faced by Women Entrepreneurs

A recent study focuses on barriers faced by women's enterprises and found some of the most prominent barriers among them are financial support, collaborative knowledge, access to technology, industrial support, pressure to achieve, interaction with males, training opportunities, and the time needed for that training. This indicates women need support in raising finance, opening interaction with males, and in securing training opportunities (Al - Sadi et al., 2011).

Entrepreneurial Orientation and Performance

A study measured the entrepreneurial orientation and competitive advantage of the firm while performance measurement was based on subjective evaluation involving self - reported measure. The finding revealed that a significant relationship exists between entrepreneurial orientation and performance, while competition was found to particularly mediate the entrepreneurial orientation and performance relationship. This finding may help women owners of SMEs to be more entrepreneurially orientated and develop a competitive edge to survive the intensely competitive market environment (Rosli, 2013).

The study of Hasan (2016) focuses on influencing factors on performance of women entrepreneurs, and finds several challenges are encountered by women entrepreneurs, such as lack of access to financial resources, difficulty in finding

qualified labour, work - home conflict, and low profit. They suggest that influencing factors are also affected by entrepreneurial goals, motivations, and legal factors (Hasan, 2016).

A similar study found that owners of small businesses measure their success using both financial and non - financial criteria, and that the non - financial lifestyle criteria are sometimes more important. The results of this study while restricted to the property and business services sector, including many home - based businesses, show that owners who are financially motivated are in the minority and that most small business owners are content to stay very small (Elizabeth Walker & Alan Brown, 2011).

Intentions and Motivation of the Women Entrepreneurs

Belwal et al. (2014) aim to determine the character and motivation for women enterprise and to understand the obstacles they faced and the reasons for becoming entrepreneurs. Women in "Al - Dahirah" restored mostly to services that are related to businesses. They recommend that Oman needs to consider women as an important resource and provide them with adequate support to develop their entrepreneur skills (Belwal, 2014).

Malika Abdelali - Martini's study is about the women in a rural area, typically in agriculture. This study revealed that some women fought for acknowledgement of the importance of their participation in work traditionally considered to be exclusively for males. It took time for agricultural societies to accept women into such work. Some males were single and learned to work by helping their father, thus they took control of the job. The main factor that pushed progress toward women's empowerment was education that changed attitudes and increased societal awareness of the importance of women's work in a previously regarded man's domain. Education was at the forefront towards empowerment, along with equity in access to resources.

Women's empowerment in this study had the main obstacles and challenges of inherited customs, traditions, and religious beliefs, which are also the strongest obstacles to empowering women in the MENA region. In addition, the local policymakers do not realize the reality of gender equality (Malika, 2011).

SMEs and Women Empowerment

A study by Shaikh et al. (2011) examined the empowerment of women through SMEs in upper Sindh. The analysis of its questionnaire revealed that rural women were less confident than their husbands who always made things difficult for them once they exposed themselves to work outside the boundaries of the house. It revealed that rural women make a major contribution to social, economic and policy development (Shaikh et al., 2011).

Similarly, Ahil and Helene (2006) discuss the destructive practice which hinders discourse on any phenomenon. They mention 10 destructive practices and states at least two challenges are related to those analysed in this article: one is to find funding for entrepreneurship research which does not have economic growth or performance as its main focus; another is to expose and publish it where the researcher's

career will be acknowledged and furthered (Ahil and Helene, 2006).

Small funded project and Women Empowerment

Taraweneh & Safi examine the impact of funded women's projects on the economic empowerment of Palestinian women. Work at home contributes to the access of rural Palestinian women to the stage of economic empowerment. There are statistically significant differences at less than or equal to 0.05 between owning a small project and enabling it, according to the variables of educational level, marital status, and ownership of the project (Taraweneh and Safi, 2018).

A study by Sati (2013) was aimed at presenting the reality of small industries in the city of Bingari in providing job opportunities for Libya, and at determining the most important projects for small industries. The results showed that small industries do provide job opportunities for Libyans. As long as small industries develop and multiply, they will solve the problem of widespread unemployment (Sati, 2013).

A descriptive study shows women can be enabled to actively contribute by strengthening their economic role in the development of micro and small enterprises, and by encouraging the establishment of development activities in both developing and developed countries. These projects play a role in advancing economic development and reducing poverty and unemployment. There is a close relationship between projects, employment, poverty reduction, unemployment and women's contribution to economic activity (Hussan, 2016).

A similar study by Rae - lesser (2005) discusses that women's economic empowerment is close to being a "magic potion" that promotes gender equality and "wealth and welfare of states. " Women gain more say in family decisions and disproportionately spend their own money on nutrition, health and education of girls as well as boys. They also have greater say regarding fertility, which generally results in reducing it. In addition, their educated daughters have less fertility, and the growth of national income is inversely related to fertility. Moreover, he says that women's economic empowerment is associated with less corruption and armed conflict, and in the long run, less violence against women. Increased income by women gives them self - confidence, voice and vote and control of their life (Rae - lesser, 2005).

Furthermore, Ram et al. (2011) focused on sustainable development through women's participation in SME business growth in Sindh. It was revealed the rural women have innovated designs of "toppi" (Sindhi Caps) as well as other SME products, which are the only source of earning. They are also paid 60% less value of their products because of the lack of marketing and other facilities. Moreover, they were doing all their business in house (Ram et al., 2011).

Another study goal is to provide the mapping of the funding available for economic empowerment of girls and women to enrich the development of potential new areas of work on women's economic empowerment. According to the Terms

of Reference (ToR), female economic empowerment is a management priority, and it is defined by the Department for International Development (DFID) as "a process that increases women's access to and control over economic resources and opportunities, including jobs, which are financial services, property, and other productive assets (which can provide income). " The conditions imposed indicate that the beneficiaries who will find it difficult to obtain financing are those obtaining grants without representation of females in senior management or the governance structure, and those obtaining grants who employ a male - only workforce, recipients of grants without commitment to gender equity, recipients of international grants, and others (Buckley, 2014).

A study by Olaimat and Al - Louzi (2011) aimed to assess the quality of projects, purposes and sufficiency of loans where women were concerned; it also identified the difficulties faced during the lending and implementation process to assess the socio - economic impacts of the projects on women and their families. Results revealed that respondents were generally not well educated, had low family income below the poverty line, had large families, and their husbands had low employment status. The majority of the projects focused mainly on livestock which is popular in rural areas. The projects provided additional income and work opportunities for women, and improved their status within their families and community that elevated their confidence and self - esteem.

Most complaints were related to management, marketing of products, inadequacy of funds and collaterals. According to the Entrepreneurial Competencies of Women Entrepreneurs pursuing Business Growth in 2010, the entrepreneurial competencies have an impact on firm performance and growth. This article reports empirical research into the entrepreneurial and human relations competencies reported by female entrepreneurs who are committed to the growth of their businesses and relationships in business and management. Whilst previous research on the competencies of entrepreneurs has identified the two clusters of Business & Management and Entrepreneurial Competencies, the competencies in the other two clusters have received less attention and have not been identified as clusters, but female entrepreneurs have higher competency values than their male counterparts (Olaimat and Al - Louzi, 2011).

The study by Eyupoglu and Saner (2010) provided empirical evidence related to the activity of women entrepreneurs in Northern Cyprus. The study focused on their profile, the characteristics of their businesses, the motivation behind their choice to become business owners, and their measures of business success. The results indicate that the typical Turkish - Cypriot businesswoman is between 35 and 44 years old, married with two children, and graduated from high school. She is active in the retail business and has no previous work experience. Her motivation to engage in entrepreneurial activity is due to her desire to be independent and earn an income, with profits, sales, growth and expansion as her measure of business success.

A study by Roomi (2008) investigated the needs and preferences for training among growth - oriented women -

owned SMEs in the East of England. Programs most in - demand concerned innovation and opportunity recognition, business evaluation and growth considerations, developing strategic customers and customer care, customer relationship management, as well as selling, networking and negotiation skills. High demand for these programs corresponds to results identifying higher enterprise performance and growth, product or service quality, new product or service development, appropriate marketing, effective use of websites, selling skills and informal networking.

A study by Rahman et al. (2013) attempts to explore the forces that encouraged businesswomen to start their small and medium enterprises. The study was conducted on entrepreneurs in the urban city of Khulna. The study found that female entrepreneurs in Khulna were often encouraged to start SMEs as catalysts or pullers, such as obtaining autonomy, providing financial support to the family, improving the quality of life, spending free time, etc. What turned out to be impressive was the inspiration from friends and relatives, market availability, potential profits etc. The study also revealed that, as in other developing countries, businesswomen in Khulna suffer from a lack of financial support, the complexity of regulatory systems, gender discrimination, lack of adequate training facilities and lack of environmental support for expansion and success of their activities.

A recent study by Al Wleيدات and Al Khrouf (2017) focused on social and economic characteristics of the small rural enterprise, and the nature of the projects it started. It identified the reasons that led women to initiate projects, and the most important difficulties faced by women entrepreneurs in working, and factors that helped the project's success.

Entrepreneurs faced many problems in implementing their projects. The majority of respondents were married and 40% of them were unmarried; they had at least four years of experience in their projects; they were secondary school graduates aged between 30 and 60 years. The results showed that the majority of the projects were service projects and were motivated by the desire to improve the family income. Results also showed that the woman entrepreneur suffered from a large number of family obligations and from negative behaviours from the community. Consequently, insistence and determination had a role in the success of the project.

A study by Taraeneh and Safi (2018) aimed to identify the impact of small funded women's projects on the economic empowerment of Palestinian rural women. The results indicated an improvement in all areas studied: financial independence, freedom of decision - making and division of labour at home. The existence of statistical differences at $\alpha \leq 0.05$ after the ownership of a project according to the variables of educational level, marital status and ownership of the project except for the material independence factor shows the existence of statistical differences according to the variable marital status in favour of single category.

Role of the Rural Employment Creation Project on Women's Economic Empowerment

Parvin et al. (2005) attempt to examine the performance of income - generating activities supported by the Rural Employment Creation Project (RWECP) in empowering poor women. The finding revealed that the earning significance of female members of RWECP enhanced their capability to express their opinion and make decisions to meet personal needs, to contribute to home and assets, and avail themselves of treatment and recreation facilities independently. Women's access to such a crucial aspect as decision - making was a significant indication of progress in women's empowerment. The study also found that women who were divorced or widowed held more control over their income than other women living with husbands, and who had partial control or in some cases no control at all.

Similarly, Saqib et al. (2016) measured the long term relationship between women's empowerment and economic growth over the period from 1999 - 2014. The data or indicators used were female population, female employment rate, literacy rate and GDP rate. The result showed that there was a significant positive long - term relationship between women's empowerment and economic growth. Economic growth was measured by female employment.

There have been many previous reports on the subject of women in general and studies that dealt with the empowerment of women in particular, whether economic, political or social empowerment, and to identify the main obstacles that limit the process of empowering women. This study complements the mechanism of previous studies, and is an attempt to bridge the gap or shortage in those studies, which did not specialize in examining areas of economic empowerment of women in particular. It does so through a review of the reality that Omani women entrepreneurs have established in the Sultanate of Oman in general and implemented in Al - Dhakilya governorate in particular, and of the impact of these projects on the economic advancement that enabled them to become empowered economically.

3. Data and Methodology

This study uses both primary and secondary level data. Secondary data was collected from the Al - Raffd fund. The study also collected primary data by using a structured questionnaire. Primary data was collected from the selected women who already received and utilize Raffd funded project. The Al - Raffd Fund was established as a culmination of the Small and Medium Enterprises Development Forum held on January 23, 2013. The lofty directions of His Majesty the Sultan came to establish the Al - Raffd Fund following Royal Decree No. (6/2013) to enable Omani youth to establish private projects and to be empowered. The vision of the AL - Raffd Fund is to support the Omani youth's approach to self - employment to achieve sustainable growth of the national economy. The goal of the Al - Raffd fund is to provide adequate financing to ensure the continuity of the SMEs owned and managed by Omanis

The study population consisted entirely of women who received financial funding to set up projects, whether

productive or private services, and who live in the province of Al - Dakhiliyah. The number of the study population is 547 women according to the register of the Al Raffd Fund in the main branches in the Muscat Governorate during the period 2014 - 2019. Due to the large size of the population of the study, a sample of the governorate of Dakhiliyah was selected, consisting of 78 women who owned a project funded by the Al - Raffd Fund, which constituted 14.2% of the total population in the governorates. Table 1 shows the number of all projects in all Governorates in the sultanate.

Table 1: Number of projects of all governorates in the sultanate from 2014 - 2019. (central office in Muscat)

No	Governorate name	Project number	Percentage
1	AL - Dahira	23	4.2
2	AL - Dakhilya	78	14.2
3	Muscat	192	35.1
4	Dohfar	109	19.9
5	North - AL - Batinah	47	8.5
6	SouthAL - Batinah	34	6.2
7	North - AL - Sharkia	19	3.4
8	south - AL - Sharkia	30	5.4
9	AL - Westa	4	0.73
10	Musandam	2	0.36
11	AL - Buraimi	9	1.6
<i>Total</i>		<i>547</i>	<i>100%</i>

After data collection, we analyse the data by using economics and statistical methods such as descriptive statistics and OLS regression analysis.

Description of the sample

The study population reached 78 women based on the Al - Raffd Fund Register during the period 2014 - 2019. Due to the reluctance of some sample respondents, only 42 questionnaires in the province of Dakhiliyah were completed. These made up 53.8% of the total questionnaires.

Variables measurement

Dependent variables and independent variables

Dependent variables	Independent variables
What is the income status?	1. Education level 2. Material status 3. Project cost
Did establishment of the project help you in making the decision?	1. Educational level 2. Marital status 3. Income
Is the project developed from your skills and community participation?	1. Project cost

Description of independent variables

- 1) Educational level: this categorical variable consists of four orders which are primary, preparatory, secondary, and B. Sc. postgraduate and others.
- 2) Marital status: this categorical variable consists of four categories which are single, married, divorced and widowed.
- 3) Project costs: this is the absolute value of the project cost.

- 4) Income: this is a yes - no question to determine if the respondent had income before the project or only because of the project.

Description of Dependent variables

What is the income status?	This explains the state of their income during the years of the project. Money values of change in family income
Did the establishment of the project help you make decisions for the project and your family?	Number of project member participate household decision making.
Did the establishment of the project increase skills and participation in society?	Number of project member experience the improvement of skills and participate in social activities through their increased services and production

4. Result and Discussion

The following table shows the results of the frequencies and percentages of the respondents' answers to the personal variables. Around 59.5% of women in the study were aged 31 - 40, and 73.8% were married. In addition, most of them were educated to secondary certification (69%) and some have Bachelor degrees (around 16.7). Most were job seekers and they worked in their project and formed about 92.9% (Table 2).

Table 2: Demographic characteristics of the selected women who received the Al - Raffd fund

Variables	Category	Frequencies	Percentage
Age	Less than 20	0	0
	20 - 30	11	26.2
	31 - 40	25	59.5
	41 - 50	6	14.3
	More than 50	0	0
Social status	Single	4	9.5
	Married	31	73.8
	Divorced	6	14.3
	Widowed	1	2.4
No. of child	Non	10	23.8
	1 - 2	8	19.0
	2 - 3	7	16.7
	4 - 5	7	16.7
	6 - 7	10	23.8
	More than 7	0	0
Education level	Primary	1	2.4
	Secondary	29	69.0
	Preparatory	1	2.4
	Bachelor	7	16.7
	Higher education	0	0
Work before the project (current job)	Other	4	9.5
	Government sector	2	4.8
	Private sector	1	2.4
	Own business	39	92.9
Source: Primary survey			

Characteristics of the Al - Raffd Project

The table shows that 28.6% work from 6 to 8 years; 40.5% provide services; 45.2% knew about entrepreneurship before the project, and 71.9% had experience and training before they managed their own projects.

Table 3: Description of the AI - Raffd project

Variables	Category	Frequencies	Percentage
Year of experience	1 - 2	13	31.0
	3 - 5	11	26.2
	6 - 8	12	28.6
	9 - 10	2	4.8
	More than 10	4	9.5
Nature of the project	Product	8	19.0
	Services	17	40.5
	Both	17	40.5
Knowledge of Entrepreneurship	Yes	19	45.2
	No	13	31.0
	Quite good	10	23.8
Management of the project (who helped make the decision to establish the project)	Yourself	30	71.4
	With partner	5	11.9
	With government	3	7.1
	Others	4	9.5
Capital of project	Less than 5, 000	1	2.4
	5, 000 - 10, 000	13	31.0
	11, 000 - 20, 000	23	54.8
	21, 000 - 50, 000	4	9.5
	60, 000 - 100, 000	0	
	110, 000 - 200, 00	1	2.4
	More than 200, 00	0	

Source: AI - Raffd project

Descriptive statistics of variables used in the model for hypothesis testing

Table 4: Descriptive statistics of all variables in the project

	N	Min.	Max.	Mean	Std. Deviation
Age	42	2	4	2.88	.633
Social status	42	1	4	2.10	.576
No. of children	42	1	5	2.98	1.522
Education level	42	1	6	3.38	1.011
Current job	42	1	3	2.88	.453
Year of Experience	42	1	5	2.36	1.246
Project cost	42	1	6	2.81	.833
Who helped you to decide on the establishment of a project?	42	1	3	1.74	.885
Type of project activities	42	1	3	2.21	.750
Who managed your project?	42	1	4	1.55	.993
Did you know before about entrepreneurship?	42	1	3	1.79	.813
Does the project add a job for you?	42	1	3	2.86	.521
No. of employees in project	42	1	6	2.26	1.251
Does the project add to your income?	42	1	2	1.12	.328
What is the income status?	42	1	3	2.71	.508
Does establishment of the project help you make decisions?	42	1	2	1.14	.354
Does the project develop from your skills and community participation?	42	1	2	1.02	.154
Have you increased your contribution to, and activities in, society?	42	1	2	1.07	.261
Valid N (listwise)	42				

Statistical distribution of all independent variables used to test the hypothesis

The study completed the normality test of all the independent variables used in the regression model. The result shows that all the variables are normally distributed.

Testing of hypothesis 1: Small funded project has a significant positive effect on household income generation

The result shows that the volume or the cost of the project has a negative relation with income generation but it has no significant effect on income generation. The control variables such as education, social status (married or single) also have no significant effect on it. On the basis of the result, we reject the null hypothesis that the small funded

project has a significant effect on household income generation.

Table 5: Effect of project cost on income status

	Coefficient	t - values
Project cost	- 0.101	- 0.509
Age	- 0.168	- 0.697
Social status	- 0.044	- 0.213
Household size	0.055	0.243
Education level	- 0.048	- 0.264
Year of work Experience	0.254	1.149
Past experience of entrepreneurship activities (year)	- 0.011	- 0.047
Constant	2.736	2.680
R - Square		0.506

No. of Observation	42
Dependent variable: Change of family income	

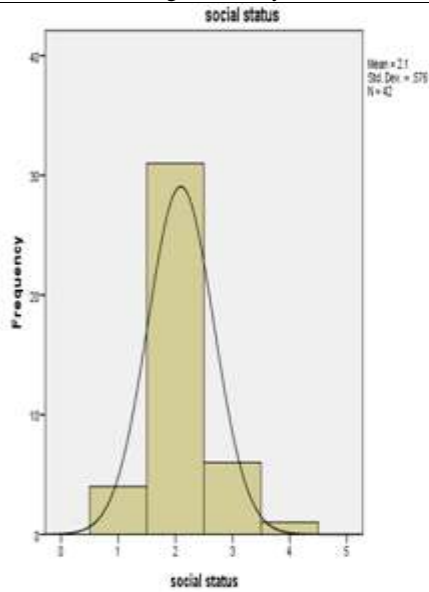


Figure 1: Normal distribution of social status

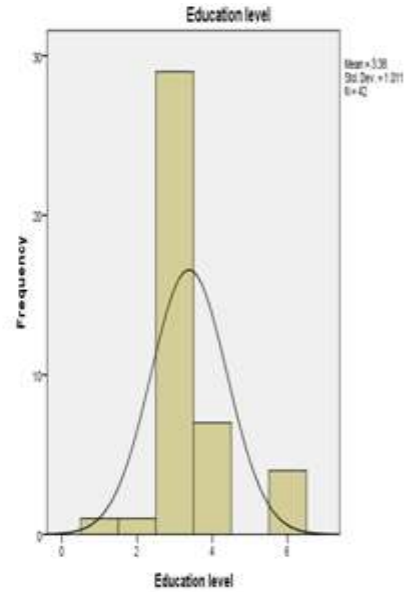


Figure 2: Normal distribution of Educational level

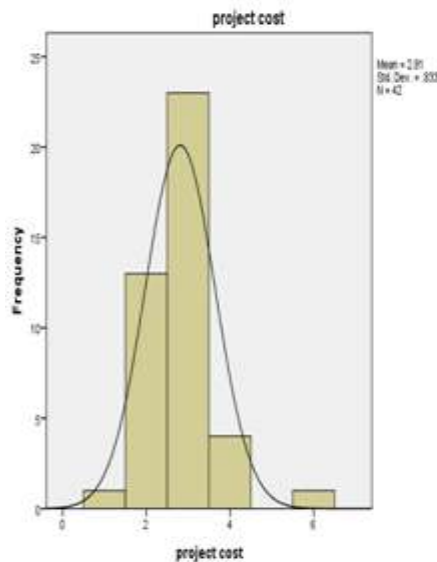


Figure 3: Normal distribution of project cost

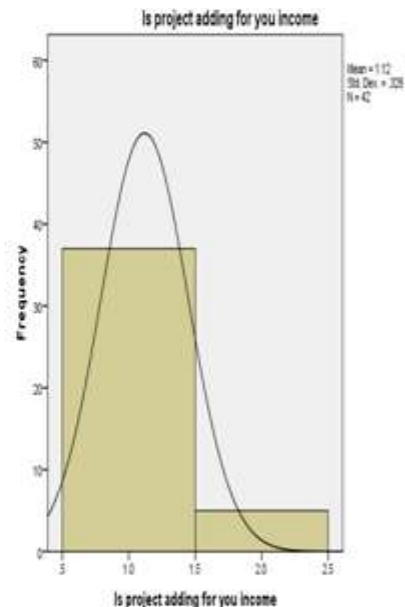


Figure 4: Normal distribution of having income

Testing of hypothesis 2: There is a significant effect of small funded projects on household decision - making power among women

The result shows that the income from the project has a positive relation with household decision making and it has a significant effect on decision making power. However, the control variables such as education, social status (married or single) also have no significant effect on it. This results shows that there is significant effect of small funded project on household decision making power among the women.

Table 6: Impact of project on family decision making

	Coefficient	t - values
Income from the project	0.597***	5.244
Type of project	0.037	0.306
Number of employee	- 0.013	- 0.102
Project cost	- 0.217	- 1.791
Age	0.126	0.857

Social status	- 0.025	- 0.197
Household size	- 0.074	- 0.530
Education level (completed year)	- 0.104	- 0.927
Number of year of experience	- 0.131	- 0.966
Past experience of entrepreneurship activities (year)	0.084	0.594
Constant	1.652	3.794
R - Square	0.722	
No. of Observation	42	

Dependent variable: Number of project member participate household decision making

***Significant at 1% level

Testing of hypothesis 3: There is a significant effect of small funded projects on skills development and participation in society among the benefited women

The result shows that the small funded (project cost, number of employee) project has a negative and an insignificant

effect on skills development and participation in society among the benefited women. This results show that there is no significance effect of the small funded project on skills development and participation in society among the benefited women.

Table 7: Impact of the project on contribution and participation in the social activities

	Coefficient	t - values
Project cost	- 0.039	- 0.221
Number of employees	- 0.128	- 0.668
Type of project	0.108	0.617
Age	0.254	1.178
Social status	- 0.512***	- 2.770 -
Household size	- 0.189	- 0.931
Education level (completed years)	0.066	0.406
Number of year of experience	- 0.088	- 0.448
Past experience of entrepreneurship activities	0.212	1.021
Constant	0.801	2.891
R - Square	0.407	
No. of Observation	42	
Dependent Variable: Number of project member participate in social activities		
***Significant at 1% level		

Statistical indicators indicate the development of women in the workforce and their occupancy of various positions in the government sector and the private sector, in addition to the tendency of women to set up joint projects in addition to their work, and some of them set up projects to obtain a job and income for them. In addition, this is a mechanism touched upon in this research. These results showed the increase in women's projects funded from one year to the next, deepening them in entrepreneurial activity, and their activities varied between service and product.

From 2013 to 2019, the percentage of women entrepreneurs registered in the Al - Raffd Fund was 31%, and around 39% were employed in its projects (jobs created) (Annual Report of Al - Raffd 2018 Statistics and indicators).

The study attempts to study some hypotheses related to which is the effectiveness of the establishment of the project. The result shows that there is no significance in Educational level, social status, project cost respectively as shown in Table 5. The description of the sample shows that most of the women have a secondary school certificate and most of them are married. In addition, Table 6 indicates that the ability to make decisions is related to social status and income, and this has also been proved by Fredrick Carlsson, Peter Martinsson, Ping Qin and Mathias Sutter (2009). However, education level is not significant in the ability to make decisions, as also proved in another study of Palestinians (Mohammed Taraweneh & Mustafa Safi, 2018).

Table 7 shows a relation exists in the increase in contribution to society and community participation with project cost. This might be due to the greater the loan, the greater the size of the project, and therefore the greater the number of employees working in the project. In addition, the project activities multiply from providing a service or product and increases its reputation and its societal

knowledge, thereby increasing the contribution of women to this project and increasing its activities.

5. Discussion

Most of the projects aimed at women were mainly aimed at creating opportunities for sustainable and income - generating work to help mitigate poverty and unemployment, in addition to trying to build the administrative and financial capacity of women to strengthen their role in society. Despite the changes produced by the economic contribution of women, however, this contribution remains substandard, as many reasons hinder women from economic contribution.

From a study I found most of the women unemployment and the project as the main job for them, they consist for around 92.9% and most of their project about services or both product and services consist around 40.5 %. They decided to establish their project by themselves to have a job and have income dependence. Besides, they have knowledge about entrepreneurs and they reflect knowing around 45.5%.

I imagined the relationship between a hypothesis and some variables. I then studied the hypothesis and found some hypotheses prove another hypothesis and some variables are significant in other hypotheses and were not measured before in analysis. I show in this discussion what I found as the percentage. I found some variables not expected to be dependent and others independent. This exploration was done by much analysis in SPSS through exploring regression analysis to prove the previous hypothesis and how it relates to the other.

Firstly, I did a test to see how demographics were related to the project. I found that the older the women the more children they have because the women's ages ranged from 31 - 40 mostly and there are working many years in a project more than 2 years (they have more experience in project management and increase their income by strategies they have an idea before).

Mostly, women who own a project are married and older, as shown from previous frequencies. All skills and management of the project and decision making are affected by their social status because the higher the status the more confident they feel, and some projects get help from the partner. It is not enough to have three or more children, so they find the project experience improves their social status. When testing income with the contribution to society and development of skills, it is seen that there is a significant relationship respectively. This could not be attributable to women who had help in decision making, since it means those women would be income independent. Also, analysis indicates that women's skills developed as they increased their social contribution and they had more ability to make decisions. Since most women in the sample were married, analysis showed this status gave them more confidence and helped them gain more support from men. In the questionnaire, women were asked how they learned about entrepreneurship, and most answered they had known entrepreneurs who had had good fortune. This knowledge affected their decision to establish a project by themselves

and gave them more confidence in developing skills and experience in management.

As they have more knowledge of entrepreneurs, they will increase their contribution to society and improve their skills and community participation. Status of income effectiveness by more contribution to society which increases their ability to make decisions. One goal of the AI - Rafid fund is to give funds to establish projects as their main job especially for job seekers.

6. Conclusions

The study found that the income from the project has a positive relation with household decision making and it has a significant effect on decision making power. However, the volume or the cost of a project has a negative relation with income generation but it has no significant effect on income generation. However, project cost has a negative relation and significant effect on skills development and participation in society among the benefited women. Yet the control variables such as education, social status (married or single) have no significant effect on it. On the basis of the result, we cannot reject the null hypothesis that there is a significant effect of small funded projects on household decision making power among the women. On the basis of the result, we reject the null hypothesis that small funded projects have a significant effect on household income generation, and there is also a significant effect of small funded projects on skills development and participation in society among the benefited women.

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