
Personal Characteristics and Strategic Entrepreneurial Behaviour of Rural Female Entrepreneurs: Insights From Oman

Suhail Mohammad Ghouse¹, Omar Durrah², Rishabh Shekhar³, Ahmad Arslan⁴

¹ Marketing & Entrepreneurship, Dhofar University, ² Management, Dhofar University, ³ Marketing, Symbiosis International University, ⁴ Management & Marketing, University of Oulu

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This study delves into the impact of personal traits on rural female entrepreneurship within family-owned enterprises. We investigate how rural female entrepreneurs strategically navigate their businesses, taking into account market conditions, technical aspects, financial considerations, operational challenges, organizational dynamics, and innovation factors. Employing a mixed-method approach, we collected quantitative data from 183 formal and informal rural female entrepreneurs using a semi-structured questionnaire available in both English and Arabic, utilizing snowball sampling. Through Exploratory Factor Analysis (EFA), we identified strategic objectives, and Confirmatory Factor Analysis (CFA) assessed the alignment of the proposed approach with the data sample. Additionally, we present six brief case studies based on interviews with female entrepreneurs to gain insights into how personal traits influence strategic entrepreneurial behaviour. Our findings highlight the significant influence of age and education on the strategic goals, motivation, and decision-making of rural female entrepreneurs. This research has broader implications for policymakers and stakeholders, offering insights into encouraging inclusive and sustainable female entrepreneurship in diverse rural contexts. By recognizing the relationship of personal attributes and institutional forces, this study contributes to our understanding of entrepreneurship in a dynamic and culturally rich environment, ultimately contributing to socioeconomic development in Oman and beyond.

Introduction

Research on female entrepreneurship has highlighted significant variations in strategies and success pathways among female entrepreneurs (Brush et al., 2004; Davis & Shaver, 2012). These differences encompass a range of factors, including leadership styles, organizational processes, and various personal characteristics and entrepreneurial skills (Barringer et al., 2005; Korber & McNaughton, 2018). Scholars have explored topics such as executive and managerial styles, the role of social media, and the factors driving entrepreneurship, including social and human equity considerations (Bishop & Deason, 2013; Galloway et al., 2015; Morris et al., 2006). While previous studies have examined these factors, it's essential to recognize that female entrepreneurship is not uniform and varies across diverse contexts and regions (Tlaiss, 2014). Many female-owned enterprises are established out of necessity with challenging earning potential; hence the argument that starting a business automatically improves a woman's financial situation is not valid in all the cases (Watson et al., 2014). Various aspects of female-owned firms' survival and growth have been investigated by the prior studies (Correa et al., 2022; Welch et al., 2008). In this concern, the limited prior

experience of female entrepreneurs along with lack of access to financing and support emerge as main hurdles (Correa et al., 2022; Hechavarria, 2016).

Various factors, including leadership and management styles, organizational procedures, and personal contextual characteristics, have been found to impact entrepreneurial success (Barringer et al., 2005; Korber & McNaughton, 2018). However, studies specifically examining how female-owned businesses develop and expand are relatively rare (Marlow & McAdam, 2013). Females who start businesses out of necessity (survival in many cases) are distinct from those motivated by opportunity (Orhan & Scott, 2001). Research suggests that the motivation for intrinsic and extrinsic growth in female entrepreneurs is linked to factors such as survival, stability, job creation, recognition, and personal growth, as well as the (context of) industries in which they operate (Dalborg, 2015).

Female entrepreneurs with rapid business growth have been found to focus on factors such as reputation, product quality, working capital, and leadership (Brush et al., 2004; Jennings & Brush, 2013). It has further been argued that female entrepreneurs may have less economic influence because they are more likely to adopt "growth-constraining" approaches that prioritize work-family balance over expan-

sion (Jennings & McDougald, 2007). Family businesses often serve as a safe financial and social option for women; however, rural women face unique challenges in sustaining such businesses (Rahman et al., 2022). Socialization may encourage female entrepreneurs to rely on qualities like altruism and compassion, supporting business expansion (Johnsen & McMahon, 2005). While existing research has shed light on various aspects of female entrepreneurship, including motivations, constraints, and managerial styles (Morris et al., 2006; Rahman et al., 2022), limited attention has been given to how personal traits influence the strategic intentions of rural female entrepreneurs especially in under-researched settings of global South countries.

The Arab world has witnessed a rise in female entrepreneurship due to various factors, including gender equality, improved accessibility, and economic reforms (Tlaiss, 2014). In an era where entrepreneurship is pivotal for economic growth amid technological advancements and shifting economic paradigms, a study by Gundry & Welsch (2001) offers theoretical foundations that continue to resonate with contemporary entrepreneurship research. Their exploration of entrepreneurial orientation, innovation, and organizational performance provides a robust framework to analyze the entrepreneurial behaviors and strategies crucial for success today. However, their insights need contextual application and adaptation in various regions worldwide.

Henceforth, our research builds upon Gundry & Welsch (2001) by analyzing how personality traits influence the strategic intentions of rural female entrepreneurs for business development and sustainability. While it originates in Oman, the findings presented in this study have implications beyond this specific context. Entrepreneurship is a global phenomenon, and understanding the interplay between personal characteristics and strategic decisions made by female entrepreneurs has a broader applicability (Jennings & Brush, 2013). Despite significant development, Oman remains relatively under-researched in management and entrepreneurship (Arslan et al., 2023). This research aims to address this gap, particularly in the context of female entrepreneurship in rural settings, aligning with previous studies on rural female entrepreneurship (Ghouse et al., 2019; McElwee & Al-Riyami, 2003). The key internal and external aspects referred to in our paper have been theoretically referred to as being critical ones in recent studies (Barber et al., 2021; Franzke et al., 2022; Hasan et al., 2023). The contributions of this study align with key aspects of institutional theory in the field of entrepreneurship. Firstly, the study goes beyond the traditional focus on institutions to emphasize the importance of individual traits in the context of female-owned family enterprises in rural areas. This aligns with institutional theory that the entrepreneurs are not passive recipients of institutional pressures but are also influenced by their individual characteristics, experiences, and aspirations. Secondly, this study contributes by emphasizing the role of factors like education and age that enable rural female entrepreneurs to challenge and overcome prevailing stereotypes. It illustrates how these individual traits can act as a means of institutional change by allowing women to enter sectors and mar-

kets beyond the traditional handicraft-related businesses. This aligns with institutional theory's focus on the role of individuals and their actions in influencing and reshaping institutions.

Literature Review

Various academic perspectives can be used to research and analyse female entrepreneurs (Ahl & Nelson, 2015; Collins & Low, 2010). Nonetheless, the study's authors provide an evaluation from a managerial and commercial perspective. It makes a distinction between external and internal causes and, in doing so, offers an analysis that might aid in understanding other topics in female entrepreneurship that are closely linked. The report emphasizes the importance of female entrepreneurs' business growth in rural areas. The internal parameters taken into account in this study include age, marital status, and education, whereas the external elements are corporate growth and expansion.

Factors influencing female entrepreneurs

Small businesses, including those led by females, exhibit similar probabilities of success as those led by male (Watson, 2020). However, when female entrepreneurs consider expanding their businesses, personal preferences and risk-taking tendencies often take priority over financial concerns (Cliff, 1998). It is also commonly observed that females tend to establish smaller enterprises with fewer employees (Carter & Rosa, 1998; Hisrich & Brush, 1983). Recent research on rural female entrepreneurs in Bangladesh identified significant challenges such as social, cultural, financial, and skill-related obstacles to sustaining family enterprises (Rahman et al., 2022). Additionally, empirical evidence from Arab countries like Bahrain and Oman indicates that female-owned businesses typically maintain lean staffing levels (Ghouse et al., 2021). Females often start smaller firms more frequently, often due to challenges in securing project funding and the shortage of specialized skills (Ghouse et al., 2017). Firm size and risk propensity have also been found to influence growth of female entrepreneurial ventures compared to male entrepreneurs (Chaudhuri et al., 2020). According to research done in an Emirati setting, family support is crucial to the success of women entrepreneurs (Jabeen et al., 2015). Literature exists showing the benefits of family encouragement and support for female business owners (Erogul & McCrohan, 2008). The relative importance of family and non-family individuals to an organisation was highlighted by their argument that, while an increase in full-time family employees has a substantial effect on the company's profitability, an increase in full-time employees generally has a negative impact (Jabeen et al., 2015).

The marital status of female entrepreneurs can indeed play a role in shaping entrepreneurial behavior. Despite Carter and Rosa's (1998) claim that businesses perform optimally when women don't strive to balance work and family responsibilities, research has indicated a connection between parental status and both the aspiration to own a company and its success (Hinz, 2004). Carter and Rosa

(1998) found no link between being the owner of a business and having small kids, whereas others claim that having children has an adverse impact on women's firms expanding and, as a result, employment growth (Kevane & Wydick, 2001). A study by Brush and Cooper (2012) found that married women entrepreneurs often have access to greater financial resources and support from their spouses, which can influence their strategic decisions and business aspirations. Conversely, unmarried women entrepreneurs may face different challenges and motivations, possibly leading to distinct strategic intentions. Marlow and Patton (2005) highlight the importance of understanding the role of personal factors, such as marital status, in shaping entrepreneurial intentions. They argue that personal circumstances, including marital status, can significantly affect an entrepreneur's strategic choices. Rural female entrepreneurs may face unique challenges due to their gender, which can intersect with their marital status. A study by Dheer and Lenartowicz (2019) found that gender roles and expectations within marriage can influence women's entrepreneurial decisions. These gender dynamics may, in turn, impact the strategic intentions of rural female entrepreneurs. Hence, based on the above discussion, we propose our first hypothesis, H1 as:

There is a significant difference in the strategic intentions among rural women entrepreneurs in terms of marital status.

Age has been linked to variations in entrepreneurial goals and objectives. As individuals age, their life experiences, financial responsibilities, and risk tolerance may evolve. This can result in differences in the strategic intentions of younger and older entrepreneurs (Jennings & McDougald, 2007). Research suggests that age can indeed have a significant impact on the strategic intentions of entrepreneurs, including rural women. Research indicates that older entrepreneurs may exhibit a higher degree of innovation in their strategic intentions, drawing upon their wealth of experience and industry knowledge (Jennings & McDougald, 2007). Conversely, younger entrepreneurs might be more open to adopting disruptive and novel strategies. The industry in which entrepreneurs operate can also interact with age to influence strategic intentions. Older rural women entrepreneurs may focus on traditional sectors, whereas younger entrepreneurs may engage in emerging sectors, thereby impacting their strategic orientations (Shane, 2009). Hence, based on the above discussion related to age factor of the female entrepreneurs, we propose our second hypothesis, H2 as:

There is a significant difference in the strategic intentions among rural women entrepreneurs in terms of age.

The literature connects the educational background of female entrepreneurs with their strategic entrepreneurial intentions. Higher levels of education often correlate with increased innovation and a higher tendency to adopt innovative strategies in entrepreneurship (Mitchelmore & Rowley, 2013). Rural women entrepreneurs with higher education may exhibit a stronger inclination toward strategic innovation and technology adoption in their businesses. Education can influence risk-taking behavior, as it often entails taking calculated risks, and individuals with higher

education levels may have a better understanding of risk assessment and risk management (Wang & Chugh, 2014). Consequently, rural women entrepreneurs with different educational backgrounds may demonstrate varying risk taking abilities and strategic intentions. Entrepreneurs with higher education levels tend to have a stronger customer focus and a deeper understanding of market dynamics, which affects their strategic intentions related to market development and customer acquisition (Covin & Slevin, 1990). Education can significantly impact an entrepreneur's ability to build and leverage networks. Rural women entrepreneurs with an educational background may have access to broader professional networks, which significantly influence their strategic intentions, including market expansion and partnership development (Brush et al., 2009). Hence, based on this age related discussion on female entrepreneurs, we propose our third hypothesis, H3, as:

There is a significant difference in the strategic intentions among rural women entrepreneurs in terms of education.

It needs to be stressed that to understand dynamics of female entrepreneurship, both internal and external factors are critical (Hasan et al., 2023). In this concern, scholars (e.g., Aljarodi et al., 2022; Amine & Staub, 2009; Su et al., 2017) have referred to institutional theory as a useful lens for the analysis of relevant external factors for female entrepreneurship as it conceptually incorporates both formal and informal dimensions of institutions. Hence, the scholars using institutional theory lens have studied factors associated with government (especially regulations), institutional support including financial support for female entrepreneurs, culture, social networks, and family ties (and associated dynamics) as a form of informal institutional mechanisms (e.g., Aljarodi et al., 2022; Bruton et al., 2010). We further discuss these external factors in relation to female entrepreneurship in-depth below.

External factors

a) Government support: Government support plays a crucial role in the success of female entrepreneurs, who contribute to reducing unemployment rates and creating job opportunities in their countries (Welsh et al., 2014). The focus on empowering women in Middle East countries through has started to emerge in the past decade (Bastian et al., 2018). To overcome the various challenges that female entrepreneurs face, government support is seen as essential (Leitch et al., 2018). Scholars emphasize the importance of training programs to equip female entrepreneurs with the necessary skills (Itani et al., 2011) and legal advice (Baughn et al., 2006) – areas where government support can be vital.

b) Culture: Culture significantly impacts entrepreneurs across societies (Hayton et al., 2002). In the realm of female entrepreneurship, scholars emphasize that structural and cultural constraints play key roles in influencing both the establishment and longevity of such businesses (Bastian et al., 2018). In Middle Eastern countries, including Oman, gender biases have been identified as pervasive influences on female entrepreneurs at various levels (Ahmad, 2011; Naguib & Jamali, 2015). Therefore, culture is a key element

that must be considered in any analysis of female entrepreneurship, particularly in contexts like Oman.

c) Financial and economic potential: Female involvement in the economy can benefit businesses by encouraging gender-balanced ownership and staff structures (Ritter-Hayashi et al., 2019). This influence of female entrepreneurship extends beyond individual firms. Social networks are a hot topic in entrepreneurship research, as they are crucial for startups and the operation of new enterprises (Golgeci et al., 2023). They also play a vital role in information dissemination and technology adoption (Mekonnen & Cestino, 2017), supporting knowledge transfer (Tortoriello et al., 2012). In emerging economies, business owners often rely on their social networks due to challenges in financing startup costs (Minniti & Naudé, 2010).

e) Family obligations: Parenting significantly influences the experiences of female entrepreneurs (Brush et al., 2009). Scholars have shown that innovators' aspirations for their families and personal lives can affect their performance (Alsos et al., 2013; Nählinder, 2010). Unlike males, females tend to prioritize family over their creative passions and businesses, often compromising their enterprises due to personal reasons rather than product or market issues (Nählinder, 2010). Therefore, it's crucial to consider family obligations when analyzing various aspects of female entrepreneurship.

Internal factors

a. An entrepreneurial mind-set: Prior research has established that an entrepreneurial mind-set is vital for start and continuation of any new business whether being run by a male or female (Cesaroni & Sentuti, 2014).

b. Financial and managerial skills: Brush et al. (2009) referred that the three Ms-market, money, and management, are necessary for any entrepreneur to flourish. In this concern, Danish and Smith (2012) further stressed that the financial and managerial abilities of female-owned firms, such as leadership, employing the proper employees, and financial reporting.

c. Life's context: Knowing from the real-life experiences of entrepreneurs, particularly those who served as role models, can aid in one's success. Having role models (including entrepreneurial role models) are beneficial for female entrepreneurs (Alexandre & Kharabsheh, 2019; Nählinder, 2010).

d. Training & competencies development: According to Gray and Finley-Hervey (2005), learned competencies and abilities play a vital role for success of female entrepreneurs. Entrepreneurial potential has been found to be influenced by educational background and professional experience (Minniti & Naudé, 2010). According to Lock & Smith (2016), professional training in disciplines like risk management and business management can play an important role for female owned enterprises' survival. Experience can compensate for a lack of education in developing nations (Minniti & Naudé, 2010) and criticality of entrepreneurial skills was highlighted in a recent Oman focused study as well (Arslan et al., 2023).

e. Personality characteristics: Personality characteristics such as perseverance (Sullivan & Meek, 2012) or self-efficacy, confidence, optimism, and resilience (Cabrera & Mauricio, 2017) and self-assurance (Pease & Cunningham, 2016) have been referred to as being important for female entrepreneurs. Activities involving innovation could be inhibited by a lack of confidence. Some scholars have referred to communication barriers linked to confidence which influence entrepreneurs and performance of their businesses (Millward & Freeman, 2002).

Study's Context

The context of this study is Oman and specifically rural Oman, within the broader context of the Gulf countries, which have recently placed a significant emphasis on entrepreneurship as part of economic reform and diversification efforts (Arslan et al., 2023). There is a substantial increase in female participation in economic activities, including entrepreneurship, owing to various social, economic, technological, and demographic shifts in the Middle East and Arab countries (Forster, 2017; Tlaiss, 2014). However, female entrepreneurs in these settings continue to face a wide range of challenges.

Previous academic research, with a specific focus on female entrepreneurs in Oman, has revealed that their businesses predominantly operate within the non-technical and informal micro-sector (Ghouse et al., 2021). These studies also indicate that these businesses often rely on outdated technology, possess limited capacity to adopt new technologies for business growth, and receive minimal support for developing technical and business expertise. Despite these challenges, female-owned businesses hold great potential for advancing female economic empowerment in such contexts, as they tend to employ a disproportionately higher number of women workers (Ghouse et al., 2019).

Methods

This study investigates the influence of female entrepreneurs' personality traits and motivations on the growth and sustainability of their businesses in the rural areas of the Dhofar Governorate in Oman. The region is inhabited by tribal ethnic groups with a rich history of frankincense production. Given the dearth of research in such contexts and the need for a comprehensive understanding, we adopted a mixed-method approach for data collection between September 2020 and January 2021. The study unfolded in three phases. Initially, a pilot study involving ten female entrepreneurs was conducted to ensure the validity and informativeness of our survey. Their valuable input guided our research. Subsequently, a detailed bilingual survey questionnaire in Arabic and English, employing a five-point Likert scale for quantitative measurements (ranging from 1 for "strongly disagree" to 5 for "strongly agree"), was distributed. During this phase, we contacted rural female business owners to invite their participation, adhering to academic norms and regional social regulations, ensuring anonymity. In total, 192 rural female entrepreneurs responded to the survey, with nine responses excluded due to insufficient in-

formation. All respondents were either sole owners or co-owners of rural enterprises. Following the quantitative survey, we conducted in-depth, one-on-one interviews with five female entrepreneurs who had previously participated in the survey questionnaire. These interviews were structured based on data from the quantitative survey, offering context for the subsequent case studies. The aim was to adopt a descriptive approach utilizing multiple case studies (Yin, 2004). This evidence-based practice methodology (Given, 2006) allowed us to gain deeper insights into the intricacies of female entrepreneurship in rural Oman. Subsequently, data analysis encompassing both quantitative and qualitative aspects was performed to draw meaningful conclusions.

Data Analysis and Results

Descriptive statistics are shown in [Table 1](#). The findings demonstrate that the means of strategic intent were low level, with the mean score of organisational strategy (ORS) being the greatest (2.99) with a standard deviation of 1.43 and the mean score of technology strategy (TS) being the lowest (2.52) with a 1.49 standard deviation, respectively. On the other hand, the sample consisted of 27.9% of single entrepreneurs and 72.1% of married entrepreneurs. The majority of the responses were given by postgraduate degree holders (29.5%), who were followed by those with basic and secondary education certificates (26.2 and 23.0%, respectively), as well as those with bachelor's degrees (21.3). As shown in [Table 1](#), the sample's age distribution was as follows: 49.7% belonged to the 30-to-50-year age group, 36.6% to the under 30-year age group, and 13.7% to the over 50-year age group.

Through the Varimax Rotation approach, exploratory factor analysis (EFA) was undertaken using SPSS to determine the principal components of the current study. As shown in [Table 2](#), there were six factors acquired: Market Strategy (MS), which had five items; TS, which had three items; Financing Strategy (FS), which had four items; Operational Strategy (OPS), which also had four items; ORS, which had three items; and Research and Innovation Strategy (RIS), which had four items. The EFA criteria were thus satisfied. The commonality values are greater than 0.5, $KMO = .959 > .60$; Bartlett's Test = 7119.286, with sig. = .000 < .05; and the cumulative variance = 91.848 > 60. Moreover, the load on every research item was higher than 0.40. These findings show that using EFA for the gathered data was reasonable (Field, 2005). Also, all of the study variables' Cronbach's Alpha coefficients were higher than .70 (Hair et al., 2006).

[Figure 1](#) illustrates the results of a confirmatory factor analysis (CFA) to determine the degree to which the measured variables represent constructs. As per the findings of [Table 3](#), all fit indices were within the permissible range (Hu & Bentler, 1999). The square multiple correlation values (SMC) were above the desirable level of 0.30, while the standard regression weight values (SRW) were greater than 0.50. (Hair et al., 2010). According to [Table 3](#), the composite reliability (CR) values were both above the cut-off of 0.70 (Chan et al., 2015), and the average variance extracted

(AVE) values exceeded the cut-off of 0.50 (Bagozzi & Yi, 1988). As a result, the requirements for determining convergent validity were satisfied.

The fit indices of the tested model are displayed in [Table 4](#) together with their acceptable thresholds: CMIN/DF = 3.752 and FMIN = 4.247 were less than 5; the indices of RMR = .069 and RMSEA = .078 were less than .08; the indices of GFI = .906, CFI = .921, TLI = .903, and IFI = .922 were more than .9; and the indices of PGFI = .565 and PNFI = .730 were higher than .50. According to the results of the investigations done by Kline (1999) and Schermelleh-Engel et al. (2003), all of these indexes are adequate

Hypotheses Test

To evaluate the study's hypotheses, we used a One Way ANOVA for the second and third hypotheses and a T-Test of independent samples for the first.

According to the categories of marital status, the findings in [Table 5](#) demonstrate a considerable variation in the strategic goals of rural women entrepreneurs (single and married). The first hypothesis (H1) is therefore supported.

Based on the findings in [Table 6](#), we can draw the conclusion that there are substantial variations in the strategic objectives among rural women entrepreneurs in terms of age categories (less than 30, from 30 to 50, and more than 50). On the other hand, there are notable variations in the strategic goals of rural women business owners in terms of the categories of education (basic, secondary, bachelor and postgraduate). The second and third hypotheses (H₂ and H₃) are therefore supported.

Qualitative Cases

Key aspects of the narratives that link 6 female entrepreneurs' strategic interventions to their personal traits are noted in bullet points after each example. We have used pseudonyms to ensure anonymity.

1. Balqees: Apparel

Balqees, residing in the rural region of Dhofar, Oman, owns an informal garment business. Operating from her home, she, along with the support of her family members, specializes in crafting garments suitable for both genders. Her entrepreneurial journey commenced in 2009 when she was in her mid-twenties. With a 500 Omani Rials government grant, she harnessed her sewing and weaving skills, primarily to augment her family's income. Due to the informal nature and modest scale of her enterprise, Balqees opted not to register it with the government. In its nascent stages, her business primarily focused on producing unbranded, generic, and vintage garments, which found their way to customers through conventional Omani shops. Nevertheless, Balqees faced initial challenges in attracting clients and establishing a foothold in the market. To broaden her customer base, she embarked on a marketing journey in 2014, utilizing social media platforms such as Instagram, WhatsApp, and Facebook. Concurrently, she ventured into participating in conventional craft shows, a

Table 1. Descriptive statistics of study variables

SI	Mean	St.D.	Ske.	Kur.	Marital Status		Education				Age		
					S.	M.	X	XII	G	PG	<30	30-50	>50
MS	2.63	1.40	.392	-1.45	51	132	48	42	39	54	67	91	25
TS	2.52	1.49	.466	-1.45									
FS	2.69	1.31	.183	-1.43									
OPS	2.66	1.32	.307	-1.40									
ORS	2.99	1.43	-.045	-1.51	27.9%	72.1%	26.2%	23.0%	21.3%	29.5%	36.6%	49.7%	13.7%
RIS	2.59	1.41	.475	-1.46									

Table 2. Exploratory factor analysis (EFA)

Factors	Items	Loading	Communalities	Variance Explained	Cronbach's Alpha
Market Strategy (MS)	MS ₁	.794	.882	42.784	.976
	MS ₂	.732	.889		
	MS ₃	.797	.910		
	MS ₄	.770	.928		
	MS ₅	.779	.912		
Technology Strategy (TS)	TS ₁ (ICT)	.787	.908	14.189	.966
	TS ₂	.760	.927		
	TS ₃	.785	.924		
Financing Strategy (FS)	FS1	.829	.969	12.503	.902
	FS2	.794	.882		
	FS3	.837	.938		
	FS4	.726	.933		
Operational Strategy (OPS)	OPS1	.882	.861	11.631	.939
	OPS2	.795	.941		
	OPS3	.796	.934		
	OPS4	.816	.887		
Organizational Strategy (ORS)	ORS1	.755	.949	8.611	.935
	ORS2	.743	.964		
	ORS3	.677	.909		
Research and Innovation Strategy (RIS)	RIS1	.792	.911	2.130	.963
	RIS2	.826	.917		
	RIS3	.881	.915		
	RIS4	.689	.936		
KMO = .959			Bartlett's Test = 7119.286 Sig. = .000		$\sigma^2 = 91.848$

strategic move that yielded an influx of new customers. However, the path to success was not without obstacles. A significant challenge for Balqees was navigating the shifting local fashion preferences. The traditional gown style gave way to more Western-inspired designs or a fusion of both. Lacking formal expertise in the fashion industry, Balqees coped with generating innovative design ideas and meeting the evolving demands of her clientele. Balqees reflects on the hurdles faced by rural women entrepreneurs, citing societal conventions and limited exposure as primary impediments to post-marriage entrepreneurial ambitions. Nevertheless, she maintains that Oman's cultural norms for female business owners in rural areas, although demanding, are manageable with determination and forward-thinking. Moreover, Balqees envisions a promising landscape shaped by contemporary technological advancements like 5G services and a conducive entrepreneurial environment within the nation. She firmly believes that these factors create a fertile ground for various small, home-based businesses operated by rural women, ultimately enhancing the incomes of rural Omani households and elevating their quality of life.

Key Themes:

- Marketing Techniques (Advertising; Trade Fairs)

- Research & Development Techniques (Product Development; Market Research)
- Human Resource Techniques (Training & Development)
- Technological Planning (Social network)

2. Muna: Cakes

Muna, a resident of rural Dhofar in Oman, graduated with honors in electronics engineering from Sultan Qaboos University. Her initial career aspirations embarked on joining the electronics industry. However, family commitments altered her trajectory, preventing her from pursuing a corporate career. Following her marriage into a middle-class family, Muna began searching for entrepreneurial opportunities to supplement her family's income and utilize her free time constructively. With unwavering support from her husband and maternal relatives, Muna decided to leverage her passion for baking and establish an informal home-based business. Her product range included delectable items like cakes, cookies, and pastries. Through dedicated promotional efforts, Muna witnessed a steady increase in her product sales. Soon, her baked goods earned a reputation for quality within her village, fostering positive word-of-mouth marketing. Initially, Muna's customer base was

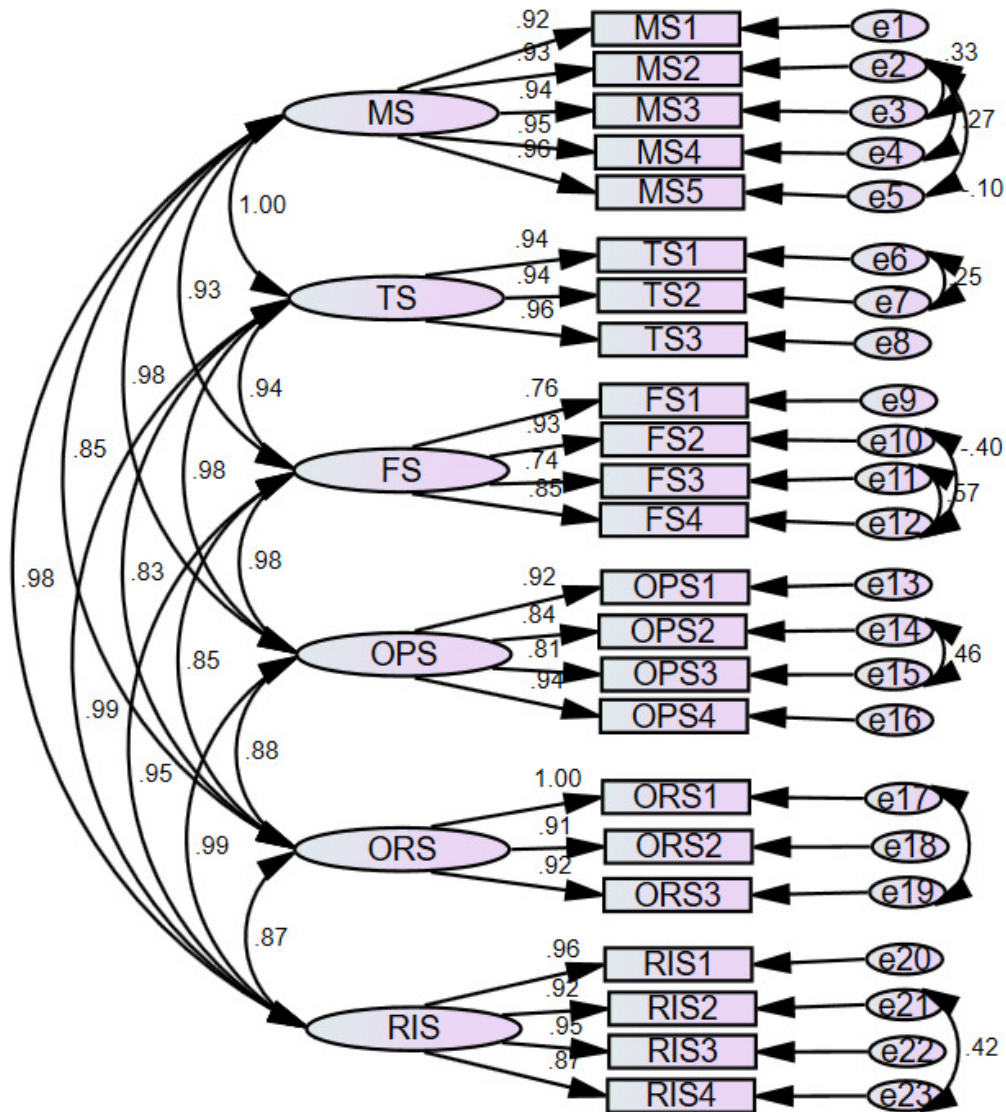


Figure 1. Confirmatory factor analysis (CFA) of model

concentrated within her village. However, owing to the growing popularity of her products, she expanded her reach by supplying customized cakes to customers in neighboring areas. Recognizing the significance of social media, she harnessed platforms like Instagram, Snapchat, Facebook, and WhatsApp to promote her offerings effectively. While Muna’s entrepreneurial journey thrived within the rural landscape, the informal nature of her business constrained her from venturing into larger towns in the Dhofar region. Nevertheless, she aspires to establish a registered bakery in the capital city of Dhofar, Salalah, as part of her long-term business vision.

Key Themes:

- Research & Innovation Techniques (Product Development)
- Marketing Techniques (Product Diversification; Promotional Techniques)
- Organisational Techniques (Registered firm)
- Technology Planning (Social network)

3. Souly: Traditional Dress

In her early thirties, Souly embarked on a small boutique venture inspired by the recognition of her creative talents in fashion and design by her family and friends. Every facet of her business underwent meticulous planning, analysis, and thoughtful consideration, right from choosing the project’s name to its presentation. Her aim was to strike a balance between catering to the sophisticated tastes of today’s youth while preserving the cherished elements of the traditional Dhofari dress, an iconic representation of cultural norms and values. Souly’s initial investment in her venture amounted to a modest 250 Omani Rials, reflecting her confidence that even a small business investment would yield substantial returns over time. With an emphasis on making an impactful first impression, Souly developed a product line tailored for brides, drawing inspiration from the Zafari, the traditional attire for women in the southern region of Oman, and Abaya veils. She harnessed her creativity by adopting innovative concepts she discovered on the web-

Table 3. Confirmatory factor analysis (CFA)

Constructs	Items	SRW > .50	SMC > .30	CR > .70	AVE > .50
Market Strategy (MS)	MS ₁	.923	.852		
	MS ₂	.933	.870		
	MS ₃	.943	.889	.974	.884
	MS ₄	.947	.897		
	MS ₅	.957	.916		
Technology Strategy (TS)	TS ₁	.941	.885		
	TS ₂	.938	.880	.821	.604
	TS ₃	.961	.924		
Financing Strategy (FS)	FS1	.765	.584		
	FS2	.931	.867		
	FS3	.740	.547	.911	.504
	FS4	.854	.730		
Operational Strategy (OPS)	OPS1	.918	.843		
	OPS2	.839	.703		
	OPS3	.814	.663	.918	.511
	OPS4	.935	.875		
Organizational Strategy (ORS)	ORS1	.999	.993		
	ORS2	.912	.831	.769	.526
	ORS3	.916	.838		
Research and Innovation Strategy (RIS)	RIS1	.959	.920		
	RIS2	.922	.850		
	RIS3	.945	.893	.917	.521
	RIS4	.871	.759		

Table 4. Model fit measures

Fit Indices	CMIN/DF	FMIN	RMR	RMSEA	GFI	CFI	TLI	IFI	PGFI	PNFI
Estimate	3.752	4.247	.069	.078	.906	.921	.903	.922	.565	.730
Threshold	<5	<5	<.08	<.08	>.90	>.90	>.90	>.90	>.50	>.50

Table 5. Independent samples T-test of H₁

Strategic Intentions	T-Value	Sig.
Market Strategy (MS)	3.612	.000
Technology Strategy (TS)	3.258	.001
Financing Strategy (FS)	1.990	.048
Operational Strategy (OPS)	3.003	.003
Organizational Strategy (ORS)	3.292	.001
Research and Innovation Strategy (RIS)	4.037	.000

sites of renowned stores and designers based in the UAE. The design phase posed the most significant challenge for Souly, consuming considerable time through brainstorming, sketching, and further meticulous activities. Additionally, sourcing the ideal design and fabric demanded diligent

effort, a task she embraced wholeheartedly as a leading fashion entrepreneur in Salalah, Oman.

Key Themes:

- Organisational Techniques (Informal to Formal)
- Research & Innovation Techniques (Product novelty)
- Marketing Techniques (branding)

4. Asaba: Food

At 32 years old, Asaba hails from a prosperous family in the Dhofar region and holds a bachelor’s degree in business. Her entrepreneurial inspiration sprang from the burgeoning popularity of fast food across all strata of Omani society. Combining her passion for cooking with her business acumen, she embarked on the journey of launching an online fast food delivery service under the brand “Yummy Snacks.” Leveraging the widespread usage of WhatsApp and Snapchat in Oman, Asaba utilized these social networks as promotional platforms. Additionally, she employed traditional printed posters strategically placed in public areas

Table 6. One Way ANOVA test of H₂ and H₃

Hypotheses	H ₂		H ₃	
	F - Value	Sig.	F - Value	Sig.
Strategic Intentions	11.747	.000	11.734	.000
Market Strategy (MS)	10.762	.000	11.767	.000
Technology Strategy (TS)	8.047	.000	7.603	.000
Financing Strategy (FS)	10.373	.000	9.012	.000
Operational Strategy (OPS)	9.701	.000	9.513	.000
Organizational Strategy (ORS)	12.332	.000	13.244	.000

to reach a broader audience. Asaba's electronic menu featured a delightful array of dishes typical of Omani cuisine, attracting a substantial clientele and yielding a healthy profit. To further expand her reach, she ventured into online sales through the online home delivery services. Bolstering her ambitions, she secured government funding and inaugurated a seaside restaurant in the Taqah neighborhood. This establishment offered a diverse culinary experience encompassing traditional Omani, Lebanese, and Turkish cuisine, broadening her customer base and providing an array of dining options. Initially, hiring local chefs with diverse catering expertise proved challenging for Salma, as their services were in high demand, demanding salaries beyond her means. The demand for her offerings remained consistently satisfactory throughout the year, but during the Khareef (July & August Monsoon) season, characterized by a significant influx of tourists, demand surged dramatically. This necessitated the employment of additional kitchen and delivery staff, amplifying the challenges associated with seasonality. Managing technical issues posed another hurdle, as the dearth of maintenance engineers for kitchen appliances forced her to seek experts from distant locations, including Salalah and Muscat. To address these issues and foster the local economy's vitality, Asaba proposed the establishment of publicly subsidized training centers in rural areas, aimed at nurturing a skilled workforce. This endeavor would not only alleviate her operational challenges but also contribute to the overall growth of the community.

Key Themes:

- Marketing Techniques (Multiple product range; omnichannel sales)
- Organisational Techniques (Human resource management; training centres)
- Financial Techniques (Government fund)
- Technology Planning (Social network)

5. Kamila: Rural Tourism

Kamila, a middle-aged widow, found herself in a challenging situation after inheriting a significant income and a substantial amount of land following her husband's passing. With three children to support and a desire to avoid marriage due to negative childhood experiences related to her father's multiple marriages, she took initiative in her mid-forties to secure her family's financial well-being. To

start her entrepreneurial journey, Kamila combined her personal funds with government assistance, which her brother played a pivotal role in helping her obtain. Together, they worked on establishing a modest resort in the Dhofar region, strategically catering to tourists during the Khareef season (monsoon period, July and August). However, her efforts were met with staunch resistance from her in-laws, who advocated for her remarriage as a supposedly healthier option for her and her children. Having successfully managed the resort for four years, Kamila acknowledges the financial benefits it brings. Nevertheless, she laments the heavy dependence on the two peak tourist months of July and August during the Khareef season, stating, "Our survival throughout the entire year depend on these two months. A strong monsoon season leads to increased profits, while a weaker one results in reduced customer turnout and financial losses". Situated in a remote mountainous area where weekend travel is common, the resort faces high maintenance and service costs. Kamila is well aware of the necessity for diversification and the introduction of complementary business ideas, such as a fitness club, convention center, or children's play area, to attract more customers and ensure a steady income stream. She also emphasizes the importance of financial support for rural women to empower them in executing entrepreneurial ventures, recognizing that such support can be instrumental in fostering economic growth and independence within rural communities.

Key Themes:

- Financial Planning (government loan)
- Organisational Techniques (Service diversification)

6. Noora: Incense and Perfumes

Noora is a well-known name into the traditional incense bakhoor business since the last thirty years in Dhofar region of Oman. She is a seasoned female entrepreneur with a thriving enterprise that operates discreetly without a recognized brand name. Her products serve as a cultural and historical tribute to Oman's rich heritage, and her journey in the bakhoor industry is a testament to its simple yet profitable nature. Opting for a home-based, informal business model over a formal and structured one has enabled Noora to save substantial sums on expenses like rent, taxes, and employee wages. Her proficiency in blending various scents for bakhoor production has garnered her a dedicated

clientele not only within Oman but also across GCC nations. Noora enjoys a strong goodwill throughout the Arab world, particularly for the high-quality bakhoor she offers, often sought after for weddings and other significant occasions.

Noora has discovered that participating in community exhibitions organized by the Ministry of Trade and Industry serves as an effective strategy for connecting with both local customers and Khareef (monsoon season, July and August) tourists interested in purchasing her bakhoor. Despite her success, Noora remains cautious about formalizing her business for several reasons, including societal responsibilities, the substantial initial investment required, and her intention to pass down the art of bakhoor-making exclusively to her daughters. Additionally, given the non-time-sensitive nature of home-based trading, any potential decision to cease operations would not detrimentally impact her business's growth. Another significant barrier to open bakhoor trading lies in her family's circumstances and the prevailing social norms, which place constraints on her direct market involvement. Noora firmly believes in the importance of expertise within one's domain to thrive in today's competitive market and offers this advice to aspiring entrepreneurs.

Themes:

- Innovation Strategy (Product development)
- Marketing Strategy (Exhibitions; Premium customers)
- Operational Techniques (Cottage based, family legacy)

Discussion

This study combines quantitative and qualitative findings to investigate how personal characteristics influence rural female entrepreneurship within family-owned businesses in Oman. It seeks to shed light on many aspects of rural female entrepreneurship by investigating the interaction between personal qualities and strategic decisions made by female entrepreneurs in rural settings. Female rural entrepreneurship is vital for rural viability since female-owned family enterprises supply a variety of services required for rural life (Rahman et al., 2022; Tillmar et al., 2022).

Quantitative Findings: Data for the quantitative study was collected from 183 rural female entrepreneurs using bilingual questionnaires through snowball sampling. The primary goal of this research was to define strategic objectives using Exploratory Factor research (EFA) and to assess their alignment with the data sample using Confirmatory Factor Analysis (CFA). One significant finding is that personal characteristics, notably age and education, have a substantial effect on the strategic goals, motivation, and decision-making processes of rural female entrepreneurs, which is supported by literature in female entrepreneurship (Mitchellmore & Rowley, 2013). These characteristics emerge as key variables in understanding the dynamics of rural female entrepreneurship. Younger and better educated women are more likely to enter into non-traditional

business areas, typically motivated by personal interests or market prospects.

Qualitative Findings: This study includes six brief case studies based on interviews with female entrepreneurs in addition to quantitative analyses. These qualitative interviews provide subtle insights into how human characteristics impact strategic entrepreneurial behaviour in real-world settings. The qualitative findings corroborate the quantitative findings, emphasizing the importance of age and education in determining the entrepreneurial pathways of rural female entrepreneurs. The case studies give interesting insights that emphasise the value of personal characteristics such as determination, flexibility, and foresight in overcoming barriers and attaining entrepreneurial success. Prior research has found that female entrepreneurs are encouraged to pursue firm ownership by their need for distinctiveness (Ghouse et al., 2019). Furthermore, the interviews highlight the importance of family support and cultural variables in directing rural female entrepreneurs' decisions and activities.

Entrepreneurial Orientation and Social Media: The majority of respondents had no formal business training, and none had prior entrepreneurial or professional experience. These findings align with McElwee's earlier research (2003) on Omani female entrepreneurs, highlighting their struggle to access new suppliers, markets, and technology, underscoring the need for government training programs to be more gender-focused. Nonetheless, despite limited resources, the vast majority of responders exhibited entrepreneurial orientation by forging ahead. A recent study posits that entrepreneurial orientation must be considered the engine of innovation adoption in different rural contexts (De Rosa et al., 2021).

According to the survey findings, most married female business owners strategically prioritize marketing methods, especially through social media platforms and social media marketing. Female entrepreneurs can efficiently run and manage their firms from the comfort of their homes thanks to the power of social networks and social media marketing (Ghouse et al., 2021). The three case studies (Balqees, Muna, and Asaba) illustrate how social media has evolved into a powerful tool that enables female rural entrepreneurs in Oman to engage with prospective clients, suppliers, training opportunities, and innovative ideas.

Family Dynamics and Support Mechanisms: Family assistance becomes more important during times of company loss or difficulty. Interestingly, parents are favored as business partners over spouses, demonstrating the significant impact of family dynamics on business decisions (Ghouse et al., 2021). Financial resources and incentives are important to stimulate entrepreneurship (De Rosa et al., 2021), which leads to the expansion of rural firms in emerging economies (Gyimah & Lussier, 2021). Some previous researchers have proposed that in patriarchal societies, societal norms and religious beliefs might stifle female participation in employment and business (Koburtay et al., 2018). However, our data contradict these assertions. We discovered that rural female company owners favored having their

parents as business partners over their spouses, which is consistent with Werbel and Danes' (2010) findings.

Influence of Education and Age: The findings emphasise the importance of education and age in affecting entrepreneurial decisions. Younger and more educated Omani women are more likely to explore non-traditional business sectors based on their interests (as evidenced by the case studies of Balqeas, Muna, Souly, and Asaba), demonstrating the impact of their ages and education on the innovative nature of their products aimed at non-traditional sectors, supported by the study of Shane (2009). The case study of Noora shows that older women frequently work in traditional, low-tech sectors. In her informal but extremely lucrative company, she demonstrates the importance of age, marital status, and education. Despite having a great USP (unique selling proposition) based on knowledge and quality, a large premium customer base (local and regional), and a large premium clientele, she still likes to work informally. This highlights the importance of targeted entrepreneurial skills training efforts and awareness campaigns, particularly for older women who lack prior expertise. Our data also reveal that modest and local scale companies oriented at survival rather than expansion are a favored business strategy for Omani rural female entrepreneurs.

Economic Influence and Encouragement: The case studies show that successful female entrepreneurs in Oman have a major influence on persuading other female entrepreneurs to start their own businesses. Government assistance in the form of finance and skills-based training has the potential to strengthen the nation's economy.

Challenges and Prospects for the Future: Due to a lack of past experience and formal business training, many female entrepreneurs, particularly older ones, rely on trial and error, according to the survey. Changing cultural norms and fostering entrepreneurship outside of established positions remain difficult. In these cases, targeted entrepreneurial skills training projects and awareness campaigns have been highlighted as viable answers.

This study adds to institutional theory by offering insights into the complex interplay between institutional factors and personal characteristics of female entrepreneurship in a specific geographic and cultural context. It deepens our understanding of how institutions at formal and informal levels influence entrepreneurial intentions and behaviors, and it provides practical implications for policymakers and practitioners seeking to promote entrepreneurship in similar settings. Moreover, the research offers insights how personal traits influence rural female entrepreneurship within family-owned enterprises, encompassing factors such as age, education, determination, family dynamics, and cultural norms. Notably, recent research has affirmed variations in entrepreneurial behavior among rural women entrepreneurs, particularly in their decision-making regarding policies supporting agricultural growth (De Rosa & McElwee, 2020). These findings hold broader significance for policymakers and stakeholders, guiding efforts to promote inclusive and sustainable female entrepreneurship across diverse rural contexts, ultimately contributing to socioeconomic development.

Conclusion

This study investigates the influence of individual characteristics on the strategic goals of female entrepreneurs of Oman who have embarked on entrepreneurial ventures in rural areas. It delves into their entrepreneurial motivations and examines the outcomes of their entrepreneurship experiences, while also considering their specific needs throughout the process. Notably, existing literature lacks an exploration of the strategic approaches employed by rural women in the Arab region for their businesses, making this research the pioneering effort to understand how personal traits of rural female entrepreneurs in the Arab region shape their strategic objectives within family-run enterprises.

The recurring themes observed across the six case studies emphasize the significance of age, marital status, and educational level in shaping the strategic approaches of female entrepreneurs. These personal traits notably impact various facets of entrepreneurship, including marketing strategies (such as product diversification and multi-channel sales), innovation and research-driven strategic planning (involving market analysis, opportunity identification, and innovative product development), organizational strategies (including formal registration), human resources strategies (focused on development and training), funding strategies (including government or bank loans), operational planning (covering storage and maintenance), and technological adoption (especially social media utilization).

Among these aspects, marketing, organization, and innovation interventions emerge as the most critical for rural female business owners, with all three factors independently corroborating this finding. Previous research conducted in the Omani context has highlighted the importance of authorities promoting female entrepreneurship as a means of diversifying income sources. However, the respondents in this study reveal a willingness to initiate their own businesses even in the absence of substantial government support or when faced with challenges in securing financial backing beyond traditional networks of family and friends. This suggests a noteworthy shift in policy to encourage support for new venture creation, despite the persisting challenges. According to a prior study carried out in the Omani context, authorities should promote female entrepreneurs expanding their sources of income by starting new firms (Ghouse et al., 2017). More participation would be conceivable if the government, financial firms, powerful social groups, and the media decided how to enable, support, and promote the start-up prospects for Omani female owned enterprises (Ghouse et al., 2021).

The qualitative insights derived from the six brief case studies enrich and contextualize the study's quantitative findings, offering a deeper understanding of the rural landscape. By adopting a mixed research approach, this study has harnessed a diverse collection of narratives that not only support but also enhance the conclusions drawn from the quantitative analysis. To gain a more profound insight into the motivating factors that drive rural female entre-

preneurship, the authors recommend future qualitative research in this domain.

In summary, this study addresses a notable gap in the literature by shedding light on the diverse forms of support and assistance crucial for the growth of rural female entrepreneurship in the Arab region. It underscores the pivotal role played by personal traits in shaping strategic objectives within family-run enterprises and highlights the potential for policy shifts to further encourage and facilitate the establishment of new female owned ventures in Oman.

Implications, limitations, and future research directions

Our paper offers both theoretical and practical implications. The theoretical implication of our study relates to criticality of societal transition and generational differences while theorising a topic such as female entrepreneurship in contexts such as rural Oman. As, we found the critical role of education and exposure (depicting societal transition) and age in their business approaches, an interplay between the personal traits and institutional factors in entrepreneurship, like the choice of target market and sector, and strategy implementations, need to be incorporated in future studies undertaken in similar settings. The study also highlights the supporting role of family in the success of rural female entrepreneurs; hence a stronger role of family support is recommended. From a practical perspective, a key takeaway relates to benchmarking the efficient use of social media by some of younger female entrepreneurs to expand their product offerings as well as potential market. Other female entrepreneurs can benefit from targeted skills development initiatives in this concern. The findings emphasize the importance of entrepreneurship training and education, particularly for rural female entrepreneurs. Programs that enhance business acumen and technological skills can empower them to navigate challenges and seize

opportunities with enhanced strategic capabilities. Policy-makers should consider implementing policies that specifically target the unique challenges faced by rural female entrepreneurs. This could include financial incentives, access to resources, and programs that foster entrepreneurship education and skills development.

Our paper has limitations similar to any other study. Firstly, the data is from Dhofar region in Oman, which has its particular contextual characteristics; hence, limitation should be considered in generalising the study findings. Still, our findings offer a good base for further exploration of rural female entrepreneurship in other Middle Eastern countries where similar patterns of social change and rise of social media usage can be observed. Also, generational difference among rural female entrepreneurs found in the current study can be further explored by focusing on particular aspects of leadership styles, formality vs. informality of business strategies and attitudes towards collaboration (with other entrepreneurs, large firms and relevant stakeholders). Finally, there is a need for exploratory studies on skills need (and shortage, where applicable) from the perspective of rural female entrepreneurs, so that targeted policies can be developed by the policymakers.

Research on rural female entrepreneurs in Oman is limited and recent. This study is one of the pioneering works in Omani context which highlights the significance of individual traits and their influence on the strategic entrepreneurial behaviour of rural female entrepreneurs. This study can provide a blueprint to the aspiring female entrepreneurs in rural contexts allowing social progression and development of enterprise culture in the developing and under-developed countries.

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