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Stories from the Margins: Entrepreneurial Self-Efficacy and Social Innovation among Rural Women Entrepreneurs in Oman

Abstract

This paper examines how rural women entrepreneurs in Oman develop and exercise entrepreneurial self-efficacy (ESE) within institutional, cultural, and market constraints. Drawing on six qualitative case narratives from in-depth interviews, field notes, and follow-up dialogues, it adopts a contextual lens to interpret ESE as a socially embedded and dynamic capability rather than a fixed trait. Findings show that psychological resilience, informal social capital, digital experimentation, and cultural positioning enable women to initiate and sustain ventures in resource-constrained environments. Despite limited institutional outreach and exclusion from formal entrepreneurial ecosystems, the women in this study leverage family networks, indigenous skills, and mobile technologies to build confidence and assert agency. The study reconceptualises ESE in gendered rural contexts and extends the discourse on inclusive entrepreneurship through resilience, embeddedness, and digital inclusion. It further challenges top-down models of rural development by highlighting lived experience, relational strategies, and micro-level adaptation, offering implications for scholars, practitioners, and policymakers in inclusive regional development.

Keywords: Entrepreneurial self-efficacy, resilience, social capital, digital inclusion, contextual embeddedness, Oman

Introduction

Entrepreneurship is widely recognised as a driver of inclusive growth, job creation, and sustainable development, particularly in peripheral and rural regions (McElwee and Bosworth, 2010; Korsgaard et al., 2015). Increasing attention has been given to women entrepreneurs in these areas, who not only generate economic value but also foster social cohesion and community resilience (Datta and Gailey, 2012; Rouse et al., 2013). Yet much of the existing research remains dominated by quantitative approaches that overlook the contextually embedded, lived experiences of rural women navigating entrepreneurship under conditions of resource scarcity, institutional weakness, and socio-cultural constraint (Henry et al., 2016; Welter et al., 2017).

Entrepreneurial self-efficacy (ESE), defined as an individuals' belief in their ability to perform entrepreneurial tasks successfully (Bandura, 1997; McGee et al., 2009)—offers a valuable lens for understanding entrepreneurial behaviour. ESE influences opportunity recognition, goal setting, persistence, and venture performance (Newman et al., 2019). However, much of the literature assumes relatively uniform entrepreneurial environments and pays limited attention to how gendered and spatial contexts shape the development and expression of entrepreneurial agency (Henry et al., 2015; McElwee et al., 2018). Rural women, in particular, face compounded barriers arising from limited market access, gendered social norms, and weak institutional support (Brush et al., 2009; Al-Dajani et al., 2015). Similarly, evidence from other rural contexts suggests that women in peripheral regions often demonstrate strong entrepreneurial aspirations and a pronounced commitment to community contribution when appropriate support structures are available (Gupta and York, 2008).

Recent scholarship calls for more context-sensitive approaches to ESE that move beyond individualistic and decontextualised accounts of entrepreneurial capability (Neumeier et al., 2019). This reflects a broader shift towards understanding entrepreneurship as a socially embedded, relational, and situated process rather than a purely cognitive or trait-based phenomenon (Steyaert and Dey, 2010; Welter, 2011). In Global South contexts, rural women's entrepreneurship is frequently intertwined with kinship relations, informality, religious values, and community obligations, all of which shape how confidence, legitimacy, and entrepreneurial agency are constructed and sustained over time (Lounsbury and Glynn, 2019; McElwee and Smith, 2014). Understanding ESE in such settings, therefore, requires attention to how entrepreneurial agency is relationally negotiated and socially legitimised within everyday practices.

Complementary qualitative research demonstrates how rural women entrepreneurs in developing contexts navigate structural barriers through locally grounded practices that reflect both constraint and possibility (Elkafrawi and Refai, 2022). Related work

on rural entrepreneurship emphasises engagement with layered social, spatial, and institutional contexts, highlighting how entrepreneurial capabilities emerge through interaction rather than residing solely at the individual level (Jørgensen and Mathisen, 2023; Smith et al., 2024). Building on this body of work, this study shifts attention from challenges and opportunities alone to the processes through which entrepreneurial self-efficacy is constructed, sustained, and mobilised to enable socially innovative action in rural settings.

Oman provides a particularly relevant context for examining these dynamics. The country reflects an ongoing tension between modernisation and tradition, within which women's entrepreneurship has become a key policy concern under Oman Vision 2040 (Ghouse et al., 2021). National initiatives have sought to encourage women's participation through training programmes, financial incentives, and digital literacy interventions. Nevertheless, many rural women continue to face patriarchal norms, limited mobility, and inadequate market infrastructure (Ghouse et al., 2017, 2021). Despite these constraints, rural women have established and sustained small ventures, often informally, by drawing on family networks, indigenous skills, and digital tools, thereby generating livelihoods and fostering community-level value creation.

This study addresses these gaps by providing six qualitative case narratives of rural women entrepreneurs in southern Oman. The cases provide rich insight into how women navigate entrepreneurship amid social, institutional, and cultural constraints. From the strategic use of digital platforms to the negotiation of gendered mobility restrictions, the narratives illustrate multiple pathways through which entrepreneurial self-efficacy is fostered, challenged, and transformed. Rather than treating resilience as a fixed personal attribute, the analysis highlights how confidence and capability emerge through adaptive strategies, relational support, and iterative learning within constrained environments.

Adopting a qualitative, interpretive approach, the study contributes in three ways. First, it advances theorising on ESE by demonstrating its dynamic, contextually

embedded nature and conceptualising resilience as an enacted, relational process rather than an internal resource. Second, it enriches understanding of rural women's entrepreneurship by showing how informal networks, tacit knowledge, and cultural capital are mobilised to overcome systemic exclusion. Third, it contributes to debates on social innovation by revealing how everyday entrepreneurial practices generate social value at the community level, even in the absence of formal innovation infrastructures.

In doing so, the paper aligns with efforts to decolonise entrepreneurship research by foregrounding local voices, lived experience, and context-specific meanings rather than imposing universalised entrepreneurial models (Verduijn and Essers, 2013; Welter et al., 2019). It also supports regional development scholarship that conceptualises rural entrepreneurship not merely as an economic activity, but as one embedded within broader social, cultural, and institutional arrangements (McElwee et al., 2018).

Accordingly, we address the following research questions:

RQ1: How do rural women entrepreneurs in Oman develop and exercise entrepreneurial self-efficacy amid institutional, cultural, and market constraints?

RQ2: How do these self-efficacy-building processes translate into socially innovative practices and community-level value creation in rural settings?

Through the qualitative case narratives, we examine how entrepreneurial self-efficacy is shaped by resilience, social capital, and adaptive learning within environments marked by structural limitations and socio-cultural negotiation. By reframing rural and gendered entrepreneurship as a socially embedded process of confidence-building, agency, and everyday innovation, the paper contributes to more inclusive and context-sensitive understandings of entrepreneurship and regional development.

Theoretical Framing

Entrepreneurship research has increasingly acknowledged the need to understand entrepreneurial behaviour not only as a function of individual traits or market

dynamics but as a socially and contextually embedded process (Welter, 2011). In studying rural women entrepreneurs operating in resource-constrained environments, this paper adopts an integrative, process-oriented theoretical framework that draws on five interrelated constructs: entrepreneurial self-efficacy (ESE), resilience, social capital, contextual embeddedness, and the role of digital tools. Rather than treating these constructs as discrete variables, the framework emphasises their relational interactions in shaping entrepreneurial agency under conditions of constraint. Together, these dimensions enable a deeper understanding of how entrepreneurship is enacted at the intersection of agency and structural limitation, particularly in gendered and peripheral contexts.

Entrepreneurial Self-Efficacy

Entrepreneurial self-efficacy (ESE) refers to an individual's belief in his or her capacity to successfully perform tasks and roles related to entrepreneurship (Bandura, 1997; McGee et al., 2009). It is a central psychological construct in entrepreneurship studies, influencing opportunity recognition, goal setting, persistence, and performance (Hmieleski and Corbett, 2008). ESE is typically seen as task-specific, varying across different phases of the entrepreneurial process such as searching, planning, marshalling resources, and implementing (McGee et al., 2009). Higher levels of ESE are positively associated with entrepreneurial intention and the likelihood of venture success, particularly under conditions of uncertainty or adversity.

However, traditional conceptualisations of ESE have been critiqued for implicitly assuming relatively neutral or supportive entrepreneurial environments. Cardon and Kirk (2015) argue that ESE is not solely a cognitive belief but is deeply shaped by emotional, social, and experiential factors. For marginalised groups, such as rural women in patriarchal societies, ESE cannot be divorced from the constraints imposed by gender norms, socio-economic positioning, or access to networks. In such contexts, ESE is not simply "possessed" by individuals but is continually shaped through adaptive strategies, social learning, and negotiated legitimacy.

Accordingly, we regard ESE as a dynamic, relational, and contextually grounded construct, co-produced through ongoing interactions with social networks, institutional arrangements, and cultural expectations. This framing moves beyond static and individualistic models of entrepreneurial efficacy, enabling an examination of how rural women actively build, sustain, and recalibrate ESE amid systemic and interpersonal challenges.

Resilience in Entrepreneurship

Resilience emerges as a pivotal construct in understanding how entrepreneurs cope with failure, uncertainty, and adversity (Bullough and Renko, 2013; Shepherd et al., 2020). It is commonly defined as the capacity to adapt, persist, and continue goal-directed action in the face of setbacks, qualities particularly salient in resource-constrained and high-risk environments (Ayala and Manzano, 2014). While early studies conceptualise resilience primarily as a personal trait, contemporary research understands it as a processual and relational phenomenon shaped by psychological resources, social support, and contextual conditions (Williams and Shepherd, 2016).

Bullough and Renko (2013) identify resilience as a critical enabler of ESE, particularly in hostile or volatile environments, suggesting that it mediates the relationship between environmental uncertainty and entrepreneurial action. Rather than buffering individuals from context, resilience enables entrepreneurs to engage with constraints by sustaining effort, reframing obstacles, and adapting strategies over time. In gendered settings, resilience also functions as a mechanism through which women negotiate autonomy and agency within patriarchal structures (Ghouse et al., 2017).

In this study, we conceptualise resilience not as an internal resource but as an enacted capability that develops through lived experience, experimentation, and community engagement. In the context of rural Oman, where women entrepreneurs often operate informally and face limited access to capital, training, or mentorship, resilience emerges through everyday practices such as improvisation, negotiation with family expectations, and the creative mobilisation of limited resources. This process-oriented

framing aligns resilience with entrepreneurial learning and sustained agency rather than with individual endurance alone.

Social Capital and Informal Networks

Social capital, understood as the resources embedded within social relationships and networks (Coleman, 1990), is regarded as foundational to entrepreneurial activity. In rural contexts, where formal support mechanisms are often weak or absent, social ties provide access to information, legitimacy, emotional support, and material resources (Greve and Salaff, 2003).

For women entrepreneurs, social capital often operates through informal, gendered networks such as family, kinship systems, and women's associations. These networks simultaneously enable and constrain entrepreneurial action, offering support while reinforcing normative expectations around gender, mobility, and acceptable economic roles. As such, social capital functions as a relational resource that must be actively navigated rather than passively received.

We examine how rural women strategically mobilise social capital to support entrepreneurial activity while selectively resisting or reshaping the constraints embedded within these relationships. This relational navigation is central to both resilience-building and the development of entrepreneurial self-efficacy.

Contextual Embeddedness in Rural Settings

Entrepreneurial action is always situated within specific institutional, spatial, and cultural contexts (Welter, 2011). Rural settings, in particular, present distinctive configurations of opportunity and constraint, including limited infrastructure, restricted market access, and entrenched gender norms. These conditions shape not only venture feasibility but also how entrepreneurial roles, legitimacy, and agency are constructed.

Contextual embeddedness provides a lens for understanding entrepreneurship as locally grounded and socially constructed rather than universally enacted. Rather than treating context as a background variable, this perspective highlights how local

knowledge, practices, and institutional arrangements actively shape entrepreneurial processes.

Recent qualitative work on rural entrepreneurship has emphasised engagement with layered rural contexts, showing how entrepreneurial capabilities emerge through ongoing interaction with social, spatial, and institutional environments (Jørgensen and Mathisen, 2023). Similarly, studies of rural women entrepreneurs in developing contexts demonstrate how entrepreneurial action is deeply shaped by social norms, household relations, and community expectations, while also creating space for agency and adaptation (Elkafrawi and Refai, 2022).

Building on these insights, rural Oman is a context that is not merely constraining but actively constitutive of entrepreneurial practice, shaping how women construct viable and socially legitimate entrepreneurial pathways.

Digital Tools and Inclusive Entrepreneurship

Digital technologies, particularly mobile phones and social media, have transformed entrepreneurial ecosystems, enabling individuals in remote or marginalised regions to access markets, knowledge, and customers previously beyond their reach (Nambisan, 2017). For rural entrepreneurs, these tools provide affordable infrastructure for marketing, networking, and learning, helping to overcome spatial and institutional barriers (Neumeyer et al., 2020). Rather than simply expanding market reach, digital tools increasingly shape how entrepreneurial capabilities are learned, enacted, and sustained in everyday practice. Evidence from developing economies further shows that exposure to technology enhances entrepreneurial self-confidence, opportunity recognition, and overall self-efficacy (van der Westhuizen and Goyayi, 2020).

Inclusive entrepreneurship refers to initiatives that enable underrepresented groups, such as women, youth, or rural populations, to participate meaningfully in entrepreneurial ecosystems (OECD, 2019). Digital platforms promote such inclusion by offering alternative routes to visibility, market access, and participation beyond conventional institutional channels. However, inclusion should not be understood as

automatic or uniform. Access alone is insufficient; empowerment depends on factors such as digital literacy, cultural norms, and platform design (Alabdali et al., 2023). This aligns with recent research showing that digital adoption in rural economies is uneven and contingent on local resource configurations and entrepreneurial motivation rather than access alone (Savira et al., 2025). In socially conservative or gendered settings, digital engagement is therefore often carefully and selectively negotiated, shaped by family mediation, cultural legitimacy, and everyday constraints rather than openly or uniformly embraced.

In Oman, many rural women entrepreneurs now use social platforms such as WhatsApp and Instagram to market products, interact with customers, and build micro-brands. These platforms offer flexibility, discretion, and reach, all of which are essential in contexts where women's public presence is socially constrained. Importantly, digital tools in this context function not merely as technical resources but as socially embedded practices that enable women to balance entrepreneurial ambition with cultural expectations. We explore how these entrepreneurs use digital tools informally and creatively to strengthen their entrepreneurial self-efficacy, support adaptive learning, and navigate barriers linked to geography, institutions, and culture.

The use of digital tools can also be understood as a form of everyday social innovation. Rather than large-scale institutional interventions, innovation emerges through incremental practices such as redefining customer interaction, repurposing local knowledge, and extending community access through informal digital channels. These practices generate social value by expanding participation, visibility, and economic agency within constrained rural settings.

By integrating these elements, we advance a multidimensional view of entrepreneurial self-efficacy. Rather than viewing ESE as an individual trait, we position it within a network of resilience, social capital, digital capability, and contextual embeddedness. Entrepreneurial confidence thus emerges through practice, experimentation, and relational engagement rather than solely through formal

training or institutional support. The perspective contributes to emerging scholarship that recognises diversity, complexity, and place-based realities as essential to entrepreneurship theory (Fisher et al., 2020). It forms the conceptual foundation for the six case narratives that follow, each demonstrating how entrepreneurial efficacy is enacted through adaptation, learning, and creativity in everyday life.

Integrative Perspective

By integrating entrepreneurial self-efficacy, resilience, social capital, contextual embeddedness, and digital practice, this study advances a multidimensional and relational understanding of entrepreneurship. ESE is not seen as an individual trait but as an emergent outcome of engagement with constraints, support, and opportunities over time. This integrative framing provides the conceptual foundation for the empirical analysis that follows, enabling a clear understanding of how rural women entrepreneurs enact confidence, agency, and socially innovative practice within everyday life.

Methodology

Research Design: Qualitative Case Study Approach

We adopt a qualitative, interpretivist research design grounded in case study methodology (Yin, 2018). The approach is well-suited to exploring entrepreneurial phenomena that are deeply contextual, socially constructed, and experientially rich—attributes central to rural women’s entrepreneurship in resource-constrained settings. Responding to calls to humanise and decolonise entrepreneurship research (Steyaert and Dey, 2010; Verduijn and Essers, 2013), we consider women’s lived experiences and sense-making processes as they negotiate entrepreneurship within culturally and institutionally bounded environments.

Rather than seeking statistical generalisation, the qualitative design illuminates the nuanced, place-based strategies through which women develop and enact entrepreneurial self-efficacy (ESE), resilience, and innovation. This interpretivist orientation enables holistic analysis of agency and constraint, capturing dynamics that large-N studies often obscure (Welter and Gartner, 2016).

Case Selection and Recruitment Approach

The study adopts an embedded qualitative case study design (Yin, 2018), in which the rural Omani context serves as the overarching case: six women entrepreneurs are treated as embedded cases that provide multiple perspectives on the phenomenon of rural women's entrepreneurship. The cases were purposively selected in 2024 from a broader project on women's entrepreneurship in southern Dhofar region of Oman . The case selection was guided by theoretical relevance and information richness (Patton, 2002).

Following a maximum-variation case selection logic (Patton, 2002), the cases were chosen to capture diversity in the business sector, education, marital status, rural-urban interface, and degree of formality. Such heterogeneity enhances analytical depth by revealing both shared patterns and contextual variation across cases, strengthening theoretical insight rather than generalisation (Miles and Huberman, 1994; Yin, 2018).

The six women entrepreneurs: Mona; Abeer; Lola; Mauji; Zulfa and Muniya, represent distinct entrepreneurial trajectories within the same rural context, differing in age, literacy, digital engagement, and the maturity of their ventures. Their enterprises include boutique retail, natural cosmetics, traditional apparel, leather handicrafts, incense production, and recreation services. Some operated informally from home, while others maintained formal registration or digital storefronts, allowing comparison across varying degrees of institutional engagement.

Participant recruitment followed a relational snowball approach, supported by local chambers of commerce and community development officers. Initial informants referred peers who had demonstrated notable perseverance, adaptability, or innovation under constraint. This recruitment approach was particularly appropriate for accessing hard-to-reach and gender-sensitive populations, where trust and social legitimacy are central to participation (Noy, 2008; Biernacki and Waldorf, 1981). It also ensured strong contextual grounding and ethical engagement with participants

operating in informal or socially constrained settings. An overview of the six embedded cases is provided in Table 1 below.

Table 1. Overview of Embedded Cases

Case (Pseudonym)	Sector / Activity	Location Type	Venture Form	Digital Tools Used	Venture Maturity
Mona	Boutique retail	Rural–urban fringe	Formal	WhatsApp, Instagram	Established
Abeer	Natural cosmetics	Rural village	Informal	Instagram	Established
Lola	Traditional apparel	Rural–urban fringe	Informal	WhatsApp	Early-stage
Mauji	Leather Handicrafts	Desert	Informal	WhatsApp	Established
Zulfa	Incense (frankincense-based)	Rural village	Informal	WhatsApp, Instagram	Mature
Muniya	Recreation / local services	Rural–urban fringe	Formal	Instagram	Early-stage

Source: Developed by the authors

Researcher Reflexivity and Positionality

One of the authors is based in Oman and has over a decade of experience in entrepreneurship and regional development research. This positionality facilitated access to otherwise hard-to-reach populations and enabled culturally sensitive interpretation. Simultaneously, it demanded continuous reflexivity to mitigate over-familiarity and normative bias. This positionality also allowed following Van de Ven’s (2007) framework of engaged scholarship, the co-producer of knowledge rather than detached observation. Interpretations are validated with participants, attention given to silences or contradictions, and awareness of gender and class? asymmetries was maintained throughout. These reflexive practices enhanced authenticity and ethical rigour.

Data Collection Procedures

Data were collected over six months in 2024 through semi-structured interviews, field observations, and follow-up dialogues to allow triangulation and contextual immersion. Each participant was interviewed twice: the first (60–90 minutes) explored entrepreneurial motivations, challenges, support systems, and experiences of resilience; the second (≈30 minutes) enabled clarification and member checking after preliminary analysis.

Interviews were conducted in Arabic or in a bilingual mix of Arabic and English, depending on the participant's preference. A female bilingual research assistant facilitated interviews to ensure linguistic accuracy and participant comfort. Conversations took place in homes, workshops, or community centres, environments that minimised disruption and encouraged openness.

Field notes recorded non-verbal cues, environmental observations, and reflexive insights. These contextual details enriched interpretation and ensured that the analysis captured both spoken and situational meanings.

Translation Protocols and Ethical Considerations

Interviews were audio-recorded with consent, transcribed verbatim, and translated into English using a back-translation protocol (Brislin, 1970) to preserve semantic fidelity. Particular care was taken with culturally embedded metaphors and idioms that convey subtle meaning.

Ethical clearance was obtained through institutional procedures. All participants provided informed consent and were assured anonymity, confidentiality, and the voluntary nature of participation. Pseudonyms are used throughout. Given the sensitivity of gender norms and informal economic activity in rural Oman, attention was paid to ensuring that participation did not create social or reputational risk.

Data Analysis Strategy

Data analysis followed Braun and Clarke's (2006) thematic-analysis framework, combining inductive coding with theory-driven interpretation. After familiarisation with transcripts, initial codes were developed around salient phrases and recurrent

patterns. These were refined into themes aligned with the study's objectives, such as resilience in the face of uncertainty, digital improvisation, navigating gender norms, and family-based capital mobilisation.

Data collection and analysis proceeded iteratively, with emerging insights informing subsequent interviews and follow-up dialogues. Data collection concluded after six embedded cases when thematic saturation was reached, as no substantively new themes or dimensions emerged in later stages of analysis (Guest et al., 2006). This indicated sufficient depth and breadth for addressing the study's research focus.

Themes were reviewed through iterative comparison across cases, axial coding, and peer debriefing to ensure coherence and analytical depth. Analytical memos captured evolving insights and explicitly linked empirical patterns to theoretical constructs related to entrepreneurial self-efficacy, resilience, and contextual embeddedness. NVivo software was employed to manage the dataset and maintain a transparent audit trail.

Narrative structuring complemented thematic coding, preserving the temporal and contextual coherence of each case (Riessman, 2008). This dual analytical approach enabled both cross-case pattern recognition and attention to individual life-course trajectories, highlighting turning points, adaptive responses, and acts of agency that are often obscured in variable-centred or quantitative analyses.

Trustworthiness and Validity

Credibility was enhanced through member checking, triangulation, peer debriefing, and reflexive journaling. Participants reviewed case summaries, and data from interviews, observations, and field notes were cross-verified for consistency. Peer discussions helped minimise bias, while thick description supported transferability (Lincoln and Guba, 1985). Coding logs and analytical memos ensured transparency and dependability.

This interpretive multi-case approach recognises rural women's entrepreneurship as a socially situated and narratively rich process, where entrepreneurial self-efficacy is actively constructed through everyday challenges, adaptive learning, and social

interaction. The next section presents thematic findings that illuminate shared and distinct expressions of agency within constrained entrepreneurial ecosystems.

Findings

Each of the six case studies offer a textured, contextually grounded understanding of how rural women entrepreneurs in Oman develop and enact ESE while contending with institutional voids, restrictive cultural expectations, and fragmented market systems. These narratives illuminate the interplay between individual agency and structural constraint, revealing patterns of psychological resilience, strategic adaptation, and innovation across diverse entrepreneurial trajectories (see Table 2 for a thematic synthesis). Through iterative thematic analysis, six cross-case themes emerged that reflect the varied but interconnected pathways through which entrepreneurial agency is constructed in resource-constrained environments. Together, these themes encapsulate the psychological, technological, cultural, relational, and institutional dimensions of rural women's entrepreneurial practice and shed light on the lived realities of entrepreneurship at the margins.

Psychological Resilience and Confidence

A recurring theme across the narratives of Mona, Abeer, and Muniya is the centrality of psychological resilience and confidence in entrepreneurial decision-making—core dimensions of ESE that enabled them to persist, adapt, and lead in highly constrained environments. Resilience here was not a fixed personality trait but a dynamic capability forged through adversity, experimentation, and reflection.

Mona launched her boutique venture after a divorce left her as the sole caregiver for three children. Determined to rebuild her life, she completed a degree in Marketing and later pursued an MBA to strengthen her business acumen. Her journey illustrates the transformation of hardship into entrepreneurial purpose:

"I refused to be dependent. I knew I had to be strong for my children, and for myself. This business is not just for income, it is my statement."

Her confidence in planning and digital branding enabled her to curate more than 150 women-led products through her business MT Boutiques, reflecting high task-specific self-efficacy. This aligns with Bandura's (1997) notion that mastery experiences are the most potent source of efficacy beliefs.

Abeer's pathway differed. A microbiology graduate, she combined scientific knowledge with cultural expertise to develop a frankincense-based skincare line. Beginning with a small \$250 scholarship, her confidence grew through customer feedback and self-directed learning:

"I had no training in business, but every time a customer returned with good results, it gave me the push to improve and expand."

Muniya, who established a community recreation facility, also demonstrated remarkable persistence—negotiating land use, funding construction in phases, and sustaining her vision despite repeated delays:

"Even when the grass shipment got delayed for months, I didn't give up."

These women exemplify how high ESE can emerge under institutional constraints through resilience, problem-solving, and the internalisation of incremental success. Their experiences reinforce recent scholarship that views resilience not merely as a psychological attribute but as an entrepreneurial resource co-produced through continual engagement with adversity (Bullough and Renko, 2013; Williams and Shepherd, 2016).

Digital Strategies in Resource-Poor Settings

Digital engagement emerged as a vital enabler of entrepreneurial agency for Lola, Abeer, and Muniya, helping them to overcome geographical isolation, limited infrastructure, and restricted market access. Each entrepreneur used social media—mainly Instagram and WhatsApp—to market products, connect with customers, and manage business relationships.

Lola, who had only a primary-level education, transformed her traditional stitching business through Instagram on her daughter's suggestion.

“Before Instagram, I only sold to people in the village. Now, I have orders from Salalah and even Muscat. People see my work and message me.”

Although operating informally, Lola’s online presence allowed her to preserve cultural heritage while expanding visibility. The move to digital platforms provided both marketing reach and a sense of legitimacy.

Abeer’s pivot to online sales during the COVID-19 pandemic led to a 230 per cent increase in revenue.

“COVID closed borders and stopped exhibitions. But digital did not stop. It became my lifeline.”

Similarly, Muniya used WhatsApp to promote her recreational services, relying on visual content and customer testimonials to attract clients.

These examples illustrate that digital literacy among rural women is less about technical training and more about adaptive, experience-based use of technology in constrained settings (Neumeyer et al., 2020).

Cultural Heritage and Niche Positioning

For Zulfa, Lola and Abeer, cultural heritage functions as both a resource for product differentiation and a potential constraint on innovation. Each entrepreneur skilfully negotiates this duality, creating niche offerings that fused tradition with contemporary appeal.

Zulfa’s *bakhoor* business illustrates cultural–market alignment. Her products are not merely traditional but curated for particular occasions and customer preferences:

“I make one blend for weddings, another for daily use. Each one has a purpose, a mood. This is not just incense; it is memory and feeling.”

By innovating within cultural frames, Zulfa achieved value-added differentiation that competed successfully with mass-produced imports. Her approach demonstrates high self-efficacy in recognising and capitalising on unique value propositions.

Lola, though less experimental, maintained a loyal customer base for her traditional designs. She admitted:

“Younger girls want modern styles. But I do not know how to make those. I stick to what I know. People say it’s original, and they like it.”

Abeer, meanwhile, transformed frankincense—an iconic Omani material—into a modern skincare brand. Her combination of scientific formulation and cultural symbolism positioned her simultaneously as an innovator and a custodian of heritage. These cases show that cultural heritage, when reinterpreted with confidence and creativity, can serve as a strategic entrepreneurial asset rather than a constraint (Lounsbury and Glynn, 2019; Rouse et al., 2013).

Role of Social Capital and Family Support

Informal networks and family support featured prominently in the stories of Mauji, Zulfa, and Lola, providing essential resources such as start-up capital, labour, emotional backing, and market connections. These informal ties often substituted for limited institutional support in rural settings.

Mauji, who established a registered handicraft business in a remote desert town, credited her brother’s assistance:

“He gave me the money, helped with paperwork, and even connected me to schools that needed my leather folders. Without him, I wouldn’t have known where to begin.”

Her case highlights the operational and strategic role of male relatives in patriarchal contexts where formal networks are weak. Similarly, Zulfa emphasised her husband’s family’s contribution:

“They didn’t interfere. They gave me space. That’s important for a woman trying to grow a business.”

For Lola, initial capital came through informal loans from extended family, while her daughter’s help with Instagram was crucial to her digital transition.

Together, these examples demonstrate the dual function of social capital: it compensates for institutional voids while simultaneously shaping the boundaries of women’s entrepreneurial autonomy (Aldrich and Zimmer, 1986; Brush et al., 2009).

Gaps in Institutional Support

All six entrepreneurs reported limited access to formal institutional support—whether through credit, training, raw materials, or market facilitation. The institutional ecosystem, though improving, remains poorly aligned with the realities and needs of rural women entrepreneurs.

Mauji articulated this gap most clearly:

“The training was good, but then what? I still cannot find leather at a fair price. I spend more on transport than on material.”

Her comment highlights the disconnection between skill-building initiatives and supply-chain development—an issue widely recognised in rural entrepreneurship research (Xheneti et al., 2019).

Lola and Zulfa also pointed to the lack of tailored fashion and design programmes:

“Workshops were in Arabic, but most of them were conducted in the city. We were not informed about them, nor were we invited. It always felt like these programmes were not meant for people like us,” said Lola.

Even Mona, despite her education and experience, noted bureaucratic hurdles:

“Getting permits, finding space—it takes connections (in Arabic, Waasta) and time. Many women give up.”

These reflections reveal that institutional support is often urban-centric, fragmented, and culturally misaligned. While policy discourse promotes inclusive entrepreneurship, weak local implementation reinforces women’s dependence on informal networks and personal resilience for business continuity.

Women’s Empowerment and Vision

The cases of Mona and Muniya highlight the transformative potential of entrepreneurship as a pathway to women’s empowerment—not only in economic terms but also socially and symbolically. Both women viewed their ventures as vehicles for broader social change, closely aligned with community wellbeing and national development priorities.

Mona expressed a strong desire to expand MT Boutiques into a national platform:

“I want women in every town to be able to showcase their products. We are not just housewives—we are creators, businesswomen.”

Her statement captures a shift from self-sufficiency to collective empowerment, illustrating how entrepreneurship can serve as a tool for challenging restrictive gender norms.

Muniya integrated community initiatives into her sports and recreation facility, offering free swimming lessons for girls and health awareness sessions:

“It’s not just a business. It is for the girls, the women, the children. We all need space to grow.”

These visions reflect the empowerment literature, which positions entrepreneurship as a means of expanding capabilities, reshaping identities, and fostering aspirational change (Datta and Gailey, 2012; Henry et al., 2016). Importantly, empowerment here was enacted not through rhetoric but through every day, community-anchored practice.

Collectively, the six cases demonstrate that rural women’s entrepreneurial self-efficacy emerges through an intricate interplay of resilience, digital adaptation, social capital, and contextual negotiation. Far from being passive policy recipients, these women are active agents who reconfigure local economies and social expectations, crafting entrepreneurial pathways that reflect both constraint and creativity.

Table 2: Cross-Case Thematic Matrix of Entrepreneurial Experiences

Theme	Mona	Abeer	Muniya	Lola	Zulfa	Mauji
Psychological Resilience and Confidence	√	√	√			
Digital Strategies in Resource Settings		√	√	√		
Cultural Heritage and Niche Positioning		√		√	√	
Social Capital and Family Support				√	√	√
Institutional Gaps	√	√	√	√	√	√
Empowerment and Vision	√		√			

Source: Developed by the authors

Discussion

This study explores how rural women entrepreneurs in Oman develop and exercise ESE within institutional, cultural, and market constraints. The six cases demonstrate that ESE in gendered, resource-constrained contexts is not a static individual attribute but a dynamic, socially embedded capability shaped through resilience, informal networks, digital adaptation, and cultural negotiation. By integrating these empirical insights with existing theory, this section addresses the study's research questions concerning the processes through which ESE is constructed and the ways in which everyday entrepreneurial practice contributes to social value creation in peripheral and patriarchal settings. It further discusses the implications of these findings for entrepreneurship scholarship attentive to context, gender, and lived experience.

Entrepreneurial Self-Efficacy as a Situated Capability

Conventional perspectives conceptualise ESE as an individual cognitive belief in one's entrepreneurial competence (Bandura, 1997; McGee et al., 2009). In this paper we demonstrate that for rural women in Oman, ESE evolves as a situated capability developed through experience, adaptation, and collective learning rather than a fixed personality trait.

Mona and Abeer, for instance, cultivated confidence incrementally through feedback, micro-successes, and informal mentorship. Their trajectories align with Cardon et al. (2009), who highlight the emotional and experiential foundations of entrepreneurial motivation.

ESE is not an isolated psychological construct but a relational one—constantly negotiated within family, community, and digital networks. Confidence often depends on social legitimacy, access to information, and the capacity to navigate institutional voids. This supports Xheneti et al. (2019), who advocate a processual understanding of ESE among women in informal economies. Entrepreneurial agency thus emerges as continual negotiation between aspiration and constraint rather than a linear progression.

Resilience as a Core Mediator of ESE

Resilience surfaces as the key mechanism linking adversity to persistence. In line with Bullough and Renko (2013), resilience here is not a reaction to exceptional crises but a routine practice sustaining agency amid everyday barriers—transport shortages, bureaucratic delays, or supply gaps.

Muniya’s phased development of her recreation facility reflects what Shepherd et al. (2020) term “*resilience-based coping*,” while Mona’s entrepreneurial recovery following divorce illustrates the emotional dimension of resilience (Williams and Shepherd, 2016). Resilience thus operated simultaneously as a psychological buffer and a strategic resource, reinforcing self-efficacy through problem-solving and adaptive learning.

Digital Adaptation as an Informal Institutional Strategy

Digital tools such as Instagram and WhatsApp provide crucial channels for market access, customer engagement, and brand visibility in otherwise disconnected environments. These platforms function as informal institutions, bridging structural gaps by fostering trust and legitimacy (Neumeyer et al., 2020). Evidence from developing economies similarly indicates that technology use, enhances entrepreneurial self-efficacy and confidence in business start-up (van der Westhuizen and Goyayi, 2020).

Abeer’s pivot to online sales during COVID-19 and Lola’s adoption of Instagram—assisted by her daughter—illustrate “*family-mediated digital empowerment*” (Xiong, 2024). For these women, digital engagement replaced missing infrastructure and enabled them to sustain visibility and growth. However, disparities in digital literacy created new inequalities: those with intergenerational or linguistic support adapted more effectively. Digital participation thus emerges as a socially embedded process shaped by family relationships, cultural mediation, and adaptive learning, rather than simply by technological access. Comparable patterns of uneven, context-dependent digital adoption have been reported in recent research on rural entrepreneurs in the Global South, where local resource configurations and entrepreneurial motivation

shape the meaningful integration of digital tools into everyday business practice (Savira et al., 2025).

Social Capital as a Substitute for Formal Support

In contexts of institutional voids, social capital, especially family-based support, became the main mechanism for resource mobilisation. Mauji's reliance on her brother for funding and network access, and Zulfa's childcare assistance from her husband's family, exemplify bonding social capital acting as a substitute for formal structures (Aldrich and Zimmer, 1986).

Such reliance, however, reveals both empowerment and constraint. Male relatives frequently operate as gatekeepers to institutional entry or public exposure, shaping the boundaries of women's autonomy (Ghouse, 2024). Yet Mona and Abeer's deliberate expansion beyond kinship ties demonstrates a shift toward bridging social capital, a pivotal step towards greater independence and institutional confidence.

Cultural Heritage as a Strategic Asset

The experiences of Zulfa, Abeer, and Lola show how cultural heritage operates as both a constraint and a resource in the development of entrepreneurial self-efficacy. Rather than treating tradition as a limitation, these entrepreneurs transformed it into symbolic capital, constructing authenticity and distinctiveness. Abeer's frankincense-based skincare, grounded in scientific rationale, epitomises cultural-market hybridity, the fusion of indigenous knowledge with modern enterprise (Lounsbury and Glynn, 2019). As in family farming, where enterprising spirit and innovation are intertwined with traditional practices, cultural embeddedness can itself drive innovative outcomes (Balconi et al., 2023).

Such reinterpretation of heritage challenges the dichotomy between tradition and modernity. Cultural continuity became a competitive advantage, enabling women to serve niche domestic and diaspora markets. ESE, in this sense, extended beyond technical ability to encompass the creative reframing of local knowledge into commercially and socially valued offerings.

Institutional Gaps and Mismatched Policy Interventions

Despite progressive rhetoric under Oman Vision 2040, participants encountered fragmented, urban-centred, and bureaucratic support structures. These findings support Welter et al. (2017), who note that rural institutions often operate with urban biases, overlooking the informal and gendered realities of peripheral economies.

Training programmes, typically city-based and conducted in Arabic, remain inaccessible for women with restricted mobility or literacy. As Lola observed, “*We were never informed about them; it felt like they were not meant for us.*” Similar patterns echo across the MENA region (Al-Dajani et al., 2015).

To address this gap, institutions must engage in co-designed, context-specific interventions that are culturally relevant and logistically feasible. Extending urban models to rural areas without adaptation risks reinforcing exclusion under the banner of inclusion.

Entrepreneurship as a Pathway to Empowerment and Community Change

For participants such as Mona and Muniya, entrepreneurship transcended self-employment, becoming a channel for community wellbeing and subtle social transformation. Mona’s vision of scaling MT Boutiques as a platform for women artisans and Muniya’s integration of health and education activities into her recreation centre typify transformational entrepreneurship (Datta and Gailey, 2012), where personal agency evolves into collective empowerment.

These initiatives reposition women as social innovators rather than passive policy recipients. Entrepreneurship, here, functions as a mode of embedded empowerment, expanding women’s capabilities within existing cultural norms, consistent with McElwee and Wood (2017), who argue that gradual, contextually legitimate change often yields lasting social impact.

A Contextual Model of ESE Development

Synthesising these insights, the study proposes a contextual model (Figure 1) in which ESE development arises through the interplay of four reinforcing processes:

- i. *Resilience Formation*: Continuous adaptation to adversity cultivates psychological endurance.
- ii. *Social Capital Mobilisation*: Kin and community networks substitute for institutional voids and facilitate legitimacy.
- iii. *Digital Improvisation*: Social media and mobile tools act as informal infrastructures linking entrepreneurs to wider markets.
- iv. *Cultural Reframing*: Heritage-based creativity and symbolic capital transform constraints into differentiation strategies.

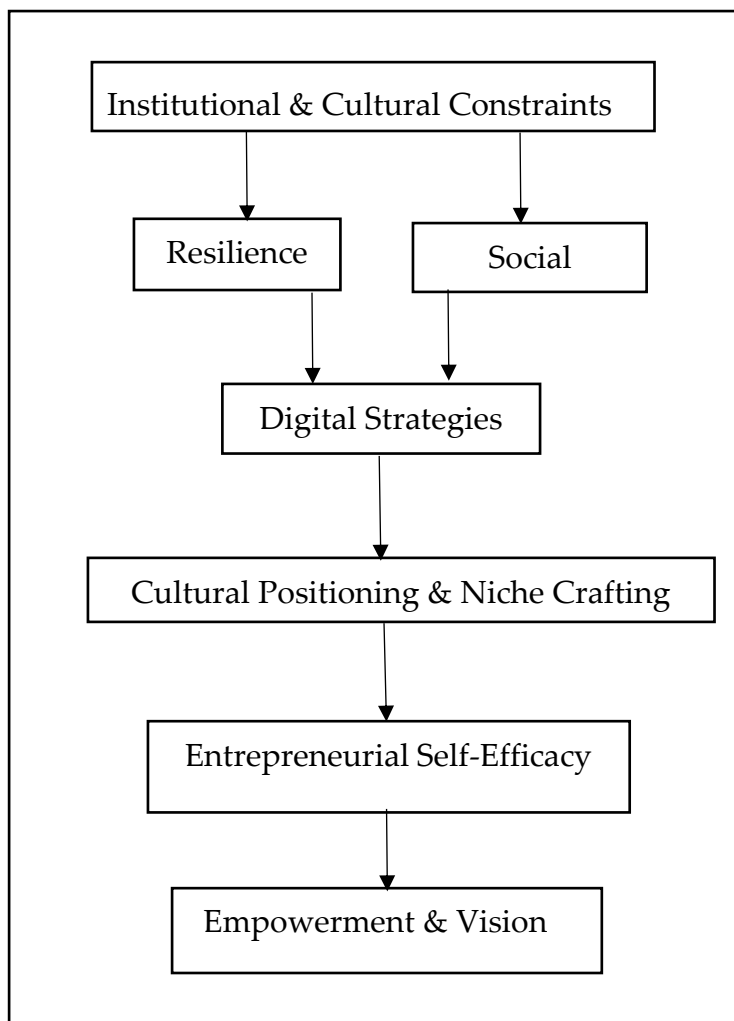


Figure 1: A Contextual Model of ESE Development in Marginalized Rural Settings

These processes interact within institutional and cultural boundaries, generating empowerment at both individual and community levels.

Implications

This study offers multiple contributions that extend theoretical understanding, inform entrepreneurial policy design, and guide practitioner interventions in rural and gendered entrepreneurial ecosystems.

Theoretical Implications

This study challenges the dominant framing of *Entrepreneurial Self-Efficacy (ESE)* as an individual psychological construct by showing that, within rural and patriarchal settings, ESE is collectively nurtured, contextually situated, and temporally emergent. Traditional models emphasise self-belief in task-specific entrepreneurial competences (Bandura, 1997; McGee et al., 2009), yet our findings reveal that these beliefs are shaped not only through mastery experiences but also through social validation, digital experimentation, and cultural alignment.

The research underscores the mediating role of *resilience* in bridging adversity and efficacy, extending resilience theory by illustrating how it operates as an everyday coping mechanism rather than a crisis response (Bullough and Renko, 2013). It also demonstrates that *social capital*, particularly bonding ties within family networks, can simultaneously enable and constrain entrepreneurial agency, depending on how women negotiate relational dynamics (Aldrich and Zimmer, 1986; Brush et al., 2009). Finally, the study enriches *embeddedness theory* in entrepreneurship (Smith, 2017; McElwee and Wood, 2017) by revealing how ESE develops at the intersection of institutional voids, gender norms, and spatial peripherality. This reinforces calls for more context-sensitive theorising that reflects the lived complexities of entrepreneurship in rural and gendered environments beyond the global North.

Policy Implications Despite national strategies promoting women's empowerment and SME development under *Oman Vision 2040*, this study reveals a continuing gap between policy intent and rural realities. Women entrepreneurs reported limited awareness, restricted access, and weak cultural alignment with existing institutional programmes. Policymakers should therefore embrace a co-design approach that directly involves rural women in the development of entrepreneurship initiatives.

Locally delivered training, mobile outreach, and vernacular-language workshops tailored to women with limited education or digital literacy can improve inclusion and impact.

Government agencies and NGOs should further develop informal incubation models built on existing social networks and peer mentoring. Such approaches recognise the relational nature of learning in rural contexts and move beyond urban-centric, bureaucratic interventions that often exclude marginalised women. As DeRosa and McElwee (2022) argue, policy support for rural women entrepreneurs is critical for rural development, particularly in marginal areas.

Finally, digital inclusion should be treated as a core pillar of entrepreneurship policy. Practical digital training, subsidised devices, and family-based learning initiatives are essential to strengthen visibility, marketing capability, and self-efficacy among rural women entrepreneurs.

Practical Implications

For practitioners in development, entrepreneurship, and women's empowerment, this study offers actionable insights for engaging rural women entrepreneurs more effectively. Support initiatives should be grounded in the cultural and spatial realities of rural life rather than introduced as externally driven programmes. Recognising family dynamics, local customs, and caregiving constraints is essential to ensure inclusion and sustainability. Exposure to relatable role models, such as Mona and Muniya in this study, can strengthen self-efficacy; thus, NGOs and enterprise agencies could organise community storytelling sessions, both offline and digitally, to inspire confidence. Many rural women are also cultural entrepreneurs who blend heritage with innovation; they therefore require tailored support in branding, certification, and scaling. Finally, interventions should prioritise trust-based collaboration, such as women's cooperatives or community value chains, over individual competition. Such collective mechanisms embed entrepreneurs within networks of shared learning and mutual support, reinforcing resilience and long-term empowerment.

Implications for Broader Regional Development

This study also offers insights for broader regional development strategies across the Arab world and the Global South. Rural women are often portrayed by policymakers as beneficiaries of entrepreneurship; however, this research shows that they are, in fact, producers of both economic and social value, developing alternative models of entrepreneurship that are inclusive, embedded, and culturally adaptive. By illustrating how rural women cultivate entrepreneurial self-efficacy despite infrastructural constraints and normative barriers, the study supports the reimagining of entrepreneurship as a pathway to inclusive regional development, one that values resilience, informal knowledge, and context-specific innovation over scale and standardisation. It further suggests that fostering rural women's entrepreneurship is not merely a matter of economic efficiency but of social justice, cultural vitality, and sustainable transformation.

Conclusion and Future Research Directions

This study examined how rural women entrepreneurs in Oman develop and exercise entrepreneurial self-efficacy (ESE) amid institutional, cultural, and market constraints. Drawing on six in-depth case narratives, it shows that ESE in resource-constrained and gendered contexts is not a fixed psychological trait, but a socially embedded and evolving capability shaped by resilience, social capital, digital adaptation, and cultural legitimacy.

The findings reveal that entrepreneurship for rural women is a deliberate, situated process interwoven with family responsibilities, community ties, and indigenous knowledge systems. Rather than merely coping with adversity, these women actively transform constraints into opportunities through adaptive learning and creative improvisation. Entrepreneurship thus becomes both a livelihood strategy and a means of empowerment, identity reconstruction, and cultural continuity.

Theoretically, the study reframes understandings of ESE, resilience, and digital inclusion in the Global South by emphasising relational and contextual interpretations

of entrepreneurial agency. It also highlights the strategic potential of cultural entrepreneurship, where heritage-based skills and products are reimagined to generate contemporary market value. Practically, the findings underscore the need for contextually designed institutional interventions that move beyond urban bias, linguistic barriers, and standardised programme delivery.

Future research could adopt longitudinal qualitative designs to trace how women's self-efficacy, strategies, and identities evolve over time, offering deeper insight into the sustainability of rural ventures. Comparative cross-regional studies across Arab and South Asian settings would further illuminate how institutional density, cultural norms, and policy frameworks influence women's entrepreneurial agency.

In addition, future work should examine the intergenerational transfer of digital knowledge within families, particularly how younger members support older women's technological adaptation, and explore how artisanal and cultural knowledge can be scaled while retaining authenticity. Finally, participatory and co-design approaches should be used to test interventions that bridge the gap between policy design and lived experience.

Collectively, these directions would advance understanding of entrepreneurship as a contextually grounded process of capability-building, resilience, and innovation that supports inclusive and sustainable regional development.

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