

# THE ROLE OF MICROFINANCE PROJECTS IN FOSTERING WOMEN'S PARTICIPATION WITHIN LOCAL COMMUNITIES IN SAUDI ARABIA

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## ABSTRACT

*This study reviews the outcomes of Microfinance of the Women's Club at al Rajhi bank Saudi Arabia, Women and financial empowerment. The study uses structured surveys and statistical analysis to understand women's views and opinions on initiatives, considering factors such as age, career, service duration, and academic qualifications. The research data indicates that participants experience positive economic freedom, good health, and community inclusion benefits. The study moreover shows how essential the reaching of specific policies, credit opportunities and gender-focused approaches are in terms of barriers blocking women's participation in small businesses. Consequently, the study has significant contribution towards having a thorough understanding of how small programs boost women empowerment and community development based on the case study of Al Rajhi bank, women branch, Saudi Arabia.*

**Keywords:** *microfinance, Women empowerment, economic, women participation, Saudi Arabia*

## INTRODUCTION

Over three decades, development practice and theory have focused on strengthening women's empowerment, recognizing women's rights as human rights and their crucial role in development goals (Annan et al., 2021). The role of microfinance projects in fostering women's participation within local communities is a topic of significant interest, particularly in countries like Saudi Arabia (Najjar et al., 2016). The study examines the impact of microfinance projects at Al Rajhi Women's Branch in Saudi Arabia, examining factors like age, field, years of service, and academic qualifications on women's perceptions and attitudes towards these initiatives. Additionally, the analysis delves into the variance across different dimensions, shedding light on the nuanced factors that shape perceptions within this context. Through a detailed exploration of these

variables and their interplay, this research contributes to a deeper understanding of the role of small projects in empowering women and promoting community development in Saudi Arabia (Mai & James, 2022). Small projects play a crucial role in economic development, particularly in developing countries (Urbano et al., 2020). Despite efforts, these countries still face economic problems such as low per capita income, high living standards, and rising unemployment rates (Wang & Li, 2021). Small enterprises, which constitute approximately 90% of establishments worldwide and employ 50%-60% of the workforce, contribute 46% of the global GDP and represent 65% of the national product in Europe (Antonescu, 2020). They also contribute to job creation, unemployment reduction, export growth, and balance of payments deficit management.

Successful economic development experiences have shown that small projects expand production bases, increase exports, and create new job opportunities, particularly in rural and remote areas.

The study examines the effectiveness, challenges, and opportunities of small projects by Al Rajhi Women's Branch at Al Rajhi Bank, Saudi Arabia in promoting women's economic and social empowerment.

## Literature Review

### Importance of Women's Participation in Local Communities:

Women play a crucial role in local communities by enhancing living standards and lifestyles. They contribute to decision-making processes, ensuring diverse viewpoints are considered and contributing to societal growth (Magni, 2017). Women also serve as role models, encouraging others to participate in community development activities (Gootman & Eccles, 2002). Women's empowerment leads to poverty reduction, economic growth, and increased household budgets. Women-owned businesses and female entrepreneurs create jobs, advance technology, and make communities more productive (Kelly et al., 2020). Women's economic empowerment also impacts family health and education, as they tend to focus on improving their children's lives (Jabeen et al., 2020). Women's social connections bridge societal issues and ensure social unity, addressing problems and promoting societal advancement (Winston, 2022). Cultural differences, financial assets, and gender inequality hinder women's progress. Governments, organizations, and communities must work towards achieving gender equality, promoting active women's empowerment (Suseno & Abbott, 2021).

### Microfinance Projects as Catalysts for Women's Empowerment:

microfinance projects are powerful tools for women's empowerment, fostering economic independence, skill development, and social inclusion (Daher et al., 2022). Women gain skills through community-based projects, vocational upgrading programs, and microenterprises, improving their standard of living and challenging gender norms (Patnaik, 2021). Small-scale businesses run by women microenterprises create income and sustainable ventures, contributing to poverty reduction and community

economic well-being (Munuswamy, 2022). Participating in personal income-producing activities empowers women and allows them to participate in family-related issues (Saimom). Skill training for women has empowered them to compete effectively in the market, offering opportunities in agriculture, handicraft, and technology (Ahamad et al., 2016). These programs help women break gender-related roles and develop businesses in local niche areas. Small projects at the community level address women's situations, allowing them to participate in daily activities and decision-making processes. These projects also focus on specific issues, bringing about social change. Small enterprises can minimize marginalization of women and promote their participation in projects (Nath, 2001). Women develop skills for economic empowerment and overcome barriers to leadership positions (Jayachandran, 2021). However, barriers like lack of information, gender discrimination, and traditional notions hinder women's participation. Targeted policies, increased access to credit, and gender-sensitive strategies must be implemented to mitigate these hindrances.

### Factors Influencing Women's Participation in Small Projects:

The active engagement of women in little competitions is determined by factors such as demography, traditions, institutional constraints and framework of policies (Ahadi & Kasraie, 2020). Age, education level, and economic social condition play an enormous role for women as well as the opportunities they enjoy and the challenges they come across. Younger women may encounter favoritism as they are expected to address families' needs while women of older age face bias based on their age (Rhode, 2017). The women from the lower income strata face multiple issues related to financial aspects (Rosca et al., 2020). Cultural values and socio-cultural demands can inspire and hinder women from participating in small responsibilities. Traditional cultures respect mental abilities, but institutional constraints like lower credit rates and landholding can hinder their freedom (Budur, 2020). Gender-based policies can promote equality and strengthen enterprises. In addition, for increasing women's share in small projects, it is helpful to tackle these factors collectively and thoroughly (Smith et al., 2023). Attention in this regard should

be paid to render assistance tailored for the specific needs, which include education and training, money and market chances (Huang et al., 2024). Implementing policies that value women's achievements and challenge gender norms is crucial, while also addressing structural barriers and addressing gender-sensitive elements in policy design and implementation (Jayachandran, 2021).

a Likert scale to measure economic, social, and psycho-emotional dimensions. Statistical techniques like ANOVA were used to identify significant differences and relationships. The study also used a comparative approach to examine differences in perceptions among different demographic groups, providing insights into the Small Projects Program's effectiveness.

### Methodology

The study used structured surveys to collect data from participants across various demographics, using

Variables	Levels	Duplicates	The Ratio
Age group	Less than 25 years old	19	22.60%
	25-35 years old	30	35.70%
	35 and less than 40 years old	18	21.40%
	40 and above	17	20.20%
Project field of work	Industrial	8	9.50%
	Commercial	28	33.30%
	My service	15	17.90%
	Literal	23	27.40%
	Other	10	11.90%
Number of years of service	I don't have any experience	15	17.90%
	Less than 5 years	42	50.00%
	5-10 years	21	25.00%
	More than 10 years	6	7.10%
Academic qualification	Middle	19	22.60%
	Secondary	7	8.30%
	Diploma	19	22.60%
	Bachelor's	39	46.40%
	Total	84	100.00%

The laboratory staff is intergenerational, with a third aged 25-35, with sales and support being the most popular fields for those with less than 5 years of

experience, and a bachelor's degree being the most common level of education.

Number	Domains	SMA	Standard Deviation	Rank	Degree of Agreement
3	The psycho-emotional field	4.27	0.51	1	Totally agree
1	Economic field	4.23	0.55	2	Totally agree
2	Social sphere	4.17	0.49	3	I agree
3	The questionnaire as a whole	4.22	0.52	- - -	Totally agree

The psycho-emotional, economic, and social spheres show the highest agreement on policy recommendations, with modal scores indicating data consistency, and agreement metrics ranging from 'Totally agree' to 'I agree'.



Number	Domains	SMA	Standard Deviation	Rank	Degree of Agreement
4	The Small Projects Program helped me develop the quality of my economic life for the better	4.37	0.636	1	Totally agree
6	After benefiting from the small projects program, I began to feel economically independent	4.31	0.711	2	Totally agree
2	The Small Enterprise Program contributed to increasing my participation in the economic development process of my family	4.30	0.655	3	Totally agree
12	My economic situation improved greatly after I benefited from the small enterprise program	4.30	0.708	4	Totally agree
3	The Small Projects Program contributed to training me in the marketing skills necessary for project management	4.29	0.632	5	Totally agree
1	The small projects program helped me gain management experience and help me succeed in any new project in the future	4.26	0.679	6	Totally agree
11	I now have room to make economic decisions to estimate the amount of monthly spending on my family	4.25	0.726	7	Totally agree
5	The Small Business Program helped me plan the future of my savings	4.23	0.750	8	Totally agree
7	The Small Projects Program helped me plan to expand my projects in the future	4.23	0.782	9	Totally agree
10	I now allocate a special budget to spend on health matters for my family	4.21	0.777	10	Totally agree
14	The small business program helped me get rid of previous debts.	4.19	0.685	11	I agree
8	Benefiting from the small projects program helped me think about saving part of my monthly income.	4.15	0.685	12	I agree
9	The grace period before starting to pay the installments enabled me to get a good start to enhance my monthly income	4.12	0.751	13	I agree
13	The small projects program improved the family's monthly income	4.06	0.869	14	I agree
- - -	The field as a whole	4.23	0.55	- - -	Totally agree

Very few people expressed doubts regarding the Small Projects Program's ability to deliver on its main objectives the creation of job opportunities, attainment of self-reliance, which is also accompanied by the attainment of good financial management skills. The impact of the project is

properly bestowed on the improvement it positively brought to the level of economic operations of the community and on the number of people participating in economic development activities.



Number	Domains	SMA	Standard Deviation	Rank	Degree of Agreement
2	The Small Projects Program contributed to training me in the social skills necessary for project management (the art of negotiation, the art of dealing with customers)	4.31	0.559	1	Totally agree
1	The small projects program modified many of my social concepts, such as (cooperation, public interest, social responsibility, service to others...)	4.18	0.679	2	I agree
3	The small business program helped me with social planning to manage my family's affairs	4.18	0.563	3	I agree
6	I could contribute effectively to charitable and cooperative societies	4.18	0.697	4	I agree
5	I started devoting part of my time and effort to helping others	4.10	0.754	5	I agree
4	I can now participate in areas of social life such as visits and accepting invitations to events	4.06	0.855	6	I agree
- - -	The field as a whole	4.17	0.49	- - -	I agree

The Small Projects Program is renowned for its innovative social issues solutions, enhancing individuals' social skills for project management and modifying social concepts. It has positively impacted

social interactions, responsibility, and societal contributions, as evidenced by consistent worker responses.

Number	Domains	SMA	Standard Deviation	Rank	Degree of Agreement
1	The Small Projects Program contributed to increasing my self-confidence and my ability to contribute to community development	4.32	0.624	1	Totally agree
4	The Small Projects Program provided me with management ideas and technical skills that developed my positive attitudes towards my project	4.31	0.620	2	Totally agree
2	The Small Projects Program enhanced my self-concept and my ability to contribute to community development	4.29	0.687	3	Totally agree
6	The small projects program made me work with all my positive energy to achieve my goals and ambitions	4.26	0.679	4	Totally agree
3	The Small Business Program provided me with enhanced tools to highlight my culture of excellence	4.23	0.608	5	Totally agree
5	The small projects program helped raise my morale	4.20	0.673	6	Totally agree
- - -	The field as a whole	4.27	0.51	- - -	Totally agree

The Small Projects Program significantly improves self-esteem, skills, and morale among participants, with ratings ranging from 4.32 to 4.20, fostering

positive attitudes towards projects and empowering individuals to achieve goals.

Age Group	Under 25 years (n=19)	25-35 years (n=30)	35 and less than 40 years old (n=17)	40 and above (n=30)
Economic Field	4.21	4.17	4.33	4.26
	0.42	0.33	0.49	0.94
Social Sphere	4.20	4.14	4.17	4.17
	0.37	0.37	0.47	0.77
Psycho-Emotional Field	4.40	4.28	4.08	4.28
	0.44	0.44	0.44	0.71
Overall	4.27	4.20	4.19	4.24
	0.41	0.38	0.47	0.81

Individuals aged 35-40 have the highest level of awareness in economic, social system, and psycho-emotional status, while those under 25 have the

quietest perception. However, happiness and satisfaction are highest in these areas.

Project Field of Work	Industrial (n=8)	Commercial (n=28)	Service (n=15)	Literal (n=23)	Other (n=10)
Economic Field	4.70	4.10	4.29	4.30	3.99
	0.30	0.40	0.42	0.35	1.14
Social Sphere	4.52	4.12	4.24	4.18	3.87
	0.37	0.44	0.34	0.31	0.93
Psycho-Emotional Field	4.46	4.25	4.07	4.41	4.15
	0.41	0.47	0.47	0.40	0.84
Overall	4.56	4.16	4.20	4.30	4.00
	0.36	0.44	0.41	0.35	0.97

Persons are economic, social, and psychosocial entities influenced by various domains. Industrial sector ratings rank highest, followed by service

sector. Social perception is highest in social sector, followed by commercial and service sector. Professional literacy ratings are highest.

Number of Years of Service	I have no experience (n=15)	Less than 5 years (n=42)	From 5-10 years (n=21)	More than 10 years (n=6)
Economic Field	4.39	4.11	4.33	4.39
	0.37	0.63	0.48	0.34
Social Sphere	4.39	4.06	4.22	4.19
	0.41	0.5	0.48	0.54
Psycho-Emotional Field	4.42	4.14	4.35	4.47
	0.3	0.58	0.44	0.45
Overall	4.4	4.1	4.3	4.35
	0.36	0.57	0.47	0.45

The domains concerning psychological well-being and Emotional stability receive the highest rating from over 10 years of experience consistently. The outcome in this particular domain are statistically

higher than that of Economic. Consequently, in terms of the Social Sphere, people who have no practical knowledge tend to rate their observations as the highest. Overall, presenters mainly have their



positive attitudes, while those with more than 10 years of experience are coming out to have more satisfaction and positiveness.

Academic Qualification	Medium (n=19)	Secondary (n=7)	Diploma (n=19)	BA (n=39)
Economic Field	4.24	4.54	4.02	4.27
	0.34	0.34	0.35	0.70
Social Sphere	4.19	4.26	4.08	4.18
	0.48	0.29	0.38	0.57
Psycho-Emotional Field	4.54	4.52	4.11	4.17
	0.30	0.43	0.43	0.58
Overall	4.32	4.44	4.07	4.21
	0.38	0.35	0.39	0.61

College graduates are expected to have positive expectations in economic, social, and psycho-

emotional dimensions, with a higher job market standing among those with a bachelor's degree.

Source of Variance	Dimensions	Sum of Squares	Degrees of Freedom	Mean Squares	F Value	Statistical Significance
Age group	Economic Field	0.406	3	0.135	0.484	0.694
	Social Sphere	0.356	3	0.119	0.535	0.66
	The Psycho-Emotional Field	1.92	3	0.64	2.858	0.043
Project Field of Work	Economic Field	1.906	4	0.476	1.704	0.159
	Social Sphere	2.386	4	0.596	2.687	0.038
	The Psycho-Emotional Field	0.726	4	0.181	0.81	0.523
Number of Years of Service	Economic Field	1.387	3	0.462	1.654	0.185
	Social Sphere	1.94	3	0.647	2.914	0.04
	The Psycho-Emotional Field	1.414	3	0.471	2.104	0.107
Academic Qualification	Economic Field	1.085	3	0.362	1.294	0.283
	Social Sphere	0.116	3	0.039	0.175	0.913
	The Psycho-Emotional Field	1.438	3	0.479	2.14	0.103
Errors	Economic Field	19.571	70	0.28		
	Social Sphere	15.538	70	0.222		
	The Psycho-Emotional Field	15.678	70	0.224		

The age group and medical projects activities play a very key role in the aspects surrounding emotions, but the characteristics of areas of work and the number of years of the service a person spends in the project are closely linked to the elements of the social sphere. Academic background is no representative of the values associated with financial success, leadership, or social skills because only a minor part of these attributes is developed and cannot be assessed during studies. These studies present just

two of the intricacies involved in individual experience and context while revealing the factors affecting perceptions yet in the different ways.

<b>Group</b>	<b>35 and less than 40 years old</b>	<b>35-25 years old</b>	<b>40 and above</b>	<b>Less than 25 years old</b>
Arithmetic mean	4.08	4.28	4.28	4.4
35 and less than 40 years old	4.08			
	0.2			
35-25 years old	0.2	4.28		
	0.2	0		
40 and above	0.32	0.12	4.28	
			0.12	
Less than 25 years old	0.32	0.12		4.4
<b>Project field of work</b>	<b>Commercial</b>	<b>My Service</b>	<b>Literal</b>	<b>Industrial</b>
Arithmetic mean	4.1	4.29	4.3	4.7
Commercial	4.1			
	0.18			
My Service	0.18	4.29		
	0.18	0.02		
Literal	0.2	0.02	4.3	
	0.2	0.02	0.39	
Industrial	0.59	0.41		4.7
	0.59	0.41		0

Age and interest factors influence perception levels, with respondents aged 40+ and above 25 rating Industrial, Literal, and My Services, while commercial sectors rate low, indicating need for further development.

### Discussion

The study has found that findings based on the different insights as this has included within the framework of Al Rajhi women branch at Al Rajhi Bank. The study has covered the structured surveys with the help of Likert scale in receiving the comprehensive understanding based on the social, economic and psycho-emotional dimensions of the projects. Best practices for successful e-commerce projects, focusing on government support, societal involvement, training, market access expansion, and managerial skills, addressing limited space for women in the Global South (Maier & Nair-Reichert, 2007). Saudi Arabia and Ethiopian microfinance sectors, examining institutional structures, policies, programs, regulation, strategies, wholesale markets, and technical assistance. It suggests lessons for Saudi Arabia, Islamic microfinance potential, and Ethiopian social management system (Ibrahim, 2021).

Moreover, it has been found that economically the small projects programs have demonstrated the substantial positive effect where the study has found the improvements in the economic life, and independence and management skills. This has been found that the high agreements with high levels on policy with the recommendations have been contributed towards skill development, modified social concepts and encouraged community through engagement and support.

Income generation involves various activities like small and medium-sized enterprise growth, local economic development, microcredit, skills training, business training, and agriculture, promoting self-sufficiency, household satisfaction, empowerment, and community development (Amariah & Murei, 2022). Moreover, there was a low-intensity psychological intervention developed by the World Health Organization for women in need, addressing their unique experiences such as traumatic events, poverty, endemic violence, humanitarian needs, and displacement (Callister, 2020). Psycho-emotionally, participants reported increased self-confidence, positive attitudes, and a sense of contribution to community development, underscoring the program's holistic impact. The experiences of successful Saudi Arabia female entrepreneurs in



Khartoum, have upgraded their standards like providing funding, societal perceptions, networking, and government support, but also highlighting the importance of family support, motivation, and training (Said & Enslin, 2020). Saudi Arabia's political changes have led to increased female entrepreneurship, but patriarchy and discriminatory laws hinder women's economic growth. Despite men being key drivers, women's potential is underutilized (Vorobeva, 2023). The study on 251 Saudi Arabia entrepreneurs found that entrepreneurial attitude positively influences intention, while risk-taking propensity and creativity have no significant impact (Hamid & Biraima, 2022). Human capital is crucial for economic growth, with education yielding high returns in developing nations. However, macroeconomic studies and cross-sectional studies show weak or negative relationships (Mohamed, 2022). Saudi Arabia's women's socioeconomic empowerment involves professional training, business programs, financial literacy classes, and mentorship, promoting better economic and social status, employment, leadership abilities, and a more equal society (Yousif, 2019). Business skills training and grants for women's groups in pastoral areas, combined with microcredit, enable asset acquisition and expansion of micro-enterprises, increasing household spending and strengthening groups (Akello, 2013). The World Bank has awarded a \$70 million grant from the International Development Association to support women's social and economic empowerment, aiming to help female entrepreneurs and survivors of gender-based violence (world bank,

2022). The impact of microfinance on women's empowerment in Gezira State, using Family Bank, Wad Medini Branch as a case study. Results show microfinance significantly enhances empowerment, with variables like social status and education level also contributing (Mustafa et al.). Women's political empowerment (WPE) positively impacts economic growth by promoting technological innovation, with a significant relationship with GDP per capita growth across 182 countries and 221 years, and total factor productivity growth (Dahlum et al., 2022). Saudi Arabia women have nearly equal opportunities in education and medical fields, but lag in business, law, and economics, with engineering fields underrepresented (Hamid et al., 2020). Economic empowerment initiatives in Uganda, Somaliland, and Saudi Arabia, focusing on financial services, skills training, market linkages, and entrepreneurship support. It aims to identify effective strategies for enhancing economic empowerment among pastoralist women, guiding policy decisions and addressing specific challenges (Livingstone & Ruhindi, 2011). The Saudi Arabia Women Empowerment for Peace and Development Network is a significant local organization promoting gender equity and women's empowerment. They work together to mobilize women for peace and development in Saudi Arabia. For internship positions, highlight relevant skills, experience, and qualifications, highlighting the organization's role in social cohesion and sustainable society (Badri, 2023).

### Implications

Factor	Implications
Age Group	Younger women may require additional support to balance family needs with project participation.
	Older women may benefit from targeted initiatives addressing age-related biases and challenges.
Project Field of Work	Industrial sectors show higher economic outcomes, suggesting potential for expansion and investment.
	Commercial sectors require attention to enhance economic outcomes and support women entrepreneurs.
Number of Years of Service	Experienced participants exhibit higher satisfaction and positivity, indicating the longevity of benefits.
Academic Qualification	Higher education correlates with positive expectations and job market standing, emphasizing the role of education.

Study highlights critical issues for small initiatives empowering women and creating community life. Ensuring a high share for different age groups, addressing age-related biases, and diversified economic achievements across project fields are essential. Industry sectors generate attractive economic outcomes, indicating growth and investment prospects for further expansion. While women entrepreneurs may be unequally represented in the commercial sections inputs and outcomes are not too inspiring in these areas and thereof needs a special focus to enhance such economic outcomes. The relation between increased education and positive employment expectations, empowering women and increasing their employability in the job market. To round it up, both experienced and beginner participants showed big gains. This implores us to keep supporting and initiating interventions, as this will spur continued success and upbeat results. This should be summarized as for the effectiveness of the strategies to empower women and to develop the community on the small project base, addressing these implications is quite essential.

### Conclusion

The research has shown how minor initiatives in Saudi Arabia can be a route to achieving global changes and emancipating women as well as promoting community growth to locals. Evaluating the different demographic factors reveals a strong positive correlation between ongoing gender-targeted organizations established by the Al Rajhi Women's Branch activities. The analysis brings into focus the massive contribution of economic independence, learning new skills, and social inclusion, which are at the basis of women's active involvement in the community affairs. Beyond this, the similarity suggests that strategic policies, credit access and female-oriented approaches are good solutions to solve female empowerment hindrances. Tackling these problems, small initiatives are simply enchanted with women, strengthen household economies and catalyze society's progress. In this research, we contribute to the understanding of the women's gender issues as well as proclaims the need for efforts directed towards women and community development.

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