University of Strathclyde

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# Entrepreneurial Knowledge Resources and Rural Women Entrepreneurs in Oman: Acquisition, Intermediation, and Impacts

Submitted in fulfilment of the degree of Doctor of Philosophy

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Eyman AL Riyami
12 December 2025

# Abstract

Entrepreneurial knowledge (EK) refers to the accumulated skills, insights, and understanding that enable entrepreneurs to recognise, evaluate, and exploit business opportunities. Entrepreneurship knowledge is a strategic pathway for business and capabilities development among entrepreneurs, particularly women entrepreneurs across the Middle East and North Africa (MENA). Yet, despite policy rhetoric, empirical evidence on how rural women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources remains underdeveloped, particularly in Oman. Existing literature tends to focus on urban entrepreneurs, university students, or start-ups, leaving a significant gap in understanding the lived realities of established women entrepreneurs in rural, resource-constrained contexts. This thesis addresses this gap by critically investigating how entrepreneurial knowledge is acquired and internalised, the role of intermediaries in facilitating access to entrepreneurial knowledge, and the impacts of entrepreneurial knowledge resources utilisation on business practices, thereby extending theoretical, methodological, and empirical debates in rural entrepreneurship studies.

The study is theoretically anchored in the Resource-Based View (RBV) and Constructivist Learning Theory (LT). RBV frames entrepreneurial knowledge as a strategic resource that can be valuable, rare, inimitable, and non-substitutable (VRIN), while LT provides a lens to explore how entrepreneurial knowledge is acquired and internalised through experiential, social, vicarious, and self-regulated learning. Integrating these perspectives allows for a dynamic analysis of how entrepreneurial knowledge is constructed, mediated, and transformed into entrepreneurial capabilities within challenging institutional and cultural environments. The conceptual framework, structured around Rea's (2005) dimensions of know-what, know-who, and know-how, advances existing theory by positioning entrepreneurial knowledge as both contextually grounded and continuously reconstructed through iterative learning processes.

Methodologically, the study employs a triangulated, mixed-methods design, capturing both breadth and depth. Data were collected from 141 rural women entrepreneurs across Oman through surveys, in-depth interviews (15 across two phases), online observation (three WhatsApp groups with 85–593 members each), and WhatsApp-based focus groups (three groups with 11 participants

in total). The innovative use of digital ethnography—particularly observations of WhatsApp groups—extends conventional qualitative approaches by enabling access to hard-to-reach populations and providing real-time insights into how entrepreneurs exchange entrepreneurial knowledge, seek advice, and develop strategies. This methodological innovation responds to calls for new tools to study entrepreneurial learning in informal and dispersed communities and demonstrates the value of blending traditional and digital methods.

The findings reveal three critical insights. First, entrepreneurial knowledge acquisition among rural women is predominantly shaped by informal and practice-based approaches (e.g., social, vicarious, and self-regulated learning) rather than structured institutional programmes (e.g., experiential learning). Women rely heavily on family networks, peer observations, and digital platforms such as Instagram and WhatsApp to acquire and internalise entrepreneurial knowledge. While experiential learning is not accessible, social, vicarious, and self-regulated learning are increasingly crucial, enabling women to bypass geographic, social, and cultural barriers to access entrepreneurial knowledge. Second, the role of entrepreneurial intermediaries is both enabling and limiting. Government, academic institutions, and corporate-led initiatives provide important entry points to resources, yet their reach remains urban-centric and often gender-neutral, leaving rural women dependent on local intermediaries and NGOs. This highlights the structural inequities that constrain equal access to entrepreneurial knowledge. Third, the utilisation of entrepreneurial knowledge resources has impacts on business practices. Rural women entrepreneurs translate acquired entrepreneurial knowledge into operational practices, decision-making, and manage business processes.

Overall, this thesis contributes theoretically by integrating RBV and LT to explain how entrepreneurial knowledge resources are acquired, internalised, utilised, and impact business practices in marginalised contexts. It contributes methodologically by employing a mixed-methods approach and pioneering the use of WhatsApp-based focus groups and digital ethnography in rural entrepreneurship research. Empirically, it advances understanding of how rural women entrepreneurs in Oman acquire, internalise, and utilise entrepreneurial knowledge resources, revealing the interplay between individual agency, intermediaries, and structural constraints. By filling a critical gap in the Omani and wider MENA literature, the study offers both scholarly

insights and practical recommendations for designing inclusive, gender-sensitive, and contextually grounded strategies that enhance women's entrepreneurial capabilities and business practices.

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# Chapter 1. Introduction

## 1.1. Background of the Study

Entrepreneurial knowledge refers to the combination of skills, insights, and capabilities that enable individuals to identify opportunities, mobilise resources, and sustain business ventures (Adam *et al*., 2022). Unlike generic forms of knowledge, entrepreneurial knowledge is embedded in context, emerging through lived experience, social interactions, and learning processes that connect individual cognition with market realities (Shepherd & Wiklund, 2005; Kero & Bogale, 2023). As Tseng (2013, p. 432) stated, "entrepreneurial knowledge is a core asset of entrepreneurial learning." The acquisition of entrepreneurial knowledge is not a linear process; rather, it occurs through multiple pathways such as experiential learning, which builds competence through direct practice; social learning, where knowledge is transmitted via networks; vicarious learning, derived from observing peers or mentors; and self-regulated learning, facilitated by digital platforms and individual initiative (Shen *et al*., 2021; Schou, Bucher, and Waldkirch, 2022). These entrepreneurial learning approaches are critical in shaping how entrepreneurs transform fragmented knowledge into effective daily business practices (Tseng, 2013).

In rural regions of the Middle East and North Africa (MENA), the acquisition of entrepreneurial knowledge presents both opportunities and challenges (Khabbaz & Kuran, 2024; Morkus-Makhoul, 2024). Scholars have documented that while experiential and social learning remain dominant, rural entrepreneurs increasingly turn to self-regulated learning via digital platforms to compensate for limited access to structured support (Isman, & El Mrassni, 2024; Toumi, Ghalleb & Akimowicz, 2024). Intermediaries such as government, NGOs, corporations, academic institutions, and local intermediaries often serve as key intermediaries by providing mentorship, training, or networking opportunities, yet their reach is uneven and frequently urban-focused (Arslan *et al*., 2023). The impacts of entrepreneurial knowledge acquisition in MENA contexts are evident in improved daily business practices, decision-making, and operational practices, but these practices are contingent on the accessibility and relevance of the entrepreneurial learning approaches available (Haddad, Esposito, and Tse, 2016; Youssef, 2023). At the same time, the

literature shows persistent gendered gaps, with rural women entrepreneurs often excluded from mainstream initiatives and relying more heavily on social and self-regulated learning approaches (Razzak & Jassem, 2024).

In Oman, entrepreneurial knowledge acquisition reflects these regional patterns but is shaped by distinct socio-cultural and institutional dynamics (Hammami *et al*., 2022). Studies show that rural women entrepreneurs primarily rely on family networks, peer observations, and community-based exchanges to build competencies such as pricing, stock management, and customer engagement (McElwee & Al-Riyami, 2003; Belwal, Belwal, & Al Saidi, 2014). More recently, social media platforms like WhatsApp and Instagram have become significant self-regulated learning tools that enable rural women to overcome geographical and social barriers to knowledge access (Ghouse, McElwee, and Durrah, 2019). However, initiatives led by intermediaries such as government, corporations, and academic institutions remain concentrated in urban centres, leaving rural entrepreneurs dependent on fragmented and often insufficient support (Al-Baimani *et al*., 2021; Arslan *et al*., 2023). The impacts of entrepreneurial knowledge resources in Oman are visible in business practices and decision-making, yet the literature underscores a gap in managing operational business activities, particularly among rural women who face compounded cultural and infrastructural constraints (Hammami *et al*., 2022; Razzak & Jassem, 2024).

The Resource-Based View (RBV) provides a critical lens for understanding these dynamics by framing entrepreneurial knowledge as a strategic resource that must be valuable, rare, inimitable, and non-substitutable (VRIN) to generate competitive advantage (Kero and Bogale, 2023). Learning theory complements this by explaining how such knowledge is acquired, internalised, utilised, and transformed into capabilities through iterative and context-dependent learning processes (Mann & MacLeod, 2015; Efgivia *et al*., 2021). Together, these frameworks reveal that entrepreneurial knowledge resources in rural Oman are neither static nor uniformly accessible but are socially constructed, mediated by intermediaries, and embedded in local cultural and institutional realities (Ghouse *et al.,* 2023). These insights require a rethinking of how entrepreneurial knowledge is acquired, internalised, and utilised, especially when considering the distinct challenges faced by rural women entrepreneurs in MENA and Omani contexts.

By highlighting these issues, this background section sets the stage for the problem statement. While policy and scholarly attention have grown, significant gaps remain in understanding the specific processes through which rural women acquire and internalise entrepreneurial knowledge, the roles of intermediaries in shaping this access, and the impacts of entrepreneurial knowledge resources utilisation on entrepreneurial experiences. The following section critically examines these gaps to define the central problem that this thesis seeks to address.

## 1.2. Statement of the Problem

A growing body of research has consistently shown that women entrepreneurs, particularly in rural settings, face persistent deficits in accessing entrepreneurial knowledge across areas such as market information, financial management, and business operations (Al-Dajani & Marlow, 2010; Tlaiss, 2015; Mashapure *et al*., 2022). These deficiencies are widely recognised as major barriers that undermine both the sustainability and growth potential of women-led enterprises in rural contexts (Mashapure *et al*., 2023). In response, scholars have repeatedly advocated for interventions such as specialised training, government support schemes, and improved access to formal and informal networks to strengthen women's entrepreneurial capacities (Niehm *et al*., 2015; Galvão *et al*., 2020; Toumi, Ghalleb & Akimowicz, 2024).

Yet this prevailing narrative overlooks a critical paradox: despite structural barriers to access to entrepreneurial knowledge, the number of women entrepreneurs in rural areas continues to rise (Zin & Ibrahim, 2020). This contradiction calls for a deeper examination of how women sustain and expand businesses within resource-constrained environments. The persistence and growth of women-led ventures under such conditions suggest that entrepreneurial knowledge is being acquired, internalised, and utilised through approaches not yet fully captured by existing scholarship.

Against this backdrop, this study critically investigates the entrepreneurial knowledge resources that rural women entrepreneurs in Oman acquire and utilise to operate their businesses. It goes beyond identifying gaps to interrogate the support structures—including government schemes, NGO interventions, and local intermediaries—and to explore the effectiveness of entrepreneurial

intermediaries in facilitating entrepreneurial knowledge acquisition and utilisation. Moreover, the study examines the impacts of these entrepreneurial knowledge resources on business practices. This study incorporates Rea's (2006) dimensions: know-what, know-who, and know-how. The dimensions of know-what, know-who, and know-how (Rae, 2006) encapsulate this process: know-what represents the acquisition of information about markets and operations; know-who underscores entrepreneurial intermediaries who grant entrepreneurs access to both know-what and know-how; know-how reflects the utilisation of this information into practice, generating entrepreneurial knowledge resources (EKRs). In doing so, it addresses three interrelated questions: how rural women entrepreneurs acquire and internalise entrepreneurial knowledge, the challenges in acquiring entrepreneurial knowledge, the role of entrepreneurial intermediaries in facilitating equal access to entrepreneurial knowledge, the challenges in providing access to entrepreneurial knowledge, and the impacts of utilising entrepreneurial knowledge resources on women's business practices. By centring on rural Omani women, the study provides a contextually grounded contribution to rural entrepreneurship literature, challenging assumptions of deficiency and highlighting the adaptive strategies and knowledge practices that sustain entrepreneurial activity in resource-constrained environments.

## 1.3. Key terms

**Entrepreneurial Learning (EL)**

Entrepreneurial learning is the dynamic process through which individuals acquire, transform, and apply experiences to build entrepreneurial knowledge, capabilities, and behaviours (Politis, 2005). It involves various entrepreneurial learning approaches —such as experiential, social, vicarious, and self-regulated learning—that enable entrepreneurs to respond to uncertainty and opportunity. From a Learning Theory perspective, EL is the primary mechanism for generating new knowledge through reflection, adaptation, and practice (Mann & MacLeod, 2015), while the Resource-Based View (RBV) positions EL as a foundation for building firm-specific resources and capabilities that sustain innovation and competitive performance (Shen *et al*., 2021).

**Entrepreneurial Knowledge (EK)**

Entrepreneurial knowledge refers to the accumulated skills, insights, and understanding that enable entrepreneurs to recognise, evaluate, and exploit business opportunities (Shepherd & Wiklund, 2005; Sardana & Scott-Kemmis, 2010). It encompasses declarative knowledge (knowing what) and procedural knowledge (knowing how), acquired through experience, problem-solving, and social interaction (Rae, 2006). Within the RBV framework, EK is considered a strategic resource when it is valuable, rare, non-substitutable, and inimitable and therefore a source of sustainable competitive advantage (Kero & Bogale, 2023).

**Entrepreneurial Knowledge Resources (EKRs)**

Entrepreneurial knowledge resources are the crystallised outputs of entrepreneurial learning after acquiring and internalising entrepreneurial knowledge, representing strategic bundles of knowledge and capabilities that entrepreneurs accumulate and deploy to enhance competitiveness (Sugiarno & Novita, 2022). EKRs include both individual and organisational-level assets—such as cognitive insights, experiential practices, and socially embedded routines—that contribute to business process and adaptability. Under RBV, EKRs qualify as valuable, rare, inimitable, and non-substitutable (VRIN), enabling entrepreneurs to innovate, sustain advantage, and thrive in dynamic environments (Shepherd & Wiklund, 2005; Kero & Bogale, 2023).

**Entrepreneurship Education and Training (EET)**

Entrepreneurship education and training refer to structured interventions designed to develop individuals' entrepreneurial knowledge, skills, and attitudes through formal courses, workshops, mentoring, or practice-based learning (Fayolle, 2013; Galvão, Marques, & Ferreira, 2019; Galvão *et al*., 2020). While widely recognised as a tool to enhance entrepreneurial capabilities, critics argue that conventional programmes often adopt urban-centric or generic approaches, overlooking the context-specific needs of rural entrepreneurs (Al-Harthi, 2017; Youssef, 2023). From a Learning Theory perspective, EET contributes to knowledge acquisition by creating structured learning environments, while RBV suggests that its effectiveness lies in generating intangible

resources—such as self-efficacy, decision-making skills, and opportunity recognition—that can become VRIN assets when embedded in practice (Hammami *et al*., 2022).

**VRIN Criteria**

The VRIN criteria—valuable, rare, inimitable, and non-substitutable—are central to the RBV framework, defining the attributes that resources must possess to provide sustainable competitive advantage (Barney, 1991; Lockett, Thompson & Morgenstern, 2009). A resource is valuable when it enables opportunity exploitation or efficiency improvements, rare when it is not widely possessed by competitors, inimitable when it cannot be easily replicated due to causal ambiguity, tacitness, or path dependency, and non-substitutable when no equivalent resource can perform the same function (Grande, Madsen & Borch, 2011; Adam *et al*., 2022). In entrepreneurship, entrepreneurial knowledge and its utilisation meet VRIN criteria when embedded in individual learning processes, social networks, and context-specific practices, making them critical drivers of business resilience (Kero & Bogale, 2023).

## 1.4. Research Questions, Aims, and Objectives

The study aims to critically investigate how rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, the role of entrepreneurial intermediaries in facilitating equal access to the entrepreneurial knowledge, and the impacts of utilising entrepreneurial knowledge resources on women's business practices within the Omani rural context.

The first research question asks: How do rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, and what challenges do they face in accessing such knowledge? This question recognises that knowledge is not simply transferred but actively acquired and internalised in the entrepreneur's practices and decision-making processes (Mann & MacLeod, 2015; Efgivia *et al*., 2021). Its aim is to investigate the processes through which rural women acquire and internalise entrepreneurial knowledge, and the obstacles they encounter in doing so. The objectives are threefold: (1) to examine the learning processes through which rural Omani women

entrepreneurs acquire entrepreneurial knowledge; (2) to explore how they internalise this knowledge; and (3) to analyse the challenges they face in accessing entrepreneurial knowledge.

1) **RQ 1:** How do rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, and what challenges do they face in accessing such knowledge?
    a) **Aim:** To investigate how rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, and the challenges they encounter in accessing such knowledge.
        i) **Obj:** To examine the learning processes through which rural Omani women entrepreneurs acquire entrepreneurial knowledge.
        ii) **Obj:** To explore how rural Omani women entrepreneurs internalise entrepreneurial knowledge
        iii) **Obj:** To analyse the challenges rural Omani women entrepreneurs face in accessing entrepreneurial knowledge within their contexts.

The second research question asks: How do entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and what challenges do they face in ensuring equal access for rural Omani women entrepreneurs? This builds on evidence that entrepreneurial knowledge acquisition is rarely an individual process but one embedded in institutional and organisational contexts (Shepherd & Wiklund, 2005; Kero & Bogale, 2023). It aims to examine how intermediaries—such as NGOs, government, corporations, academic institutions, and local intermediaries—facilitate women's acquisition of entrepreneurial knowledge and the difficulties they encounter in extending equitable access across diverse rural communities. The objectives are: (1) to examine the role of entrepreneurial intermediaries in helping rural Omani women acquire entrepreneurial knowledge; and (2) to identify the challenges these intermediaries encounter in offering equal access to entrepreneurial knowledge.

1) **RQ 2:** How do entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and what challenges do they face in ensuring equal access for rural Omani women entrepreneurs?

a) **Aim:** To examine how entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge for rural Omani women entrepreneurs, and to analyse the challenges they encounter in ensuring equal access to entrepreneurial knowledge.
    i) **Obj:** To investigate the role of entrepreneurial intermediaries in facilitating rural Omani women's acquisition of entrepreneurial knowledge.
    ii) **Obj:** To identify the challenges entrepreneurial intermediaries face in providing equal access to entrepreneurial knowledge.

The third research question asks: How do rural Omani women entrepreneurs utilise entrepreneurial knowledge resources, and what impacts do these resources have on their entrepreneurial experiences and business practices? This directs attention to the outcomes of using entrepreneurial knowledge resources, both in terms of business practices and entrepreneurial capability. The aim is to investigate how rural Omani women utilise entrepreneurial knowledge resources in practice, and to explore the broader impacts on their experiences. The objectives are: (1) to examine how rural Omani women utilise entrepreneurial knowledge resources in their businesses; (2) to analyse the impacts of utilising EKRs on entrepreneurial capability, self-efficacy, confidence, and entrepreneurial skills; and (3) to explore how EKRs influence business practices.

1) **RQ 3:** How do rural Omani women entrepreneurs utilise entrepreneurial knowledge resources, and what impacts do these resources have on their entrepreneurial experiences and business practices?
    a) **Aim:** To investigate how rural Omani women entrepreneurs utilise entrepreneurial knowledge resources and to explore the impacts of these resources on their entrepreneurial experiences and business practices.
        i) **Obj:** To examine how rural Omani women entrepreneurs utilise entrepreneurial knowledge resources in their business operations.
        ii) **Obj:** To analyse the impacts of utilising entrepreneurial knowledge resources on women's entrepreneurial experiences, including self-efficacy and decision-making.
        iii) **Obj:** To explore the influence of entrepreneurial knowledge resources on business practices.

## 1.5. Significance of the Study

This study is significant for several reasons, both theoretically and empirically. At the theoretical level, it advances understanding of how entrepreneurial knowledge is acquired, internalised, and utilised in rural, resource-constrained environments. By applying the Resource-Based View (RBV) and Constructivist Learning Theory, the research demonstrates how entrepreneurial knowledge functions not merely as information but as a strategic resource that is contextually constructed and embedded in everyday practices (Alonso *et al*., 2019). This integration of RBV and learning theory contributes to ongoing debates about the dynamic nature of resources, extending prior studies that have predominantly focused on tangible assets or urban-based entrepreneurs (Pham *et al.,* 2023; Kaur and Chawla, 2024). In doing so, it addresses a critical gap in the literature by positioning entrepreneurial knowledge resources as central to women's entrepreneurial experiences in rural Oman.

Empirically, the study contributes new insights by focusing specifically on established rural women entrepreneurs, a population often marginalised in both policy discourse and scholarly research (Toumi *et al*., 2024). While much of the existing literature in the MENA region prioritises students, start-ups, or urban entrepreneurs (Faghih and Zali, 2018; Badran, Baydoun, and Hillman, 2020), this research highlights the unique learning processes and adaptive strategies employed by rural women who must navigate limited access to intermediaries, infrastructure, and institutional support. By examining how these women rely on various entrepreneurial learning approaches (e.g., experiential, social, vicarious, and self-regulated learning), the study reveals the nuanced and locally grounded ways in which entrepreneurial knowledge is acquired. These findings not only enrich entrepreneurship literature but also challenge narratives of resource deficiency by showing how women transform constraints into opportunities through innovative learning practices.

Finally, the study carries broader developmental significance. By foregrounding the experiences of rural Omani women, it contributes to regional and global conversations about women's entrepreneurial process in acquiring, internalising, and utilising entrepreneurial knowledge resources in contexts marked by institutional fragility and cultural constraints. The insights gained

are transferable to other MENA countries and beyond, offering a framework for understanding how entrepreneurial knowledge resources can be leveraged to promote sustainable, inclusive economic development.

In sum, this study is significant because it bridges theoretical and empirical gaps. It deepens academic knowledge of entrepreneurial learning processes, highlights the lived experiences of a marginalised group of entrepreneurs, and provides actionable insights for policymakers and practitioners seeking to support women's entrepreneurship in rural and resource-constrained contexts.

## 1.6. Scope and Limitations

The scope of this study is deliberately focused on examining how rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, the challenges in acquiring entrepreneurial knowledge, the role of intermediaries in facilitating or constraining this process, the challenges in providing access to entrepreneurial knowledge, and the impacts of utilising entrepreneurial knowledge resources on women's entrepreneurial experiences within the Omani context. The study situates entrepreneurial knowledge within the frameworks of the Resource-Based View (RBV) and Constructivist Learning Theory, analysing knowledge as a strategic and dynamic resource constructed through entrepreneurial learning approaches (e.g., experiential, social, vicarious, and self-regulated learning) (Shepherd & Wiklund, 2005; Mann & MacLeod, 2015; Adam *et al*., 2022). This focus allows for a critical exploration of entrepreneurial learning as both a resource and a process, tailored to the unique challenges and opportunities faced by women in rural Oman.

The empirical scope is defined by the inclusion of rural women entrepreneurs from different governorates in the Sultanate of Oman, utilising a mixed-methods approach of surveys, interviews, focus groups, and online observation. The use of WhatsApp-based focus groups and online observations offered innovative insights into informal learning and knowledge-sharing practices (Schou, Bucher & Waldkirch, 2022). By concentrating on rural women entrepreneurs, the study addresses a population underrepresented in MENA scholarship, where research has

disproportionately focused on students, start-ups, or urban entrepreneurs (Youssef, 2023; Toumi *et al*., 2024).

However, the study is not without limitations. First, its focus on rural Oman only addresses the generalisability of findings to other contexts, as socio-cultural and institutional dynamics may vary significantly across countries (Chamberlain and Hodgetts, 2017). Second, data were collected exclusively from women entrepreneurs, leaving unexplored the comparative dynamics of entrepreneurial knowledge acquisition and utilisation between male and female entrepreneurs.
Third methodological limitation, the research adopts a convergent parallel mixed methods design, incorporating quantitative surveys, semi-structured interviews, online observations, and WhatsApp-based focus groups. While this triangulated approach enhances analytical depth and credibility (Flick, 2017), it also introduces certain limitations. The sample size—particularly for the qualitative components—was constrained by practical (time and access, in part due to COVID-19 travel restrictions) and ethical considerations, particularly in reaching women in remote areas. Another limitation arises from the use of digital tools, such as WhatsApp, for qualitative data collection. While digital platforms increased accessibility and enabled flexible participation (Creswell, 2014), they also limited the ability to observe non-verbal cues or conduct deeper probing, which may have enriched the data (Balan, 2015). Though purposive and snowball sampling were used to recruit diverse participants across regions (Schreier, 2017), the findings are not statistically generalisable. Instead, they offer analytical generalisability (Merriam and Tisdell, 2016), providing insights that may be transferable to similar contexts in Oman and the wider MENA region. While the mixed-methods approach strengthens the robustness of findings, reliance on self-reported data introduces the risk of social desirability bias, as participants may have presented their experiences in ways they perceived as favourable (Henry, Hill, and Leitch, 2007; Duval-Couetil, 2013). Fourth, the cross-sectional design of the study captures entrepreneurial knowledge acquisition and utilisation at one point in time, limiting its ability to assess the long-term impacts of these resources on business sustainability and performance (Bettina and Rae, 2012). Longitudinal designs could provide deeper insights into how entrepreneurial knowledge resources evolve and influence outcomes over time. Finally, although the study highlighted the increasing role of digital platforms in self-regulated learning, it did not fully explore the technological, infrastructural, or policy barriers that shape digital inclusion in rural Oman.

In sum, while these limitations constrain the breadth of generalisability, they do not diminish the value of the findings but rather define the parameters within which the research contributes to the ongoing discourse on inclusive entrepreneurship, gender, and rural development. By articulating these boundaries, the study ensures transparency and positions itself as a foundation for further exploration and policy innovation to build more comprehensive models of entrepreneurial knowledge acquisition and utilisation in rural and gendered contexts.

## 1.7. Structure of the Thesis

This thesis is structured over nine chapters. This chapter presented a study background, the statement of the problem, the research questions and objectives have been outlined, and followed by an overview of the significance of the study, scope and limitations.

This thesis is organised into nine chapters, each building sequentially to address the research aims and questions. Chapter 1 introduces the study by outlining the background, problem statement, aims, objectives, and significance, situating the investigation within the frameworks of the Resource-Based View (RBV) and Learning Theory. Chapter 2 focuses on the acquisition and internalisation of entrepreneurial knowledge in the rural global and MENA contexts, with attention to Rea's (2006) know-what dimension through experiential, social, vicarious, and self-regulated learning. Chapter 3 examines the role of entrepreneurial intermediaries—government, NGOs, corporations, academic institutions, and local intermediaries—in facilitating access to entrepreneurial knowledge, aligning with the know-who dimension by analysing the relational networks and institutional supports that shape entrepreneurial practices. Chapter 4 considers the utilisation and impacts of entrepreneurial knowledge resources, addressing the know-how dimension by exploring how knowledge is utilised to enhance business practices and entrepreneurial capabilities such as self-efficacy and entrepreneurial skills. Chapter 5 develops the conceptual framework that integrates insights from the literature within the Omani context, demonstrating how RBV and Learning Theory can be combined to explain the dynamic processes of knowledge acquisition, internalisation, and utilisation. Chapter 6 presents the methodology, detailing the mixed-methods approach that triangulates surveys, interviews, focus groups, and

online observations to capture the experiences of rural women entrepreneurs. Chapter 7 reports and analyses the findings, systematically addressing each research question and interpreting results through RBV, Learning Theory, and the know-what, know-who, know-how dimensions. Chapter 8 provides a critical discussion, comparing the findings to global and MENA literature, identifying where this study confirms, contradicts, or extends prior research, and advancing theoretical debates by conceptualising entrepreneurial knowledge as dynamic, context-specific, and socially embedded. Finally, Chapter 9 concludes by summarising the study's contributions—empirical, methodological, and theoretical—while offering policy and practice recommendations, highlighting limitations, and suggesting directions for future research. This structured approach ensures a coherent progression from theoretical framing to empirical analysis, providing a comprehensive account of how rural Omani women entrepreneurs transform entrepreneurial knowledge into strategic resources.

# Chapter 2. Acquiring and Internalising Entrepreneurial Knowledge in the Rural MENA Context

## 2.1. Introduction

Entrepreneurial knowledge (EK) refers to the accumulated skills, insights, and understanding that enable entrepreneurs to recognise, evaluate, and exploit business opportunities (Caputo, Nguyen, and Delladio, 2025). It encompasses declarative knowledge (knowing what) and procedural knowledge (knowing how), acquired through experience, problem-solving, and social interaction (Rae, 2006). According to Tseng (2013), EK is not easily acquired through the traditional ways like classrooms, but through life experiences and social interactions. In contexts such as rural MENA, where structural constraints, digital connectivity, and limited institutional support restrict access to entrepreneurship education and training, the way women entrepreneurs acquire and internalise entrepreneurial knowledge becomes a decisive factor in shaping their entrepreneurial experiences (Hosseini & McElwee, 2011; Yusuf, 2015; Khabbaz & Kuran, 2024). This part of the thesis focuses specifically on the entrepreneurial learning approaches that women entrepreneurs, particularly Arab women entrepreneurs use to acquire entrepreneurial knowledge. The discussion is situated within the global and the Middle East and North Africa (MENA) region, where women's entrepreneurship has been increasingly recognised as a driver of economic and social development, yet continues to face systemic barriers linked to cultural norms, institutional weaknesses, and uneven access to entrepreneurial learning opportunities (Elkafrawi & Refai, 2022; Toumi, Ghalleb & Akimowicz, 2024).

This chapter is structured into four sections. The first section discusses the positioning of the study within the intersecting bodies of literature on entrepreneurial learning, women's entrepreneurship, and rural entrepreneurship. The second section lays the foundation of this part by offering conceptual definitions of entrepreneurial learning, entrepreneurial knowledge, entrepreneurial knowledge resources, and the VRIN framework, situating them within the broader context of the entrepreneurship field. Followed by discussing the major theoretical frameworks used to understand entrepreneurial learning, entrepreneurial knowledge, and entrepreneurial knowledge resources, with a specific emphasis on how Resource-Based View (RBV) theory frames

knowledge as a strategic asset and how the Learning theory processes and develops knowledge. Finally, outlining the four main entrepreneurial learning approaches—experiential, social, vicarious, and self-regulated learning, and the process of internalising entrepreneurial knowledge by including examples from global literature. The third section examines entrepreneurial learning processes, focusing on how women entrepreneurs in the rural MENA region acquire entrepreneurial knowledge through various entrepreneurial learning approaches. Additionally, it explores the internalisation of entrepreneurial knowledge, highlighting how women entrepreneurs internalise entrepreneurial knowledge. The fourth section critically analyses the challenges rural women face in accessing entrepreneurial knowledge, linking these constraints to broader structural and cultural conditions in the MENA region. Together, these sections provide a theoretically grounded and contextually nuanced understanding of EK, offering insights that advance both Resource-Based View (RBV) and Learning Theory perspectives in entrepreneurship research.

## 2.2. Positioning the Study within Entrepreneurship Learning, Women's Entrepreneurship, and Rural Entrepreneurship Literature

This section positions the study within the intersecting bodies of literature on entrepreneurial learning, women's entrepreneurship, and rural entrepreneurship. It critically examines how entrepreneurial knowledge is acquired, internalised, and utilised within rural contexts, while highlighting the gendered and socially embedded nature of entrepreneurial learning among rural women entrepreneurs. The section further identifies the limitations of predominantly urban-centred and institutionally focused entrepreneurship literature and establishes the relevance of examining entrepreneurial learning through the lived experiences of rural women entrepreneurs in Oman.

### 2.2.1. Entrepreneurship Education and Entrepreneurial Learning

Entrepreneurship education and entrepreneurial learning in rural areas have increasingly evolved from narrowly skills-based approaches toward broader socially embedded and context-sensitive learning processes (Desai, 2021; Zollet *et al.,* 2024). Early debates in entrepreneurship education focused largely on whether entrepreneurship could be formally taught and whether structured educational programmes could effectively shape entrepreneurial behaviour (Alberti *et al.,* 2004;

Kuratko, 2005). Over time, however, the literature has shifted from viewing entrepreneurship education as the transmission of business knowledge toward understanding entrepreneurial learning as an experiential, social, and continuous process shaped by interaction, reflection, and practice (Minniti and Bygrave, 2001; Byrne *et al.,* 2014). Contemporary scholarship therefore distinguishes between formal entrepreneurship education, such as university programmes, vocational training, accelerators, and workshops, and informal entrepreneurial learning, which occurs through lived experience, observation, mentoring, networks, and self-directed engagement (Honig, 2004; Jones and English, 2004). This distinction is particularly important in rural settings, where entrepreneurial learning is often embedded within local communities, informal support systems, and context-specific realities rather than institutional infrastructures alone (Siemens, 2012; Zollet *et al.,* 2024).

Within rural contexts, entrepreneurship education increasingly incorporates multiple entrepreneurial learning approaches, including experiential, social, vicarious, and self-regulated learning (Zimmerman and Schunk, 2011; Hersleth *et al.,* 2023). Experiential learning remains central because entrepreneurs often acquire knowledge through direct engagement with business activities, trial-and-error processes, and practical problem-solving (Mansoori, 2017). Studies from South Africa, Rwanda, and Uganda demonstrate that rural entrepreneurship programmes are most effective when learning is grounded in practical application and community realities rather than abstract instruction (Lourenço *et al.,* 2014; Koyana and Mason, 2017; Rubyutsa *et al.,* 2024). At the same time, entrepreneurial learning is also socially embedded, emerging through relationships, peer interaction, and community participation (Middleton *et al.,* 2020). Social learning approaches highlight the importance of networks, mentoring, and collaborative engagement in shaping entrepreneurial competencies and knowledge acquisition (Wasim *et al.,* 2024). Middleton *et al*. (2020) further argue that entrepreneurial competence develops through socialised learning processes, where entrepreneurs construct understanding collectively rather than individually. Informal social learning networks have also been shown to facilitate entrepreneurial knowledge acquisition by enabling entrepreneurs to exchange experiences, discuss challenges, and explore alternative practices within community settings (Hersleth *et al.,* 2023).

Vicarious learning similarly plays a significant role in rural entrepreneurship, particularly where entrepreneurs learn through observing the experiences and behaviours of others (Byrne *et al.,* 2014). Mansoori (2017) demonstrates that entrepreneurs combine direct experimentation with observational learning from peers and mentors, while accelerator and mentoring environments facilitate indirect learning through exposure to experienced entrepreneurs and established business practices (Hallen *et al.,* 2016; Galvão *et al.,* 2020). In parallel, self-regulated learning emphasises entrepreneurs' active role in independently acquiring, evaluating, and applying knowledge through digital platforms, personal experimentation, and reflective adaptation (Zimmerman and Schunk, 2011). The growing role of digital technologies in rural entrepreneurship has expanded opportunities for self-directed and network-based learning, particularly in geographically isolated settings where formal educational access may be limited (Abeysinghe and Malik, 2021). Consequently, entrepreneurial knowledge acquisition in rural areas increasingly occurs through hybrid learning processes that combine formal instruction with socially embedded, experiential, and self-regulated forms of learning (Jones and English, 2004).

Nevertheless, the literature also demonstrates that entrepreneurship education in rural settings cannot simply replicate urban or mainstream educational models (Abeysinghe and Malik, 2021). Rural entrepreneurship is shaped by geographical isolation, infrastructural limitations, resource constraints, and distinctive socio-cultural conditions that influence both access to entrepreneurial knowledge and the applicability of formal training programmes (Gupta and York, 2008; Dunstan *et al.,* 2021). Research consistently shows that entrepreneurial education programmes become more effective when they are embedded within local realities and responsive to community-specific challenges (Siemens, 2012; Galvão *et al.,* 2018). For example, stakeholder collaboration, mentoring support, and locally grounded entrepreneurial systems have been identified as critical mechanisms for strengthening entrepreneurial learning in rural contexts (Desai, 2021; Moore and Breece, 2024). Similarly, educational programmes tailored to rural business realities have been shown to improve the relevance and usability of entrepreneurial knowledge by connecting learning directly to everyday entrepreneurial practice (Pett *et al.,* 2021; Campeau and Kelly, 2024). This aligns with broader arguments that entrepreneurship education should not be evaluated solely by curriculum delivery but by its ability to facilitate entrepreneurial learning, adaptability, and contextually meaningful knowledge acquisition (Fayolle *et al.,* 2006; Cho and Honorati, 2014).

Importantly, these debates become even more significant when considering women entrepreneurs in rural settings (Lourenço *et al.,* 2014). Rural women often experience entrepreneurship through gendered social expectations, limited institutional access, and restricted mobility, which shape how entrepreneurial knowledge is acquired and enacted (Uthamaputhran *et al.,* 2024). As a result, entrepreneurial learning for women in rural areas frequently depends not only on formal entrepreneurship education but also on socially embedded learning processes involving family networks, peer communities, mentors, and informal support systems (Fernando *et al.,* 2014; Mashapure *et al.,* 2023). This highlights the need to examine entrepreneurship education and entrepreneurial learning not as gender-neutral processes, but as experiences deeply influenced by social context, cultural expectations, and access inequalities (Gupta and York, 2008). Consequently, understanding entrepreneurship education in rural contexts requires closer attention to how rural women entrepreneurs engage with formal and informal learning mechanisms, which provides the foundation for the following discussion on entrepreneurship education and women entrepreneurs in rural areas.

### 2.2.2. Women Entrepreneurs and Entrepreneurial Learning

Entrepreneurship education and training among women entrepreneurs in rural areas is deeply shaped by gendered access inequalities, social embeddedness, and the limited availability of institutional support structures (Nguyen *et al.,* 2014). Although entrepreneurship education is often presented as universally accessible, the literature demonstrates that rural women experience entrepreneurial learning under conditions constrained by geography, cultural expectations, family responsibilities, and restricted mobility (Gupta and York, 2008; Ozgen, 2020). Studies from India, Vietnam, and Egypt show that women entrepreneurs in rural areas encounter structural barriers that reduce their participation in formal entrepreneurship education and institutional training programmes, including limited access to finance, weak institutional outreach, and restrictive gender norms (Pharm and Sritharan, 2013; Nguyen *et al.,* 2014; Elkafrawi and Refai, 2022). Consequently, entrepreneurial knowledge acquisition among rural women frequently depends on informal and socially embedded learning processes rather than formal educational systems alone (Pharm and Sritharan, 2013).

This reliance on informal learning is particularly evident in family and community-based entrepreneurial learning environments (Fernando *et al.,* 2014). Rural women often acquire entrepreneurial knowledge through observing family members, participating in community activities, and engaging with local support networks rather than through structured institutional programmes (Mohamed and Dessouki, 2005). In many rural contexts, entrepreneurial learning is therefore embedded within everyday social interaction and collective experience (Anlesinya *et al.,* 2019). Female-only business networks, for example, have been shown to facilitate knowledge-sharing, peer support, and collaborative learning among rural women entrepreneurs, thereby strengthening entrepreneurial confidence and practical capability through socially embedded interaction (Saavedra, 2024). Similarly, studies in Zimbabwe and Uganda demonstrate that entrepreneurial learning becomes more effective when women engage in community-based and experiential learning processes that connect entrepreneurial knowledge to their lived realities and livelihood activities (Lourenço *et al.,* 2014; Mashapure *et al.,* 2023). These findings suggest that entrepreneurial education and training among rural women cannot be fully understood outside the social and relational contexts in which learning occurs (Nguyen *et al.,* 2014).

At the same time, entrepreneurial agency remains central to how women navigate restricted institutional access and develop entrepreneurial competencies despite structural limitations (Raghuvanshi *et al.,* 2017; Ozgen, 2020). Women entrepreneurs often demonstrate self-directed and adaptive learning behaviour by actively seeking knowledge through informal networks, mentorship, and digital platforms when formal educational opportunities are inaccessible or insufficient (Raghuvanshi *et al.,* 2017). E-mentoring initiatives further illustrate how women entrepreneurs can acquire entrepreneurial knowledge, skills, and confidence through guided virtual interaction with mentors, highlighting the growing role of digitally mediated learning in overcoming geographical and institutional barriers (Kyrgidou and Petridou, 2013). Digital learning environments have become increasingly important in rural contexts because they provide women with alternative pathways for entrepreneurial knowledge acquisition beyond traditional institutions (Uthamaputhran *et al.,* 2024). However, access to digital learning remains uneven and mediated by broader socio-economic inequalities, including technological infrastructure and educational background (Ozgen, 2020).

Furthermore, the literature suggests that entrepreneurship education and training among rural women should not be evaluated solely through participation in formal programmes but through the extent to which learning processes strengthen women's capacity to interpret opportunities, negotiate constraints, and apply entrepreneurial knowledge within their local realities (Nguyen *et al.,* 2014; Uthamaputhran *et al.,* 2024). Educational interventions in Indonesia and Malaysia demonstrate that entrepreneurship training can improve women's entrepreneurial competencies and resilience when programmes are contextually relevant and responsive to women's lived experiences (Reza *et al.,* 2020; Uthamaputhran *et al.,* 2024). Yet, studies also show that women's participation in formal entrepreneurship education remains shaped by perceived support from family, institutions, and social networks, reinforcing the socially embedded nature of entrepreneurial learning (Anlesinya *et al.,* 2019). Consequently, entrepreneurship education and training among rural women entrepreneurs is best understood not as a purely institutional process, but as a dynamic interaction between formal education, informal social learning, entrepreneurial agency, and context-specific knowledge acquisition mechanisms.

### 2.2.3. Positioning of the Thesis

This thesis is positioned at the intersection of entrepreneurial learning, women entrepreneurship, and rural entrepreneurship, with a particular focus on how rural women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge within constrained and socially embedded environments. Existing entrepreneurship literature has increasingly recognised that entrepreneurial learning extends beyond formal entrepreneurship education and occurs through experiential, social, vicarious, and self-regulated learning processes shaped by interaction, observation, reflection, and lived experience (Minniti and Bygrave, 2001; Zimmerman and Schunk, 2011; Mansoori, 2017). However, much of this literature remains dominated by urban-centric assumptions and institutionalised perspectives on entrepreneurial education, often overlooking the realities of rural contexts where access to formal support, infrastructure, and training opportunities is uneven (Siemens, 2012; Zollet *et al.,* 2024). At the same time, research on women entrepreneurs has consistently shown that entrepreneurial knowledge acquisition among women is mediated by gendered social norms, restricted institutional access, family responsibilities, and socially

embedded learning practices (Gupta and York, 2008; Ozgen, 2020; Elkafrawi and Refai, 2022). Yet, despite these insights, the intersection between entrepreneurial learning and rural women entrepreneurship remains underexplored, particularly within non-Western and MENA rural settings.

This thesis therefore responds to a critical gap by positioning entrepreneurial learning as a socially embedded and context-dependent process through which rural women entrepreneurs navigate everyday entrepreneurial realities. Rather than treating entrepreneurial knowledge as a static resource transferred through formal education alone, the study conceptualises entrepreneurial learning as cumulative, relational, and enacted through multiple learning approaches operating simultaneously within rural environments (Hersleth *et al.,* 2023; Wasim *et al.,* 2024). The thesis further argues that entrepreneurial intermediaries, informal networks, digital communities, and localised learning interactions play a central role in shaping entrepreneurial knowledge acquisition in rural settings where formal institutional support may be limited (Galvão *et al.,* 2020; Rubyutsa *et al.,* 2024). By focusing on rural Omani women entrepreneurs, the study contributes to entrepreneurship literature by foregrounding how entrepreneurial learning is shaped by gender, locality, culture, and access inequalities, while extending existing discussions on entrepreneurial learning beyond predominantly Western and urban-centred perspectives.

## 2.3. Constructing Entrepreneurial Knowledge: Definitions, Frameworks, and Entrepreneurial Learning Approaches

This section establishes the foundations for understanding entrepreneurial knowledge by first clarifying the core concepts (see Sections 2.3.1 – 2.3.4)—entrepreneurial learning, entrepreneurial knowledge, entrepreneurial knowledge resources, and VRIN framework —and situating them within existing literature. It then introduces the two theoretical frameworks (See Section 2.3.5) guiding this study, the Resource-Based View (RBV) and Learning Theory, both of which frame how knowledge is acquired, internalised, and utilised. The section (2.3.6) examines four entrepreneurial learning approaches—experiential, social, vicarious, and self-regulated learning—highlighting their relevance for analysing how rural women entrepreneurs acquire and internalise entrepreneurial knowledge in resource-constrained contexts (See Section 2.3.7). Collectively,

these discussions provide the definitional and theoretical basis for the subsequent literature review chapters.

### 2.3.1. Entrepreneurial Learning (EL)

Entrepreneurial Learning (EL) is widely regarded as a foundational mechanism through which individuals acquire the skills, knowledge, and cognitive frameworks necessary to engage in and sustain entrepreneurial activity (Holcomb *et al*., 2009; Tseng, 2013). It is a socially embedded and contextually situated process that extends beyond formal education to include informal, experiential, and self-regulated learning approaches (Jack and Anderson, 1999; Shen *et al*., 2021). As Politis (2005, p. 3) succinctly defines it, entrepreneurial learning is "a continuous process that facilitates the development of necessary knowledge for being effective in starting up and managing new ventures." The significance of entrepreneurial learning lies in its capacity to generate entrepreneurial knowledge (EK)—the conceptual, procedural, and contextual understanding needed to navigate entrepreneurial tasks (Cope, 2005; Shen *et al.,* 2021). EL is the mechanism through which EK is developed, accumulated, and refined (Schou, Bucher, and Waldkirch, 2022). As such, EK can be viewed as the output of EL, encompassing both the "know-what" (conceptual understanding) and "know-how" (practical application) dimensions of entrepreneurial action (Johannisson, 1991; Roxas, 2014). Without the iterative and reflexive processes of entrepreneurial learning, EK remains superficial or disconnected from the lived realities of entrepreneurial practice (Tseng, 2013).

In sum, entrepreneurial learning is not only foundational to entrepreneurial development but also instrumental in shaping EK into a strategic asset (Shen *et al*., 2021). It facilitates the transformation of fragmented experiences into coherent knowledge systems, empowering entrepreneurs to navigate uncertainty, mobilise resources, and innovate within their specific socio-economic contexts (Schou, Bucher, and Waldkirch, 2022). This dynamic underscores the importance of recognising EL as a central process in the entrepreneurship knowledge system (Tseng, 2013).

### 2.3.2. Entrepreneurial knowledge (EK)

Entrepreneurial knowledge (EK) is widely recognised as a critical component of human capital, integral to the processes of opportunity recognition, venture creation, and strategic adaptation, particularly in dynamic or resource-constrained environments (Tseng, 2013; Caputo *et al*., 2025). Rather than being a static body of information, EK is a multifaceted construct comprising cognitive, practical, and contextual elements acquired through both formal instruction and informal, experience-driven learning (Jack & Anderson, 1999; Roxas, 2014). It encompasses "the accumulation of information, experience, and skills that entrepreneurs use to identify and exploit opportunities, manage risks, and innovate" (Liao *et al.,* 2022, p. 3). Jack and Anderson (1999) further describe EK as the accumulation of skills, attitudes, and competencies developed through experiential learning processes, positioning it as a fundamental resource for growth and resilience within knowledge-based economies. This definition emphasises the interactive and developmental nature of EK—an asset built over time and shaped by iterative engagement with entrepreneurial contexts (Miralles *et al*., 2016).

Scholars argue that EK includes both explicit and tacit knowledge, combining theoretical frameworks with lived experience and intuition (Liao *et al.,* 2022). At its core, EK reflects an individual's ability to recognise, interpret, and act on entrepreneurial opportunities in complex and evolving environments (Johannisson, 1991; Miralles *et al.,* 2016). Critically, EK is not solely the outcome of formal education or structured training; rather, it is often acquired through learning-by-doing, observation, reflection, and social exchange, an argument that challenges the sufficiency of conventional pedagogic routes (Jack & Anderson, 1999; Cope, 2005; Holcomb *et al.,* 2009; Tseng, 2013). This understanding disrupts traditional assumptions that entrepreneurial capability is primarily cultivated through structured pedagogical approaches, highlighting instead the significance of lived experience and informal learning channels (Holcomb *et al.,* 2009). Such distinctions are particularly relevant in rural or marginalised settings, where access to conventional entrepreneurship education programmes may be limited, yet where individuals actively build context-specific knowledge through direct engagement and peer interaction (Liao *et al.,* 2022; Caputo *et al.,* 2025). More precisely, EK encompasses the understanding and learning of mechanisms for identifying opportunities and addressing potential challenges in entrepreneurial activities (Miralles *et al.,* 2016).

In sum, entrepreneurial knowledge should be conceptualised as a dynamic and situated resource, forged through iterative learning processes and embedded within the socio-cultural fabric of entrepreneurial practice (Liao *et al.,* 2022). This approach foregrounds the role of experience, context, and interaction in knowledge formation, offering a more grounded and realistic understanding of how entrepreneurs—especially those in rural environments—develop and apply knowledge in pursuit of business sustainability and growth (Tseng, 2013; Roxas, 2014).

### 2.3.3. Entrepreneurial Knowledge Resources (EKRs)

Entrepreneurial knowledge resources (EKRs) are increasingly recognised as pivotal for firm innovation and competitive advantage (Alonso *et al.,* 2019), particularly within the framework of the Resource-Based View (RBV) (Wang, Liu, and Liu, 2019). Under RBV, firm resources must be valuable, rare, inimitable, and non-substitutable (Barney, 1991), and EKRs are seen as fulfilling these criteria, especially in dynamic and uncertain environments (Grande, Madsen & Borch, 2011). These resources encompass not only physical assets such as land and equipment but also intangible resources such as information, techniques, and critically, knowledge (Lockett, Thompson, and Morgenstern, 2009; Wang, Lee, and Park, 2020). EKRs specifically refer to those intangible resources that enhance a firm's ability to innovate, adapt, and grow, playing a particularly influential role in product development and the advancement of manufacturing processes (Wang, Liu, and Liu, 2019; Essel *et al.,* 2020). Moreover, Wang, Liu, and Liu (2019) delineate entrepreneurial resource acquisition into two distinct categories: entrepreneurial asset resource acquisition and entrepreneurial knowledge resource acquisition. This categorisation underscores the need to treat EKRs as a distinct and critical component of the broader resource portfolio available to entrepreneurs (Liao, Nguyen, and Caputo, 2022). The acquisition and mobilisation of EKRs are typically facilitated through social interactions, formal education, experiential learning, and digital exploration (Ramos-Rodríguez *et al.,* 2010; Liao, Nguyen, and Caputo, 2022; Caputo, Nguyen, and Delladio, 2025). Wang, Lee, and Park (2020) argue that entrepreneurial orientation, social networks, and resource acquisition significantly influence firm performance, highlighting that EKRs are not isolated assets but deeply embedded within social and organisational structures.

Resource acquisition, particularly of knowledge, acts as a mediating mechanism through which entrepreneurial orientation and social capital are translated into superior firm performance (Wang, Liu, and Liu, 2019). These resources are the product of accumulated entrepreneurial knowledge (EK)—a form of intellectual capital that combines theoretical understanding, practical know-how, and contextual insight—acquired through multifaceted entrepreneurial learning (EL) approaches (Liao, Nguyen, and Caputo, 2022; Caputo, Nguyen, and Delladio, 2025). This suggests that EKRs are both relational and dynamic, shaped by the entrepreneur's capacity to identify, access, and internalise knowledge from a variety of sources (Caputo, Nguyen, and Delladio, 2025). Therefore, EKRs are best conceptualised as the outcomes of entrepreneurial learning and the operationalised form of entrepreneurial knowledge (Wang *et al*., 2019). While EK represents what entrepreneurs know—about markets, opportunity recognition, strategic management, or financial literacy—EKRs represent how that knowledge is embodied in decision-making, strategy execution, and adaptive behaviour (Cope, 2005; Holcomb *et al.,* 2009; Wang *et al.,* 2020). It situates EKRs at the intersection of learning and practice, emphasising their instrumental role in translating knowledge into entrepreneurial capability (Wang *et al.,* 2020). While this distinction is critical, some scholars use the terms EK and EKRs and EK and EL interchangeably (Ramos-Rodríguez *et al.,* 2010; Caputo, Nguyen, and Delladio, 2025).

In sum, EKRs are not simply passive repositories of information but strategic resources that actively contribute to entrepreneurial success (Liao, Nguyen, and Caputo, 2022; Caputo, Nguyen, and Delladio, 2025). Their value lies in their embeddedness within broader networks and systems of practice, aligning with RBV's assertion that firms gain competitive advantage through the development of internal, inimitable capabilities (Wang, Liu, and Liu, 2019; Wang *et al*., 2020).

### 2.3.4. VRIN Framework

The VRIN framework—valuable, rare, inimitable, and non-substitutable—defines the characteristics that resources must possess to provide sustained competitive advantage within the Resource-Based View (RBV) (Lockett, Thompson & Morgenstern, 2009). A resource is *valuable* when it enables firms to exploit opportunities or neutralise threats; *rare* when it is not widely held by competitors; *inimitable* when it cannot be easily replicated due to factors such as

causal ambiguity, social complexity, or historical path dependency; and *non-substitutable* when no strategically equivalent resource exists to replace it (Kero & Bogale, 2023). The application of VRIN has been extended in entrepreneurship research to examine how intangible resources, such as entrepreneurial orientation, social networks, and acquired knowledge, shape performance outcomes (Wang, Lee, & Park, 2020). Recent studies further demonstrate that VRIN resources are not static; their value is contingent on context such as resource acquisition and reconfiguration (Wang, Liu, & Liu, 2019). Thus, the VRIN criteria provide a robust analytical lens for assessing entrepreneurial knowledge resources, highlighting how they become strategic assets that sustain firm growth and innovation.

### 2.3.5. Theoretical Frameworks

This section establishes the theoretical foundation of the study by outlining the two guiding frameworks: the Resource-Based View (RBV) and Learning Theory (LT). RBV provides a lens to conceptualise entrepreneurial knowledge as a strategic resource that must meet the criteria of being valuable, rare, inimitable, and non-substitutable (VRIN), while LT explains the processes through which this knowledge is acquired, internalised, utilised, and transformed into entrepreneurial capabilities. Together, these frameworks offer a complementary basis for analysing how rural women entrepreneurs in Oman acquire and utilise entrepreneurial knowledge resources. By tailoring RBV and LT to the study's context, this section builds the foundation for the literature review and addresses the three research questions, each linked to Rea's (2005) dimensions of *know-what, know-who,* and *know-how*.

Entrepreneurial learning (EL), entrepreneurial knowledge (EK), and entrepreneurial knowledge resources (EKRs) are interrelated constructs that underpin the formation of competitive advantage in entrepreneurial contexts, particularly when examined through the dual lenses of the Resource-Based View (RBV) and Constructivist Learning Theory (Barney, 1991; Efgivia *et al.,* 2020). The Resource-Based View (RBV) emphasises that firms gain sustainable competitive advantage through the strategic use of both tangible resources—such as financial capital and physical assets—and intangible resources, including knowledge, skills, and networks (Shepherd & Wiklund, 2005; Grande, Madsen & Borch, 2011). According to the VRIN framework, resources must be valuable, rare, inimitable, and non-substitutable to contribute to long-term performance

and sustainability (Lockett, Thompson, & Morgenstern, 2009; Kero & Bogale, 2023). Entrepreneurial knowledge, as an intangible resource, fits this criterion by enabling entrepreneurs to adapt, innovate, and create value within competitive and resource-constrained contexts (Adam *et al.,* 2022; Sugiarno & Novita, 2022).

RBV posits that firms gain sustainable competitive advantage by cultivating valuable, rare, inimitable, and non-substitutable resources (VRIN) (Barney, 1991). Within this framework, EK and EKRs emerge as strategic intangible assets that enable entrepreneurs to navigate uncertainty, exploit opportunities, and adapt to dynamic environments (Shepherd & Wiklund, 2005; Kero & Bogale, 2023). EK refers to the practical and cognitive competencies that entrepreneurs acquire over time, shaping their decision-making, operational activities, and entrepreneurial experiences (Kaur and Chawla, 2024). Politis (2005) defines EL as a continuous process that enhances the entrepreneur's ability to identify and exploit opportunities, by transforming experience into knowledge, underscoring the dynamic nature of knowledge formation. Entrepreneurial learning has been explored within various settings including universities, organisations, incubators, and coworking spaces, employing theories from social cognitive, social learning, organisational theory, and experiential learning domains (Rae, 2006; Kolb, 2015; Middleton *et al*., 2020). Entrepreneurs engage in learning through formal education and training, firsthand experience, and vicarious experiences observed in others (Zimmerman and Schunk, 2011; Dent & Koenka, 2016). The literature identifies several entrepreneurial learning approaches such as experiential learning, team-level learning, learning from failure, self-regulated learning, intuitive and sensing learning, and socially situated activities (Nogueira, 2019; Preedy *et al.,* 2020). EL serves as the mechanism through which EK is acquired, internalised, and utilised—framing EKRs as the by-products of sustained, context-specific learning processes (Rae, 2006; Kolb, 2015; Kero & Bogale, 2023).
According to Rae (2006), entrepreneurial learning involves a blend of experiential and cognitive processes used to acquire, internalise, and utilise EKRs. It incorporates three critical dimensions: know-what (information and knowledge acquisition), know-how (practical application of knowledge), and know-who (knowledge providers). Know-what primarily refers to the foundational knowledge of entrepreneurship, including understanding market dynamics, business operations, and strategic management. Know-how extends to the application of this knowledge through practical, real-world business activities (refers to EKRs). Know-who, on the other hand,

emphasises the importance of networks and relationships that facilitate access to both know-what and know-how, crucial for navigating the entrepreneurial landscape (Minniti and Bygrave, 2001).

In line with RBV, EKRs are strategic internal resources embedded within the entrepreneur's cognitive repertoire, social relations, and organisational routines (Wang, Liu, and Liu, 2019; Shen *et al.,* 2021). Unlike static resources, EKRs are dynamic, evolving through learning, feedback, and market interactions (Wang, Lee, and Park, 2020). The formation of EKRs is further explained by Constructivist Learning Theory, which posits that knowledge is not passively absorbed but actively constructed through social interaction, reflection, and contextual engagement (Mann & MacLeod, 2015; Bada & Olusegun, 2015). Constructivist Learning Theory views learning as an active and continuous process in which individuals build new knowledge by integrating it with their prior experiences and understanding (Bada & Olusegun, 2015). Rather than being passive recipients of information, learners engage with their environment, reflect on their experiences, and construct meaning through interaction and collaboration (Efgivia *et al.,* 2021). This perspective highlights the central role of social interaction, dialogue, and contextual engagement in shaping knowledge acquisition and utilisation (Mann & MacLeod, 2015). Within entrepreneurship, constructivism provides a lens to understand how entrepreneurs actively create and internalise knowledge through experiential, social, vicarious, and self-regulated learning processes, making knowledge deeply embedded and context-specific. According to Efgivia *et al*. (2021), constructivism emphasises learner-centered environments in which individuals build knowledge through experience, experimentation, and collaboration. This theoretical lens is particularly useful in entrepreneurship, where learning is often informal, experiential, and situated within real-world problem-solving (Politis, 2005). Entrepreneurs do not merely acquire entrepreneurial knowledge; they construct it through navigating failures, engaging in trial-and-error, and interacting with peers and stakeholders (Wang, Liu, and Liu, 2019; Essel *et al.,* 2020). As such, EKRs are not externally delivered but internally generated, contextually adapted, and deeply personalised (Liao, Nguyen, and Caputo, 2022).

Importantly, the intersection of RBV and constructivist learning theory offers a more holistic and critical framework for understanding how entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources (Efgivia *et al*., 2020). While RBV stresses the strategic value

of EKRs for firm performance and competitive positioning (Wang, Liu, and Liu, 2019), constructivism foregrounds the processes of meaning-making, reflexivity, and social learning that underpin the development of these resources (Efgivia *et al.,* 2020). When synthesised, these perspectives suggest that EKRs are not only assets but also outcomes of an ongoing learning journey—shaped by the entrepreneur's ability to interpret experience, adapt to change, and embed knowledge into action (Liao, Nguyen, and Caputo, 2022). Thus, entrepreneurial success is not simply a function of what the entrepreneur knows, but how that knowledge is acquired, internalised, utilised, and transformed into strategic advantage (Miralles, Giones, & Riverola, 2016).

Scholars consistently emphasise the interdependence between entrepreneurial learning and entrepreneurial knowledge, whereby EK emerges as the primary outcome of sustained EL processes (Kero & Bogale, 2023; Kaur & Chawla, 2024). From both a Learning Theory and Resource-Based View (RBV) perspective, understanding the nature and mechanisms of EL is essential to explaining how entrepreneurs acquire valuable, rare, inimitable, and non-substitutable knowledge resources that underpin long-term competitiveness (Barney, 1991; Liao, Nguyen, & Caputo, 2022). Consequently, identifying the distinct EL approaches is critical for analysing how established entrepreneurs, particularly in rural contexts, navigate resource-scarce environments and institutional voids to sustain and grow their businesses (Liao, Nguyen, and Caputo, 2022). The following section discusses four main EL approaches used by established entrepreneurs.

### 2.3.6. Entrepreneurial Learning Approaches

This section introduces the four entrepreneurial learning approaches—experiential, social, vicarious, and self-regulated—that form the foundation for understanding how entrepreneurs acquire and internalise knowledge. These approaches provide critical insight into the diverse ways entrepreneurial knowledge is acquired, ranging from direct experience and practice to interactions within networks, observation of others, and autonomous use of digital platforms. By examining these learning processes, the section establishes the basis for analysing how rural women entrepreneurs internalise and utilise entrepreneurial knowledge resources. Framed through Learning Theory and the Resource-Based View (RBV), the discussion positions these approaches

as central mechanisms for explaining knowledge acquisition (*know-what*), the role of intermediaries in facilitating access (*know-who*), and the utilisation and impacts of entrepreneurial knowledge resources (*know-how*).

The literature identifies four dominant EL approaches—experiential learning, social learning, vicarious learning, and self-regulated learning—as the most utilised among established entrepreneurs in rural economies (Sardana & Scott-Kemmis, 2011; Mansoori, 2017; Nogueira, 2018; Apetrei *et al*., 2024). Experiential learning, grounded in the application of theory to practice, enables entrepreneurs to transform experience into actionable knowledge through activities such as simulations, fieldwork, and real-world experimentation (Wang & Chugh, 2014; Honig & Hopp, 2019). Social learning fosters knowledge exchange via peer interactions and networking, thereby embedding entrepreneurial knowledge within community and collective contexts (Reed *et al*., 2010; Apetrei *et al.,* 2024). Vicarious learning allows entrepreneurs to acquire knowledge and insights by observing and adapting the practices of others, thus reducing trial-and-error risks (Nogueira, 2018). Self-regulated learning, by contrast, shifts agency to the individual, enabling entrepreneurs to set personalised learning goals, monitor progress, and adapt strategies based on reflection and feedback (Middleton & Donnellon, 2014; Preedy *et al.,* 2020).

This section critically aims to highlight the entrepreneurial learning approaches established entrepreneurs use to acquire entrepreneurial knowledge. Additionally, it examines these four EL approaches, analysing their relevance, accessibility, and application among established entrepreneurs, with a particular emphasis on rural contexts where formal learning opportunities are limited.

#### *2.3.6.1. Experiential Learning*

Experiential learning, as conceptualised by Kolb, Boyatzis, and Mainemelis (2014), refers to the process by which individuals acquire knowledge through direct experience, reflection, and active experimentation. It is rooted in the idea that learning is a continuous cycle, where learners engage with real-world challenges, analyse outcomes, and adapt their practices accordingly (Moore, 2012). Experiential learning is particularly prevalent in entrepreneurship due to its practical nature (Cope, 2003). This transformative process involves navigating between grasping experience,

either through concrete, tangible interactions or abstract conceptualisation, and transforming it via reflective observation and active experimentation (Kolb *et al.,* 2014). Similarly, the transformation of experience into usable knowledge can occur through contemplation or practical application, highlighting a spectrum of learning styles that must be reconciled and integrated for effective learning (Wang and Noe, 2010). Further examination reveals that experiential learning encompasses not just the acquisition but also the internalisation of knowledge, where learners absorb and adapt experiences to enhance their personal and professional growth (Honig, 2004; Edelman *et al*., 2008; Nogueira, 2018). From the learning theory standpoint, the process of contemplation, reflection, and internalisation shapes entrepreneurial knowledge (Efgivia *et al.,* 2020).

This approach contrasts with traditional, classroom-based education by emphasising hands-on experience, problem-solving, and adaptability in uncertain environments (Kolb *et al.,* 2014). Experiential learning often involves formal educational settings like workshops but also spans real-world business settings, enabling learners to gain actionable insights and skills (Cope, 2003; Honig and Hopp, 2019). The following paragraphs discuss entrepreneurship education and training programmes that consider the main type of experiential learning that targets established entrepreneurs.

*Entrepreneurship Education and Training Programmes*

Experiential learning theory is particularly resonant in the context of entrepreneurship education and training, where it supports the notion that entrepreneurial competence is predominantly developed through "learning by doing" (Morris *et al*., 2011). Thus, entrepreneurship educational programmes tailored for aspiring entrepreneurs should prioritise experiential learning frameworks that foster active engagement with real business challenges (Blenker *et al*., 2012). These programmes aim to create environments where learners can experiment, observe the results, reflect critically, and then adjust their approaches based on their insights (Honig, 2004; Edelman *et al*., 2008). This cycle not only enhances learning outcomes but also equips learners with the adaptive skills necessary to thrive in the ever-evolving landscape of business and entrepreneurship (Middleton *et al.,* 2020).

In rural settings, experiential learning occurs in a dynamic and often resource-constrained environment (Niehm *et al*., 2015; Galvão *et al*., 2019, 2020). Unlike urban entrepreneurs who may have access to structured training programmes and well-established networks, rural business owners frequently rely on trial-and-error methods, informal mentorship, and peer collaboration to build their knowledge base (Niehm *et al.,* 2015). For established entrepreneurs in rural areas, experiential learning is particularly crucial, as it allows them to navigate economic fluctuations, adapt to technological changes, and develop innovative solutions tailored to their local context (Mansoori, 2017). One of the critical challenges facing rural entrepreneurs is the lack of access to formal business education and professional development resources (Sardana & Scott-Kemmis, 2010). In such contexts, experiential learning acts as a substitute for formal training by embedding entrepreneurial knowledge acquisition within daily business operations (Morris *et al.,* 2011). Niehm *et al*. (2015) emphasise that rural entrepreneurs who engage in collaborative projects with other small business owners benefit from knowledge exchange, fostering a stronger entrepreneurial system.

Experiential learning in rural entrepreneurship is most visibly enacted through structured training interventions, learnerships, mentoring schemes, and practice-oriented enterprise programmes that expose women entrepreneurs to real business situations rather than abstract instruction alone (Mansoori, 2017). In South Africa, learnerships were shown to function as a form of situated learning through which rural participants developed entrepreneurial capabilities by combining instruction with practical engagement, thereby enabling business transformation rather than mere skills accumulation (Koyana and Mason, 2017). Similarly, in Malaysia, entrepreneurial training interventions strengthened rural women's resilience because learning occurred through active participation in problem-solving, adaptation, and enterprise-related challenges, indicating that experiential learning is not confined to technical competence but extends to coping capacity and strategic confidence (Uthamaputhran *et al.,* 2024). Evidence from Uganda also demonstrates that entrepreneurial training for female farmers was effective when grounded in the realities of women's productive lives, as participants learned by engaging with enterprise activities linked to their existing agricultural and livelihood practices rather than through detached classroom models (Lourenço *et al.,* 2014). This practical orientation is echoed in rural entrepreneurship education and training programmes in the United States, where small business support was designed around

the growth needs of rural firms, suggesting that experiential learning becomes more meaningful when training responds to actual business trajectories and decision contexts (Pett *et al.,* 2021). However, the literature also shows that not all programme-based exposure automatically produces deep entrepreneurial learning. Evaluations of rural entrepreneurship development programmes indicate variation in effectiveness, implying that participation alone is insufficient unless programmes are relevant, context-sensitive, and capable of translating experience into usable entrepreneurial knowledge (Aggarwal, 2013). This concern is reinforced by research from Rwanda, where informal training rooted in dialogue and lived experience advanced rural entrepreneurship more effectively by valuing participants' realities and encouraging reflection on practice (Rubyutsa *et al.,* 2024). Moreover, mentoring in rural entrepreneurship programmes created additional experiential value by allowing aspiring entrepreneurs to test ideas, receive feedback, and refine action through guided engagement (Galvao *et al.,* 2020). Taken together, these studies suggest that experiential learning in the global rural context is strongest when entrepreneurs learn through doing, reflection, and contextually grounded support, but its impact depends heavily on whether programmes move beyond attendance-based training towards meaningful engagement with entrepreneurial practice (Lourenço *et al.,* 2014; Koyana and Mason, 2017; Uthamaputhran *et al.,* 2024).

Entrepreneurial education and training programmes that incorporate experiential learning, such as community-based entrepreneurship initiatives, not only teach theoretical business concepts but also immerse learners in real-world applications, thereby enhancing their entrepreneurial intentions and operational competencies (Fayolle *et al*., 2006; Purusottama, 2018). This is particularly significant in community development programmes designed to empower individuals and stimulate economic growth in marginalised or rural areas (Niehm *et al.,* 2015). Through the constructivist learning theory lens, experiential learning facilitates the active construction of knowledge—entrepreneurs do not passively receive information but instead create meaning through direct engagement with tasks, reflection on outcomes, and adaptation of strategies to their context (Liao, Nguyen, & Caputo, 2022). This repeated process leads to the internalisation of entrepreneurial knowledge, as learners integrate both explicit and tacit insights into their cognitive frameworks (Kaur & Chawla, 2024). Over time, this internalised EK evolves into entrepreneurial knowledge resources—valuable, rare, inimitable, and non-substitutable assets that can be

strategically mobilised to generate competitive advantage, as emphasised by the Resource-Based View (RBV) (Barney, Wright, & Ketchen, 2001a; Caputo, Nguyen, & Delladio, 2025). In rural contexts, the integration of experiential learning into entrepreneurship education and training is therefore not merely a pedagogical choice but a strategic mechanism for enabling entrepreneurs to transform immediate, practice-based experiences into durable, inimitable EKRs that underpin long-term business sustainability and contribute to community resilience (Blenker *et al.,* 2012; Matriano, 2020).

#### *2.3.6.2. Social Learning*

Social learning is a process by which individuals acquire knowledge, behaviours, and skills through participation, interaction, and collaboration within a social environment (Wang & Noe, 2010). Rooted in Bandura's Social Learning Theory (Bandura, 1977, 2001), this concept suggests that learning occurs not only through direct experience but also by interacting and modelling others (Reed *et al*., 2010). Reed *et al.* (2010) define social learning as a change in understanding that transcends the individual level, becoming embedded within broader social units or communities of practice through interactions within social networks. Social learning is a multifaceted process that has been conceptualised in diverse ways across the literature, but it generally emphasises the interactive and participatory engagement of multiple actors in shared contexts (Nogueira, 2018). Muro and Jeffrey (2008) suggest that social learning occurs through the communication and interaction of different actors in participatory settings, producing social outcomes such as knowledge generation, skill acquisition, trust building, and relationship development. This process forms the foundation for a common understanding of shared systems or problems, fostering agreement and collective action (Apetrei *et al*., 2024). Similarly, other scholars (see Schusler *et al.,* 2003, Rist *et al.,* 2006, Mostert *et al.,* 2007) highlight the relational and participatory nature of social learning. Schusler *et al.* (2003) describe it as the exchange of diverse perspectives and experiences to develop a shared framework for understanding, serving as a basis for joint action. Rist *et al.* (2006, 2007) extend this by framing social learning as a process of communication, deliberation, and collective engagement that can transform governance structures and relationships. Mostert *et al.* (2007) emphasise its organic nature, suggesting that social learning intensifies when stakeholders with varying perspectives collaborate, and stress its potential to enhance management and social-relational outcomes in contexts of governance and environmental

systems. Building on these interpretations, Rodela (2011) identifies three perspectives on social learning: an individual-centric view focusing on personal understanding, a network-centric view emphasising group-level changes in practices and relationships, and a system-centric view that considers institutional and policy-level transformations. This tripartite framework provides a structured approach to understanding the varying dimensions of social learning, from individual cognitive shifts to systemic governance reforms (Rodela, 2011). Social learning, as such, is not a singular process but a dynamic and layered interaction of individual and collective engagements that generates knowledge, reshapes relationships, and drives coordinated action across scales (Apetrei *et al.,* 2024).

Theories by Bandura (1977, 2001) and Wenger (1998) further highlight the importance of learning through participation and interaction within a community, where knowledge is not merely acquired but co-constructed through social interactions. This process involves an active negotiation of meaning and understanding within a community of practice, making learning a deeply embedded social activity (Lave & Wenger, 1991; Taylor & Thorpe, 2004). This approach to learning is supported by contemporary learning theories that integrate social, cognitive, and experiential elements, emphasising the transformational process of identity creation through learning practices (Rossignoli *et al*., 2023).

In the context of entrepreneurship, entrepreneurship is a social activity involving social interaction between clients and entrepreneurs and among entrepreneurs (Cope, 2003; Middleton *et al.,* 2020). Therefore, integrating social learning frameworks into entrepreneurial learning significantly enhances the development of effective entrepreneurial skills and mindsets (Anderson & Jack, 2002). Social learning enables business owners to acquire industry knowledge, develop problem-solving strategies, and refine decision-making processes by engaging with peers, mentors, and business networks (Hafeez *et al.,* 2018). This approach highlights the critical role of social interactions within entrepreneurial networks which serve as more than support mechanisms; they are dynamic learning environments where entrepreneurs can actively exchange practical knowledge and insights (Middleton *et al.,* 2020; Wasim *et al*., 2024). Furthermore, social learning extends well beyond basic knowledge acquisition, involving in-depth interactions within a community that profoundly influence entrepreneurial behaviour (Apetrei *et al.,* 2024). This

concept aligns with Lave and Wenger's (1991) as cited by Middleton *et al.* (2020) situated learning theory, which views learning as inherently social and relational, occurring within practice-based community activities. This theory emphasises that learning entails negotiation and shared understanding within a community context and involves navigating conflicts and understanding power dynamics (Nogueira, 2018).

This is particularly relevant for established entrepreneurs in rural areas, where access to formal education and training programmes is often limited (Pittz *et al.,* 2021). Instead of relying on structured courses, rural entrepreneurs enhance their knowledge through participation in networks, informal discussions, and observation of best practices within their communities (Simunaniemi *et al.*, 2020). The significance of social learning for established entrepreneurs in rural areas cannot be overstated (Muro & Jeffrey, 2008; Pittz *et al.,* 2021). Unlike urban business owners who can readily access professional training and mentorship programmes, rural entrepreneurs must navigate an environment with fewer resources, fragmented markets, and limited infrastructure (Greve & Salaff, 2003). Social learning provides an adaptive mechanism that enables rural business owners to remain competitive by leveraging collective intelligence and shared experiences within their networks (Hoang & Antoncic, 2003). According to Pittz *et al*. (2021), entrepreneurial systems are heavily reliant on network centrality, where key individuals, facilitate knowledge exchange and resource allocation among entrepreneurs. This reinforces the idea that strong interpersonal networks and mentorship relationships are crucial for sustaining and growing rural businesses (Wasim *et al.*, 2024). The application of social learning in rural entrepreneurship extends beyond knowledge acquisition; it also enhances adaptability and resilience in the face of economic uncertainty (Pittz *et al.,* 2021). Entrepreneurs in rural areas must constantly adjust to external pressures such as fluctuating agricultural markets, supply chain disruptions, and changing consumer preferences (Muro & Jeffrey, 2008). Through social learning, they develop the ability to recognise emerging trends and adapt their business models accordingly (Nogueira, 2018; Simunaniemi *et al.,* 2020). For example, Wasim *et al.* (2024) found that rural entrepreneurs who actively engage in social networks are better positioned to diversify their income streams and implement innovative practices that ensure business sustainability. Similarly, Rodela (2011) highlights that social learning has been instrumental in enabling rural entrepreneurs to adopt sustainable business practices that align with environmental conservation efforts. Given the

importance of integrating social learning into entrepreneurial learning. This section highlights social learning practices that target established entrepreneurs such as the Community of Practice (CoP) and social networks.

*Community of Practice (CoP)*

Academic research on entrepreneurship has consistently underscored the significance of entrepreneurial networks, demonstrating that these connections are critical for both the establishment and growth of ventures (Drakopoulou Dodd & Anderson, 2007). Such networks offer a complex and nuanced conceptual framework for understanding economic exchange relationships (Simunaniemi *et al*., 2020). One constructive approach to fostering entrepreneurial learning is through participation in peer-to-peer networks designed to share ideas, facilitate learning, and support business development (Hoang & Antoncic, 2003; Simunaniemi *et al.,* 2020). Wenger (2000) conceptualised these collaborative environments as communities of practice (CoPs). Wenger (2000, p. 1) defined Communities of practice (CoP) as "groups of people who share a concern or a passion for something they do and learn how to do it better as they interact regularly."

Wenger (2000) identifies three core characteristics that define a Community of Practice (CoP): domain, community, and practice. The domain comprises the shared area of interest or inquiry that unites CoP members; in an entrepreneurial context, this domain centres on entrepreneurship itself, with participants seeking practical expertise, experiential insights, and partnerships to foster business growth (Simunaniemi *et al*., 2020). The community is formed by entrepreneurial actors who interact as a peer group, thereby creating a collective identity grounded in their shared interests and activities. The practice refers to the common set of actions, behaviors, and routines through which individuals become linked to one another (Wenger, 2000). Members are bound together by their engagement in these shared practices, which both reflect and reinforce their collective endeavor (Hafeez et al., 2018). According to Wenger (2011), the essential attributes of a CoP include not only this conceptual triad but also the interactive and group-oriented learning processes that arise from sustained participation. Wenger (2000) further refines this understanding by identifying 11 distinct activities through which CoP members develop their practice. These activities encompass problem-solving, responding to requests for information, seeking the

experiences of others, reusing existing assets, engaging in coordination and strategic planning, constructing coherent arguments, cultivating greater confidence, deliberating on developmental directions, undertaking documentation projects, conducting visits, as well as mapping existing knowledge and identifying areas requiring further exploration. Together, these activities underscore the dynamic, iterative processes through which CoPs foster both individual learning and collective knowledge advancement (Hew & Hara, 2006; Hafeez *et al.,* 2018). In addition, a Community of Practice may be formed through self-organisation by members who identify common interests and challenges, or it may be deliberately initiated by an external coordinator seeking to foster knowledge exchange and professional interaction (Wenger, 2011; Hafeez *et al.,* 2018). This flexibility in origin allows CoPs to adapt to varying contexts, ensuring that participants benefit from collaborative learning and the collective development of domain-specific competencies (Simunaniemi *et al*., 2020; Wasim *et al.,* 2024).

Furthermore, CoPs offer both online and offline platforms where entrepreneurs can engage freely, sharing and learning from each other's experiences without intermediaries (Wasim *et al.,* 2024). Engagement within an online Community of Practice can manifest in multiple forms, with two primary activities being the initiation of discussions and the provision of responses to messages posted by other members (Hafeez *et al.,* 2018). In these environments, social interaction and knowledge sharing are critical, creating opportunities for participants to connect with peers, practitioners, and professionals, thus enriching their learning experience (Hew & Hara, 2006). This interaction not only facilitates knowledge exchange but also aids in developing professional identities and networks crucial for entrepreneurial success (Rossignoli *et al.,* 2023). Additionally, these interactions contribute significantly to the development of adaptability, practical skills, and an entrepreneurial mindset (Musteen *et al.,* 2018; Wasim *et al.,* 2024).

Rural enterprises face significant developmental challenges, largely due to their physical isolation from customer bases and limited access to formal business advisory services, which restrict market reach and impede opportunities for collegial support among entrepreneurs confronting similar growth and management challenges (Simunaniemi *et al.,* 2020; Wasim *et al.,* 2024). The traditional model of one-on-one engagements by local, publicly funded business development agencies further worsens this isolation by failing to foster a collaborative environment (Du Plessis,

2005). In this context, Communities of Practice (CoPs) emerge as a promising alternative, offering a mechanism through which geographically scattered entrepreneurs can engage in collaborative knowledge sharing and social learning (Du Plessis, 2005; Simunaniemi *et al.,* 2020). CoPs are instrumental in shaping entrepreneurial learning environments that transcend the mere acquisition of skills; they facilitate a deeper understanding of the broader societal and economic impacts of entrepreneurial activities (Hafeez *et al.,* 2018). In rural settings, social learning often unfolds through informal channels such as community gatherings, business associations, and micro-entrepreneur networks, thereby reflecting a collective learning process that is deeply embedded in the cultural and economic fabric of the community (Stuart & Sorenson, 2004; Hersleth *et al.,* 2023). This integrated approach not only mitigates the limitations imposed by geographic isolation but also enhances the capacity for sustained entrepreneurial growth and innovation by fostering a rich exchange of both tacit and explicit knowledge (Simunaniemi *et al.,* 2020). Research by Simunaniemi *et al.* (2020) highlights how entrepreneur networks serve as communities of practice, where established business owners engage in collaborative problem-solving and skill-sharing. Simunaniemi *et al*. (2020) found that participation in virtual Communities of Practice (CoPs) fosters unanticipated insights among rural entrepreneurs, enhancing managerial decision-making and prompting re-evaluation of peer groups as customer segments. This tacit-to-explicit knowledge transfer underscores CoPs' value for networking, learning, and innovative business development (Wenger, 2004). These communities enable rural entrepreneurs to learn from both successes and failures of their peers, allowing them to mitigate risks and make informed business decisions (Simunaniemi *et al.*, 2020; Hersleth *et al.,* 2023). Additionally, Wenger (2000) argues that communities of practice foster continuous learning by creating an environment where individuals can exchange tacit knowledge—an invaluable aspect of business strategy that cannot be easily documented or taught in formal settings.

While the original notion of a Community of Practice (CoP) was predicated upon knowledge exchange in face-to-face settings (Hafeez *et al.,* 2018; Hafeez *et al.,* 2019), there remains a limited understanding of the conditions that facilitate or impede the successful adoption of CoP principles in online formats. Ardichvili, Page, and Wentling (2003) note a dearth of empirical evidence on the factors underlying either the efficacy or failure of online CoPs. Instead, much of the existing research has concentrated on analysing contribution patterns and interpreting textual interactions

among community members (Tedjamulia *et al.,* 2005). Moreover, the literature has yet to thoroughly investigate entrepreneurial learning within virtual environments, including social networking platforms and other online communities (Rohde *et al.,* 2007). As Hafeez *et al.* (2019) observe, the intersection of CoPs, entrepreneurship, and online contexts remains largely unexplored, suggesting a pressing need for future inquiry that seeks to understand how entrepreneurial knowledge can be cultivated, shared, and enhanced in digital community structures.

*Social Networks*

Social networks are defined as structures of interconnected relationships that facilitate the exchange of resources, knowledge, and support (Nyakudya *et al.,* 2024). Social networks significantly influence entrepreneurial learning and business sustainability (Greve & Salaff, 2003). Social networks play a crucial role in entrepreneurship by facilitating resource access, knowledge exchange and business sustainability (Pittz, White, & Zoller, 2021). Greve and Salaff (2003) define social networks as structured relationships among individuals that enable the flow of information – including EK – and support within an entrepreneurial system. These networks can be categorised into personal networks (i.e., strong ties and informal networks)—relationships with family, close friends, and mentors that provide trust-based emotional and financial support—and professional networks (i.e., weak ties and formal networks), which connect entrepreneurs to broader, diverse information and knowledge sources that enhance innovation and market access (Lee & Jones, 2008). While personal networks create a safety net for entrepreneurs, professional networks are often more instrumental in identifying new business opportunities (Taylor & Thorpe, 2004). Each of these networks provides different benefits, and furthermore, the role that they play in the entrepreneurial process may vary between entrepreneurs in different contexts, like gender and geographic location (Nyakudya *et al.,* 2024).

Nyakudya *et al*. (2024) argue that the effectiveness of social networks varies based on individual and social resources, particularly in gendered entrepreneurial experiences, where women often have weaker network structures. Similarly, Yusuf (2015) highlights how social networks influence access to assistance programmes, with network density impacting the likelihood of receiving external support. While social networks foster business survival and expansion (Audretsch &

Keilbach, 2004), reliance on closed networks can limit innovation and market reach (Rae, 2006). Thus, entrepreneurial success depends on balancing personal and professional networks to leverage both trust and diversity in social capital (Wasim *et al.,* 2024).

Personal Networks

Personal networks, defined as the set of relationships an entrepreneur cultivates for social, emotional, and business support, are fundamental to business success (Greve & Salaff, 2003). These networks include family, close friends, business associates, and long-term mentors who provide trust-based support, resource-sharing, and strategic guidance (Hoang & Antoncic, 2003). For established entrepreneurs, personal networks function as both a safety net and a catalyst for business growth, facilitating access to market information, financial capital, and strategic alliances (Wasim *et al.,* 2024). Unlike professional networks, which rely on structured business associations, personal networks operate on relational trust, often enabling faster decision-making and reduced transaction costs (Lee & Jones, 2008).

However, the reliance on personal networks presents challenges (Nyakudya *et al*., 2024). While strong personal ties foster loyalty and support, they can also create an insular decision-making process that limits exposure to diverse perspectives (Taylor & Thorpe, 2004). Entrepreneurs embedded in tight-knit personal networks may struggle with groupthink, where conformity outweighs critical evaluation of business strategies, leading to stagnation rather than innovation (Nyakudya *et al.,* 2024). Furthermore, personal networks can reinforce existing social hierarchies, making it difficult for entrepreneurs from underrepresented backgrounds to expand their businesses beyond familiar circles (Rae, 2006).

Despite these challenges, the strategic use of personal networks remains crucial for navigating business uncertainties (Nyakudya *et al.,* 2024). Audretsch and Keilbach (2004) argue that entrepreneurship capital—comprising personal and professional networks—significantly impacts firm performance and economic growth. By leveraging personal networks, established entrepreneurs gain not only financial and emotional resilience but also a competitive advantage in industries where reputation and relational trust play pivotal roles (Jansen & Weber, 2004). However, to mitigate the limitations of personal networks, entrepreneurs must actively balance them with diverse weak ties that bring fresh market insights and opportunities (Yusuf, 2015). Thus,

while personal networks are indispensable for business sustainability, they must be complemented with strategic networking efforts to maximise entrepreneurial success (Wasim *et al.,* 2024).

Professional Networks

Professional networks, defined as strategic relationships among business professionals, industry experts, and institutional stakeholders, are essential for entrepreneurial success (Lee & Jones, 2008; Nyakudya *et al.,* 2024). Unlike personal social networks, which primarily offer emotional support, professional networks provide access to industry-specific knowledge, financial resources, and market opportunities (Jack, 2010). For established entrepreneurs, these networks serve as a mechanism to maintain competitive advantage, foster innovation, and sustain business growth in an evolving market landscape (Watson, 2007). However, while professional networks offer numerous advantages, their effectiveness depends on network diversity, strength of ties, and the entrepreneur's ability to leverage relationships strategically (Anderson *et al*., 2007).

One of the primary benefits of professional networks is their role in enhancing business performance (Nyakudya *et al.,* 2024). Research suggests that firms with well-developed professional networks outperform those with weak or insular networks due to superior access to critical business intelligence, funding opportunities, and collaborative partnerships (Watson, 2007). These networks facilitate knowledge exchange, which is particularly beneficial for industries characterised by rapid technological changes or regulatory shifts (Aldrich & Kim, 2007). By engaging in professional networks, entrepreneurs gain exposure to emerging market trends, enabling them to adapt proactively rather than reactively (Lechner & Dowling, 2003; Nyakudya *et al.,* 2024). However, an overreliance on established networks may lead to a form of network inertia, where entrepreneurs become too embedded within familiar circles, limiting their exposure to disruptive ideas and alternative business models (Lechner & Dowling, 2003).

Beyond information sharing, professional networks also serve as a key mechanism for resource mobilisation (Elfring & Hulsink, 2007; Watson, 2007). Established entrepreneurs leverage networks to access venture capital, negotiate business deals, and establish strategic alliances (Hoang & Antoncic, 2003). Professional associations, industry clusters, and trade organisations provide platforms where entrepreneurs can connect with potential investors, suppliers, and

government agencies, thereby strengthening their business infrastructure (Elfring & Hulsink, 2007). However, while strong networks provide stability, research indicates that excessive reliance on closed networks can restrict entrepreneurial flexibility (Nyakudya *et al*., 2024). Entrepreneurs who engage exclusively in industry-specific networks risk becoming trapped within rigid business norms, which may stifle creativity and limit cross-industry opportunities (Jack, 2010). Furthermore, the structure and composition of professional networks significantly impact an entrepreneur's ability to innovate. A balanced combination of personal and professional networks is crucial for ensuring that entrepreneurs benefit from both trust-based relationships and fresh market insights (Aldrich & Kim, 2007; Yusuf, 2015). Personal networks, often found within tightly knit industry circles, offer reliability and access to valuable tacit knowledge. In contrast, professional networks—connections with diverse professionals outside one's immediate industry—facilitate novel idea generation and exposure to unconventional business practices (Anderson *et al*., 2007). Thus, a well-structured professional network should encompass a diverse range of connections, ensuring both stability and innovation-driven growth (Lechner & Dowling, 2003).

*Social Networks and Community of Practice (CoPs)*

Social networks and Communities of Practice (CoPs) represent two distinct yet overlapping forms of social structures that facilitate knowledge exchange, but they differ fundamentally in their purpose, structure, and depth of engagement (Wenger, 2001; Nyakudya *et al*., 2024). Social networks are broad, loosely connected configurations of individuals or organisations linked through various relational ties, such as friendship, kinship, professional associations, or market transactions (Wasko and Faraj, 2005; Borgatti & Halgin, 2011). They serve primarily as channels for accessing diverse information and knowledge, resources, and opportunities, with the strength and nature of ties influencing the quality and speed of knowledge transfer (Nyakudya *et al*., 2024). In contrast, a Community of Practice, as conceptualised by Wenger *et al*. (2002), is a more bounded and intentional collective of individuals who share a common domain of interest and engage in sustained, mutual learning through joint activities, shared repertoires, and ongoing interaction. While social networks may include professional networks (i.e., weak ties) that provide access to novel information across different contexts, CoPs are characterised by personal networks (i.e., strong ties) that promote the co-construction of meaning, the development of shared practices, and

the accumulation of tacit knowledge over time (Wasko and Faraj, 2005; Chiu, Hsu, & Wang, 2006). Critically, CoPs are informal, self-selecting, self-organising, and organic (Hammre and Vidgen, 2008). They are inherently practice-oriented and aim to advance collective competence within a specific domain, whereas social networks may encompass relationships without a shared practice or sustained collaboration (Hammre and Vidgen, 2008). From an entrepreneurial perspective, social networks are instrumental in providing breadth of access to heterogeneous knowledge and resources (Hammre and Vidgen, 2008; Borgatti & Halgin, 2011), while CoPs offer depth through the cultivation of specialised, context-relevant expertise (Chiu, Hsu, & Wang, 2006). This distinction matters in resource-based and learning-oriented analyses because social networks often support opportunity recognition through diversity of input, whereas CoPs enhance capability development through iterative, experiential, and community-driven learning processes (Chiu, Hsu, & Wang, 2006; Hammre and Vidgen, 2008). Thus, while they may intersect—since a CoP can exist within a broader social network—their strategic value for entrepreneurs lies in the interplay between the reach of networks and the depth of CoP engagement (Chiu, Hsu, & Wang, 2006; Hammre and Vidgen, 2008).

*Social Learning in the Rural Context*

Social networks are widely recognised as essential mechanisms for entrepreneurial success, yet their impact on established rural entrepreneurs remains an area of critical debate (Hafeez *et al*., 2019; Pittz *et al*., 2021). While scholars such as Lee and Jones (2008) argue that social networks provide entrepreneurs with cognitive and relational capital necessary for business growth, others caution that over-reliance on local networks may create knowledge redundancy and limit access to innovative business strategies (Taylor & Thorpe, 2004). This tension highlights a crucial challenge for established rural entrepreneurs. The categorisation of social networks into personal and professional networks (i.e., strong and weak ties) further complicates the debate (Hafeez *et al*., 2019; Nyakudya *et al*., 2024). Personal networks, such as family, close business partners, and local community members, provide emotional and financial support but may reinforce existing business practices rather than introduce new perspectives (Greve & Salaff, 2003). Conversely, professional networks—connections with distant business contacts, industry associations, and government agencies—are argued to be more effective in exposing entrepreneurs to novel business

opportunities and market trends (Lee & Jones, 2008). However, Jansen and Weber (2004) point out that professional networks are often difficult to access for rural entrepreneurs due to geographical isolation and limited mobility, creating a paradox where the most valuable knowledge is often the hardest to obtain (Hafeez *et al.,* 2018; Hafeez *et al*., 2019).

The role of social networks in social learning and entrepreneurial knowledge acquisition is well-established, yet its effectiveness varies based on context (Lechner & Dowling, 2003; Elfring & Hulsink, 2007; Yusuf, 2015). For rural entrepreneurs, social learning—defined as the process of acquiring entrepreneurial knowledge through participation, interaction, and collaboration—relies heavily on community engagement and informal business interactions (Howorth *et al*., 2012). Nyakudya *et al*. (2024) argue that while social networks facilitate business knowledge exchange, their effectiveness is moderated by individual and structural factors such as gender, financial resources, and institutional support. In rural areas where formal education and business training programmes are scarce, social learning within networks often serves as a substitute for structured entrepreneurial training (Wasim *et al*., 2024). Evidence from rural Turkey demonstrates that rural entrepreneurs rely heavily on personal networks to exchange information about markets, suppliers, and business practices, indicating that learning is embedded within relational ties rather than formal training structures (Yaşlak *et al.,* 2023). In rural Australia, female-only professional networks have been shown to create supportive environments where women entrepreneurs engage in mutual learning through shared experiences, mentorship, and collective reflection, illustrating how gender-specific networks can address structural and social barriers that limit access to mainstream entrepreneurial systems (Saavedra, 2024). However, critics such as Rae (2006) warn that unstructured social learning may lead to the diffusion of ineffective or outdated business strategies, particularly in rural communities where business models have remained unchanged for decades. This suggests that while social networks are valuable for entrepreneurial knowledge acquisition, they must be supplemented with mechanisms for quality control and innovation adoption (Wasim *et al*., 2024).

The application of social networks in rural contexts presents both opportunities and significant barriers (Audretsch & Keilbach, 2004; Pittz *et al*., 2021). On one hand, networks provide rural entrepreneurs with access to scarce resources, including financial capital, supply chains, and

distribution channels (Audretsch & Keilbach, 2004). Entrepreneurs embedded in well-connected social networks are more likely to receive support from government programmes and external investors, as highlighted by Guerrero *et al*. (2024). On the other hand, the geographical isolation of rural entrepreneurs often leads to network closure, where entrepreneurial knowledge circulates within a closed system, limiting exposure to new business models and innovations (Taylor & Thorpe, 2004). Furthermore, while scholars such as Wasim *et al*. (2024) advocate for network centrality, where certain key individuals facilitate resource distribution, this model is not without criticism. Power imbalances within rural social networks can lead to gatekeeping, where influential individuals control access to valuable business opportunities (Pittz *et al*., 2021). This results in unequal resource distribution, favouring some businesses over others and creating monopolistic tendencies within rural markets (Pittz *et al*., 2021). Such power dynamics challenge the notion that social networks are inherently beneficial, suggesting that without proper governance, they can reinforce existing inequalities rather than promote widespread entrepreneurial success (Hafeez *et al*., 2019).

Online communities of practice constitute an important form of social learning in entrepreneurship because they enable entrepreneurs to learn through interaction, shared problem-solving, and the circulation of practice-based knowledge across geographically dispersed settings. Research on entrepreneurial learning in online communities shows that such spaces support the exchange of experience, feedback, and interpretations of business challenges, allowing entrepreneurs to develop knowledge through participation rather than through isolated individual effort (Schou *et al.,* 2022). This social dimension is particularly important because learning in online communities is not limited to information access; it involves collective sense-making through which entrepreneurial ideas are questioned, refined, and legitimised by others. Extending this argument, digital communities of inquiry have been shown to support opportunity development by enabling entrepreneurs to test assumptions, evaluate possibilities, and deepen their understanding through dialogue with peers, suggesting that online CoPs contribute not only to knowledge sharing but also to the cognitive development of entrepreneurial judgement (Schou and Adarkwah, 2024). In rural contexts, this function becomes even more significant. Evidence from Turkey indicates that online rural entrepreneurs use online communities of practice to sustain connections, exchange market-related knowledge, and reduce the isolation often associated with peripheral settings (Yaşlak *et*

*al.,* 2023). Similarly, online communities of practice have been found to support rural women entrepreneurs by enhancing awareness, communication, and access to entrepreneurial knowledge, thereby reinforcing the role of online interaction as a learning infrastructure where formal support may be weak or absent (Rezaei-Moghaddam *et al.,* 2023). Furthermore, micro-entrepreneur networks operating as communities of practice have been shown to facilitate strategy discussions, confidence-building, requests for advice, and shared reflection on entrepreneurial action, illustrating that CoPs are not merely communicative platforms but practical environments for ongoing capability development (Simunaniemi *et al.,* 2020). Collectively, these studies suggest that online CoPs are powerful mechanisms of social learning, but their value depends on active participation, trust, and the extent to which interaction moves beyond passive information exchange towards reflective and practice-oriented engagement (Simunaniemi *et al.,* 2020; Schou *et al.,* 2022).

Social learning plays a pivotal role in entrepreneurial systems by enabling individuals to acquire entrepreneurial knowledge through sharing, interaction, and participation within peer and mentor networks (Bandura, 1977; Reed *et al*., 2010). In rural entrepreneurship contexts, structured networking opportunities, peer-to-peer exchanges, and community-based mentoring schemes facilitate the transfer of both explicit and tacit entrepreneurial knowledge (EK) (Audretsch & Keilbach, 2004; Grandea, Madsenb, and Borch, 2011). From the perspective of constructivist learning theory, these interactions represent shared meaning-making processes where knowledge is co-constructed through dialogue, collective problem-solving, and reflection on joint experiences (Liao, Nguyen, & Caputo, 2022). This collaborative engagement supports the acquisition of contextually relevant EK that is rooted in local market conditions, cultural norms, and resource constraints (Wasim *et al*., 2024). Over time, these socially acquired insights solidify into entrepreneurial knowledge resources (EKRs)—embedded capabilities such as trust-based supplier relationships, culturally informed marketing strategies, and adaptive decision-making practices (Apetrei *et al*., 2024). In line with the RBV, such EKRs become strategically valuable because they are socially embedded, locally tailored, rare, non-substitutable, and difficult for competitors to imitate (Barney, 1991; Caputo, Nguyen, & Delladio, 2025). Thus, social learning is not only a mechanism for transferring knowledge but also a critical pathway for building durable, competitive knowledge assets in rural entrepreneurial landscapes (Apetrei *et al*., 2024).

#### *2.3.6.3. Vicarious Learning*

Vicarious learning, a fundamental component of EK acquisition, refers to the process through which individuals gain insights and skills by observing the actions, successes, and failures of others rather than through direct experience (Hoover *et al*., 2012; Mansoori, 2017). This observational learning mechanism enables entrepreneurs to develop strategic thinking, avoid costly mistakes, and accelerate their business growth without engaging in trial-and-error learning (Rae, 2000; Bingham & Davis, 2012). In entrepreneurial contexts, vicarious learning occurs through mentorship, business networks, industry benchmarking, and participation in incubators and accelerators (Hallen *et al*., 2016). While experiential learning is often emphasised in entrepreneurship research, vicarious learning is equally vital, as it allows entrepreneurs to absorb tacit knowledge, refine decision-making processes, and build resilience in navigating business uncertainties (Rae, 2000; Cope, 2005).

In educational settings, vicarious learning typically occurs through lectures and workshops where entrepreneurs absorb knowledge through shared experiences (Bingham & Davis, 2012; Hallen *et al*., 2016). These structured environments allow for mental simulation of discussed experiences, deepening understanding and retention (Bingham and Davis, 2012; Hallen *et al*., 2016). However, the essence of vicarious learning extends beyond formal settings into dynamic, informal interactions among entrepreneurs (Jones *et al*., 2010). Discussions with peers and mentors allow entrepreneurs to reflect on their experiences in light of others' stories and advice, aiding in the contextual application of learned concepts (Lévesque *et al*., 2009). Brockbank and McGill (2006) highlight that both intentional and unintentional learning episodes within social interactions enrich learning outcomes, allowing entrepreneurs to gain insights from the successes and challenges of others. Furthermore, Hoover *et al*. (2012) note that vicarious learning preceding direct experiential learning can enhance performance by allowing learners to conceptualise strategies and outcomes through others' experiences before applying them practically. The combination of formal and informal vicarious learning forms a comprehensive educational framework that embeds entrepreneurs within a community of practice, fostering a continuous learning culture that enhances the entrepreneurial picture (Wang, 2013). Pittaway (2012) emphasises that educational

programmes should integrate experiential and vicarious learning to create a rich learning environment that supports action-oriented and experience-based learning. This approach involves substantial reflection on actions to deepen learning and apply complex entrepreneurial concepts practically (Jones *et al*., 2010). Capello (1999), as cited by Wang (2013), and other researchers assert that collective learning transcends individual learning by being inherently social, building knowledge through shared experiences and practices within a community or organisation. This type of learning creates a shared understanding that facilitates coordinated actions and problem-solving, highlighting the role of social networks and interactions in accessing resources and knowledge essential for entrepreneurial success (Jones *et al*., 2010; Wang, 2013).

One of the key advantages of vicarious learning is its role in reducing uncertainty and enhancing decision-making among entrepreneurs (Bingham & Davis, 2012; Hallen *et al*., 2016). Lévesque *et al*. (2009) argue that entrepreneurs who closely observe market pioneers can make more informed decisions regarding business entry timing, market positioning, and competitive strategies. By analysing the successes and failures of other enterprises, entrepreneurs mitigate the risks associated with venturing into uncertain markets (Hoover *et al*., 2012). Furthermore, vicarious learning enables entrepreneurs to develop adaptive business models by replicating effective strategies while avoiding the pitfalls encountered by others (Jones *et al*., 2010). However, overreliance on observational learning without a critical approach can result in superficial imitation rather than genuine innovation (Pittaway & Thorpe, 2012). Entrepreneurs must therefore engage in reflective learning, where they critically assess and contextualise observed practices before applying them to their own ventures (Brockbank & McGill, 2006; Mansoori, 2017).

In rural Sweden and Greece, e-mentoring programmes have been shown to provide structured opportunities for vicarious learning by facilitating access to experienced entrepreneurs whose knowledge is transmitted through dialogue, case sharing, and guided reflection (Kyrgidou and Petridou, 2013). Through virtual mentoring relationships, women entrepreneurs developed entrepreneurial attitudes and competencies by learning from mentors' past successes and failures, demonstrating that mediated observation can substitute for physical proximity in knowledge transfer (Mansoori, 2017). However, the literature also cautions that vicarious learning is not inherently transformative; its effectiveness depends on the quality of mentor–mentee interaction

and the relevance of shared experiences to the learner's entrepreneurial context (Kyrgidou and Petridou, 2013). Collectively, these studies indicate that vicarious learning operates as a critical mechanism for entrepreneurial capability development by reducing uncertainty and accelerating learning cycles, yet its impact is contingent on reflective engagement rather than passive observation (Mansoori, 2017; Kyrgidou and Petridou, 2013).

Critically, while vicarious learning provides a low-risk pathway to acquiring entrepreneurial skills, its effectiveness depends on the quality of observed models and the entrepreneur's ability to contextualise learned knowledge (Hallen *et al*., 2016). Entrepreneurs who rely exclusively on vicarious learning without engaging in direct experimentation may struggle with developing adaptive problem-solving skills (Jones *et al*., 2010). Furthermore, not all business contexts are transferable; what works in one industry or market may not necessarily succeed in another (Wang & Chugh, 2014). Therefore, the most effective entrepreneurial learning strategies combine vicarious learning with experiential learning, allowing entrepreneurs to validate observed practices through direct application and iterative refinement (Bingham & Davis, 2012).

Vicarious learning involves acquiring knowledge and skills by observing the actions, decisions, and outcomes experienced by others, rather than through direct personal trial and error (Jones *et al*., 2010). In rural entrepreneurship, vicarious learning often occurs through exposure to local business role models, case-based storytelling in community workshops, or observing competitor strategies in local markets (Alonso *et al*., 2019). Constructivist learning theory frames this as an active process in which learners internalise others' experiences by integrating observed strategies with their own cognitive frameworks and contextual realities (Politis, 2005; Efgivia *et al*., 2021). This indirect experiential process enables the acquisition of EK without the immediate risks or resource expenditure associated with direct experimentation (Hallen *et al*., 2016). As learners adapt observed strategies to their own ventures, they develop EKRs—such as market entry tactics, operational efficiencies, or culturally nuanced negotiation approaches—that are tailored to their specific business environments (Wang & Chugh, 2014). From an RBV standpoint, these EKRs hold strategic value because they leverage external experiences into context-specific competencies that are less costly to obtain but remain valuable, rare, inimitable, and non-substitutable within the rural market setting (Barney, 1991a; Kero & Bogale, 2023). Vicarious learning, therefore, offers

a risk-mitigated yet highly effective pathway for building competitive entrepreneurial capabilities (Bingham & Davis, 2012; Hallen *et al*., 2016).

#### *2.3.6.4. Self-Regulated Learning*

Self-regulated learning (SRL) is a process wherein individuals take proactive control of their own learning by setting goals, monitoring progress, and reflecting on outcomes to adapt strategies for improvement (Middleton *et al*., 2020; Preedy *et al*., 2020). Zimmerman and Schunk (2011) describe SRL as encompassing cognitive, metacognitive, and motivational components that enable learners to manage their educational experiences effectively. For established entrepreneurs, SRL is pivotal in navigating the complexities of business environments, as it fosters continuous personal and professional development (Zimmerman and Schunk, 2011).

In the entrepreneurial context, SRL manifests through deliberate practice, self-reflection, and adaptive learning strategies (Cope, 2005; Sardana and Scott-Kemmis, 2011). Cope (2005) emphasises the importance of critical reflection in entrepreneurial learning, noting that entrepreneurs who engage in reflective practices are better equipped to learn from their personal experiences and apply insights to future challenges. Sardana and Scott-Kemmis (2010) further highlight that entrepreneurs in dynamic industries, such as biotechnology, benefit from SRL by actively seeking feedback and adjusting their approaches to align with evolving market demands. Furthermore, Middleton and Donnellon (2014) argue that personalising entrepreneurial learning through SRL allows entrepreneurs to internalise their experiences, leading to deeper understanding and more effective decision-making. The importance of SRL in acquiring entrepreneurial knowledge lies in its capacity to promote lifelong learning and adaptability (Middleton *et al*., 2020). Alberti *et al*. (2004) suggest that entrepreneurship education and training should focus on developing SRL skills to prepare individuals for the uncertainties inherent in business ventures. By cultivating SRL competencies, established entrepreneurs can better manage the continuous learning required to stay competitive (Sardana and Scott-Kemmis, 2011; Middleton *et al*., 2020). Preedy *et al*. (2020) found that entrepreneurs who engage in extracurricular enterprise activities that promote SRL processes perceive significant value in terms of skill development and business growth. Moreover, SRL enables entrepreneurs to manage their motivation and emotions, which are critical in high-pressure business environments (Sardana and Scott-Kemmis, 2011).

Zimmerman and Schunk (2011) note that self-regulated learners are adept at maintaining motivation through self-efficacy and intrinsic interest, which can drive persistence in the face of challenges. This emotional regulation is essential for entrepreneurs dealing with the uncertainties and setbacks common in business operations (Apetrei *et al*., 2024).

Self-regulated learning empowers entrepreneurs to take ownership of their learning journeys by setting personal goals, monitoring progress, and adapting strategies to meet evolving business challenges (Zimmerman and Schunk, 2011; Preedy *et al*., 2020). In rural contexts, this often involves leveraging digital tools such as online courses and social media communities to independently acquire and refine entrepreneurial skills (Alonso *et al*., 2019; Apetrei *et al*., 2024). Women entrepreneurs in rural Australia, for instance, actively use social media platforms such as Facebook and Instagram to explore market trends, experiment with promotional strategies, and evaluate customer responses, illustrating how entrepreneurial learning emerges through self-directed trial-and-error rather than formal instruction (Sutherland et al., 2025). This iterative learning process is further evident among rural women responding to environmental and economic pressures, where social media became a bricolage tool enabling entrepreneurs to independently seek solutions, adapt business models, and sustain operations during crises such as drought conditions (Casey *et al.,* 2022). Similar patterns are observed in Nigeria, where small-scale craft workers used social media platforms to independently gather information on customer preferences and market opportunities, suggesting that self-regulated learning functions as a mechanism through which entrepreneurs enhance performance without relying on structured training environments (Omotosho, 2023).

Constructivist learning theory positions self-regulated learning as an active, learner-driven process in which individuals construct meaning from diverse informational inputs, critically reflect on their learning, and apply this knowledge to their own business contexts (Liao, Nguyen, & Caputo, 2022). The autonomy inherent in self-regulated learning fosters a high degree of personalisation in EK acquisition, enabling entrepreneurs to focus on competencies most relevant to their ventures (Sardana and Scott-Kemmis, 2011). Over time, these personalised knowledge assets evolve into EKRs—specialised marketing techniques, operational innovations, or unique product designs—that reflect the entrepreneur's distinct vision and context (Alonso *et al*., 2019). In RBV terms, such

EKRs are strategically potent because they are deeply personalised, internally developed, and difficult for others to replicate (Barney, 2001; Sugiarno & Novita, 2022). Thus, self-regulated learning serves as both a method of continuous capability development and a source of sustained competitive advantage in rural entrepreneurship (Middleton *et al*., 2020).

While entrepreneurial learning approaches such as experiential, social, vicarious, and self-regulated learning provide the mechanisms through which rural entrepreneurs acquire diverse forms of knowledge, these learning outcomes must be internalised to become effective entrepreneurial knowledge resources (Politis, 2005; Jones, Meckel, & Taylor, 2021). Thus, the following section critically examines how entrepreneurial knowledge is internalised to bridge the gap between acquisition and utilisation.

### 2.3.7. Internalisation of Entrepreneurial Knowledge

Having explored the different entrepreneurial learning approaches—experiential, social, vicarious, and self-regulated—that enable rural women to acquire knowledge, the next step is to consider how this knowledge is processed internally. Internalisation refers to the reflective and contemplative processes through which entrepreneurs absorb and make sense of acquired knowledge before it can be transformed into actionable resources (Politis, 2005; Mann & MacLeod, 2015). This stage is crucial, as learning outcomes do not automatically translate into resources; rather, they require an internal process of reinterpretation and contextualisation that embeds them within the entrepreneur's cognitive frameworks (Efgivia *et al*., 2021). By situating internalisation within the Resource-Based View (RBV) and Learning Theory, this section builds on the earlier discussion of acquisition to examine how knowledge begins to take form as a potential entrepreneurial resource.

Knowledge acquisition in entrepreneurship is a dynamic and repeated process in which information is not only obtained but also operationalised, processed, and transformed into actionable resources that enhance firm capabilities (Alonso *et al*., 2019). From a knowledge-based perspective, knowledge constitutes the most strategically significant resource, as it underpins innovation, adaptability, and sustained competitive advantage (Grant, 1996; Yli-Renko, Autio, &

Sapienza, 2001). In entrepreneurial contexts, the acquisition of entrepreneurial knowledge often begins with observation and interaction—whether through direct engagement with customers, peers, or intermediaries—providing insights into market needs, operational challenges, and emerging opportunities (Yli-Renko, Autio, & Sapienza, 2001). These interactions enable the entrepreneur to capture both explicit knowledge (codified in processes, tools, or manuals) and tacit knowledge (embedded in experience, intuition, and contextual understanding), both of which are crucial for competitive positioning under the Resource-Based View (RBV) (Barney, 1991; Yli-Renko, Autio, & Sapienza, 2001).

The process of knowledge acquisition is closely aligned with the entrepreneurial learning approaches (Essel *et al*., 2020). Experiential learning allows entrepreneurs to gain knowledge through direct participation in real-world tasks—testing ideas, refining products, and managing operations—which facilitates iterative cycles of reflection and adaptation (Alonso *et al*., 2019; Essel *et al*., 2020). Social learning further supports knowledge development through peer exchanges, mentoring, and network participation, enabling the transfer of embedded expertise across shared contexts (Yli-Renko *et al*., 2001; Schou, Bucher, Waldkirch, 2022). Vicarious learning complements this by allowing entrepreneurs to learn indirectly from the successes and failures of others, whether via observation of role models, competitor analysis, or case studies (Shen *et al*., 2021). Self-regulated learning, meanwhile, empowers entrepreneurs to identify knowledge gaps, set learning goals, and pursue independent study or experimentation, fostering autonomy and adaptability in dynamic markets (Tseng, 2013; Shen *et al*., 2021).

The internalisation of entrepreneurial knowledge is a critical process by which acquired knowledge is absorbed, reflected upon, and embedded into the entrepreneur's cognitive frameworks before it can become a strategic resource (Alonso *et al*., 2019). From the perspective of Learning Theory, this stage reflects the constructivist principle that knowledge is not passively received but actively reconstructed through reflection, contemplation, and interaction with prior experiences (Nogueira, 2019; Efgivia *et al*., 2021). In entrepreneurial contexts, internalisation requires entrepreneurs to interpret new knowledge in relation to their lived realities, allowing them to transform fragmented inputs from social networks, training, or observation into coherent and personally meaningful insights (Alonso *et al.,* 2019). Within the Resource-Based View (RBV), internalisation is essential

because it is the mechanism through which knowledge begins to acquire VRIN attributes—becoming valuable, rare, inimitable, and non-substitutable (Grant, 1996; Wang *et al.,* 2020). Unlike mere acquisition, which involves exposure to new information, internalisation involves a deeper cognitive process where entrepreneurs selectively retain, reframe, and embed knowledge into their mental models, thus shaping their future capacity to act (Nogueira, 2019). Furthermore, social capital accelerates internalisation by providing not only access to knowledge but also interpretive contexts through trust-based relationships that guide meaning-making (Yli-Renko, Autio & Sapienza, 2001). Yet, studies caution that the process is not uniform: while some entrepreneurs succeed in embedding knowledge through reflective learning, others may fail to bridge the gap between acquisition and internalisation, leaving resources underdeveloped (Wang, Liu & Liu, 2019). Taken together, internalisation emerges as the pivotal link between learning processes and RBV's conceptualisation of knowledge as a strategic resource, highlighting that the true value of entrepreneurial knowledge lies not in its acquisition alone but in its reconstruction through reflection, context-specific interpretation, and integration into the entrepreneur's evolving knowledge base.

In summary, the acquisition of entrepreneurial knowledge is deeply embedded in learning processes that span experiential, social, vicarious, and self-regulated approaches (Shen *et al*., 2021). Under the RBV lens, these knowledge resources, once internalised and integrated, become strategic assets that differentiate entrepreneurs in competitive markets (Miralles, Giones & Riverola, 2016). From the Learning Theory perspective, particularly constructivism, this process reflects an active, contextually situated construction of meaning, wherein entrepreneurs continuously adapt, refine, and expand their knowledge base in response to evolving challenges and opportunities (Efgivia *et al*., 2021).

**Section Summary**

This section has established the conceptual and theoretical underpinnings of this thesis by defining and critically examining Entrepreneurial Learning, Entrepreneurial Knowledge, Entrepreneurial Knowledge Resources, and the VRIN framework. These discussions, framed through the Resource-Based View (RBV) and learning theory, emphasised that EKRs emerge as strategic

assets when embedded within experiential, social, vicarious, and self-regulated learning approaches (Wang, Lee, and Park, 2020). Such a framing not only highlights the multidimensionality of entrepreneurial knowledge but also underscores the active, contextually situated processes through which it is acquired and internalised (Kaur and Chawla, 2024). Together, these sections serve as a necessary foundation for understanding how knowledge functions as both a resource and a capability in rural entrepreneurship.

Building on this theoretical groundwork, the next section turns to the MENA region, with a particular focus on rural Arab women entrepreneurs. It explores how the dynamics of EL and EK manifest in environments characterised by socio-cultural constraints, institutional gaps, and limited infrastructure. By situating these concepts in the MENA context, the section provides a critical bridge between theory and practice, highlighting both the opportunities and challenges that shape women's access to entrepreneurial knowledge.

## 2.4. Entrepreneurial Knowledge Acquisition and Internalisation among Rural Women Entrepreneurs in MENA

Building on this theoretical foundation (see Section 2.3), this section examines how entrepreneurial knowledge is acquired and internalised among rural women entrepreneurs in the MENA region. It investigates the dominant entrepreneurial learning approaches—experiential, social, vicarious, and self-regulated—that women rely upon in resource-constrained and institutionally fragile environments. By focusing on the "know-what" dimension of Rae's (2006) framework, the section analyses how women entrepreneurs acquire entrepreneurial knowledge, the processes through which they internalise this entrepreneurial knowledge, and the barriers they encounter in doing so. Linking Learning Theory and the RBV, the discussion highlights how fragmented entrepreneurial knowledge inputs are transformed into meaningful, context-specific resources through reflection and interpretation, while also showing the challenges that constrain women's opportunities for entrepreneurial knowledge acquisition. This critical engagement establishes a deeper understanding of the mechanisms by which rural Arab women acquire and internalise entrepreneurial knowledge.

### 2.4.1. Introduction to MENA Context

The Middle East and North Africa (MENA) region encompasses a diverse group of countries, including Algeria, Bahrain, Egypt, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, Palestine, Qatar, Saudi Arabia, Sudan, Syria, Tunisia, the United Arab Emirates, and Yemen (Faghih & Zali, 2018). Collectively, these nations face unique economic and social challenges, such as high unemployment rates and a burgeoning youth population (UNESCO, 2010; Faghih & Zali, 2020). In response, there has been a concerted effort across the region (collectively and independently) to promote entrepreneurship as a catalyst for economic development and job creation (Faghih & Zali, 2020). Within this broader regional emphasis on entrepreneurship as a driver of development, the concept of productive families has emerged as a distinctive socio-economic strategy, specifically targeting households—and particularly women—to translate domestic skills into sustainable entrepreneurial activities (Aftan, 2023).

The concept of productive families in the MENA region has emerged as a critical socio-economic strategy aimed at empowering households, particularly women, who benefit from the social security system to generate sustainable income through small-scale entrepreneurial activities (Aftan, 2023). This concept is widely used across the MENA region such as Saudi Arabia, Egypt, Jordan, Oman, and Yemen (Al-Husseini, 2003; Al-Qassas, 2021; Aftan, 2023). These initiatives are designed not only to reduce poverty but also to strengthen family cohesion, promote women's participation in the economy, and contribute to local development (Ragab & Al-Husseini, 2003). Productive family programmes are often state-supported or community-driven, encouraging families to engage in income-generating activities such as handicrafts, food processing, tailoring, and agricultural production, thereby transforming domestic skills into economic opportunities (Al-Khamsi & Saleh, 2009). For example, in Egypt, productive family projects have been implemented since the early 2000s to provide women with opportunities for home-based production in areas such as handicrafts, food processing, and textiles, contributing both to family income and community development (Al-Husseini, 2003). Similarly, in Saudi Arabia, productive family programmes have been institutionalised to encourage women's participation in the economy by formalising home-based businesses and integrating them into national development strategies (Al-Khamshi & Saleh, 2009). Research also shows that the concept extends to Jordan and Gulf states, where governmental and non-governmental organisations support these families through financial aid, training, and marketing platforms (Al-Qassas, 2021; Aftan, 2023). Programmes vary widely, ranging from electronic training to enhance technical skills, such as embroidery using recycled fabrics (Nour El-Din, 2016), to the development of temporary exhibition halls and innovative marketing channels that allow women to showcase their products (Awad and Al-Omari, 2013). While these initiatives are designed to improve income generation and achieve sustainable development, critical scholarship highlights persistent challenges, including inadequate access to capital, lack of institutional support, and limited scalability (Al-Qassas, 2021). Therefore, while productive family programmes across the MENA region—particularly in Egypt, Saudi Arabia, and the Gulf—have created valuable pathways for women's economic participation, they require deeper institutional integration, capacity building, and market access strategies to ensure long-term impact (Al-Husseini, 2003; Al-Qassas, 2021).

Studies show that such initiatives play a dual role: they enhance the economic productivity of families while also addressing broader social objectives such as women's empowerment and the preservation of cultural heritage (Awad & Al-Omari, 2013; Nour El-Din, 2016). Moreover, the success of these programmes often depends on providing supportive infrastructures, including access to training, marketing platforms, and innovative exhibition spaces that allow families to showcase and sell their products more effectively (Awad & Al-Omari, 2013). Despite their promise, however, productive family programmes face challenges related to limited institutional support, inadequate funding, and the difficulty of scaling informal activities into sustainable business ventures (Al-Husseini, 2003; Aftan, 2023).

This section examines the availability of entrepreneurial learning approaches designed for women entrepreneurs in the MENA region, with a particular focus on rural areas. It highlights key initiatives and entrepreneurial learning approaches, including experiential, social, vicarious, and social learning, tailored to support women's entrepreneurial development. The internalisation of entrepreneurial knowledge. Additionally, the section critically analyses the challenges that rural women entrepreneurs encounter, such as limited access to entrepreneurial knowledge, socio-cultural barriers, and infrastructural constraints.

### 2.4.2. Rural Women Entrepreneurs in The MENA Region

Building on the discussion of productive family programmes in the MENA region, the next section turns specifically to rural women entrepreneurs. It examines their status across the region, with particular attention to the service sectors where they are most active.

Women entrepreneurs in the Middle East and North Africa (MENA) region have been increasingly contributing to economic growth, job creation, and social innovation (Hattab, 2012; Hashim, 2023). However, women's participation in entrepreneurship is notably lower than the global rate, with contributions not exceeding 13% across various Arab nations (GEM, 2025). Despite historical underrepresentation, recent trends indicate a rise in female entrepreneurial activity, particularly in countries like Saudi Arabia, Jordan, Bahrain, Lebanon, and the United Arab Emirates (UAE) (Ahmad, 2011, 2001a; Al-Dajani *et al*., 2019). There has been a steady rise in female business

ownership, driven by policy reforms, access to technology, and shifting cultural perceptions (Al-Wugayan & Alshimmiri, 2010; Bastian & Zali, 2016; GEM, 2025). The proportion of businesses owned by women in Arab countries varies significantly, from 14.8% in Saudi Arabia to a mere 1.5% in Egypt, reflecting diverse levels of female entrepreneurial engagement across the region (GEM, 2020; GEM, 2025). In countries like Saudi Arabia, the UAE, and Qatar, women-led businesses are gaining visibility, reflecting a broader trend of economic participation (Hashim, 2023). Similarly, in Jordan, women entrepreneurs have increasingly established home-based businesses as a means of economic empowerment (Al-Dajani & Marlow, 2010; Alakaleek, 2019). These enterprises, which range from handicrafts to small-scale agricultural ventures, provide women with financial independence while allowing them to balance domestic responsibilities (GEM, 2020). Al-Dajani and Carter (2013) further argue that women's home-based enterprises not only contribute to economic development but also foster social change, as they create employment opportunities and promote skills development within local communities.

Most female entrepreneurs are educated, within the age bracket of 25 to 44, typically married, and reside in urban settings (Al-Dajani & Marlow, 2010; Tlaiss, 2015; GEM, 2020). For instance, a significant 91% of women entrepreneurs in Jordan possess the highest level of educational background, while the highest rates of marital status and job creation are recorded among Tunisian female entrepreneurs (Alakaleek, 2019; Yousef, 2023). They are often engaged in consumer-oriented businesses and small ventures, with a minimal percentage of their clientele based outside their home countries (Hattab, 2012; GEM, 2025). Women entrepreneurs in the MENA region predominantly engage in activities within the service sector, retail trading, and non-durable manufacturing sectors that are vital to the region's economic fabric (Kargwell, 2015). According to Welsh *et al*. (2014), Saudi women entrepreneurs have emerged as a growing economic segment, with their businesses spanning various industries, including retail, education, healthcare, and e-commerce (Tlaiss, 2015; Abou-Moghli, 2019). These entrepreneurs are often referred to as 'women of small business,' with many concentrating on traditional activities such as dressmaking and tailoring (Kargwell, 2015). Modern sectors, including hairdressing, beauty salons, interior decoration, and painting, also have significant engagement from Emirati women, marking a shift towards contemporary business activities (Kargwell, 2015).

Similarly, rural women entrepreneurs in the Middle East and North Africa (MENA) region are increasingly recognised for their significant contributions to local economies and community development (Elkafrawi & Refai, 2022). Engaging predominantly in sectors such as agriculture, handicrafts, and small-scale trade, these women leverage traditional skills and local resources to create sustainable businesses (Saadi & Movahedi, 2014; Bouichou *et al*., 2021). In Tunisia, for instance, rural women's involvement in entrepreneurial activities has been instrumental in enhancing their economic status and fostering community resilience (Maayoufi *et al*., 2020). In Egypt, rural women have been instrumental in advancing sustainable agriculture and rural development (Mohamed & Dessouki, 2005). Shalaby *et al*. (2011) and Mohamed & Dessouki (2005) highlight that these women engage in activities such as crop cultivation, livestock rearing, and agro-processing, which are essential for food security and economic stability in rural communities. Moreover, Elmenofi *et al*. (2014) emphasise that rural women in Egypt play a critical role in implementing and disseminating sustainable agricultural practices, thereby contributing to environmental conservation and the promotion of eco-friendly technologies. In Iran, the entrepreneurial potential of rural women has been recognised as a catalyst for economic empowerment and poverty alleviation (Tabatabaei & Jafari, 2013; Saadi & Movahedi, 2014). Hosseini and McElwee (2011) discuss how rural women in Northern Iran have ventured into diverse entrepreneurial activities, including handicrafts, food processing, and small-scale retail. These enterprises not only provide income for the women and their families but also stimulate local economies by creating employment opportunities and fostering community development (Saadi & Movahedi, 2014). Morocco presents another compelling case where rural women are actively engaged in entrepreneurial ventures, particularly within agricultural cooperatives (Bouichou *et al*., 2021). Bouichou *et al*. (2021) explore the entrepreneurial intentions among rural youth in Moroccan agricultural cooperatives, highlighting that women, alongside men, are increasingly participating in value-added activities such as processing and marketing agricultural products. This participation not only improves their economic prospects but also promotes sustainable agricultural practices and food security in rural areas (Mohamed & Dessouki, 2005; Elkafrawi & Refai, 2022).

Overall, rural women entrepreneurs in the MENA region operate across various sectors, playing a pivotal role in the socio-economic development of their communities (Tabatabaei & Jafari, 2013;

Elkafrawi & Refai, 2022). Their entrepreneurial endeavors not only enhance their personal livelihoods but also contribute to broader economic growth and social transformation in rural areas (Saadi & Movahedi, 2014). The following section will explore the specific entrepreneurial learning approaches that rural women entrepreneurs in the MENA region rely on to operate their businesses, their learning process in internalising entrepreneurial knowledge, and the challenges in acquiring entrepreneurial knowledge.

### 2.4.3. Entrepreneurial Learning Approaches and Rural Women in MENA

Having outlined the status of rural women entrepreneurs in the MENA region, this section focuses on the entrepreneurial learning approaches they employ to acquire entrepreneurial knowledge. It critically examines how experiential, social, vicarious, and self-regulated learning function as approaches for entrepreneurial knowledge acquisition and considers how these approaches are shaped by rural constraints, cultural contexts, and institutional gaps. In doing so, this section links the broader discussion of women's entrepreneurship in MENA to the central concern of this study: how rural women access and acquire entrepreneurial knowledge.

Entrepreneurial learning, particularly experiential learning, in the Middle East and North Africa (MENA) region has gained significant attention over the past decade (Badran, Baydoun, & Hillman, 2020). It has gained momentum as a pivotal tool for economic development and empowerment, particularly among women (Lichy, Farquhar, & Kachour, 2021; Chaker & Zouaoui, 2023). The entrepreneurial learning approaches _ experiential, social, vicarious, and self-regulated learning_ aim to help established entrepreneurs acquire entrepreneurial knowledge and utilise entrepreneurial knowledge resources (Alonso *et al*., 2019). Initiatives (across the region and within countries) have been launched to provide specialised entrepreneurial initiatives aimed at supporting entrepreneurial development and growth among entrepreneurs, particularly among Arab women (See Appendix A, Table 15) (Faghih & Zali, 2018; Alakaleek, 2019).

Despite heightened attention towards women entrepreneurs, significant gaps remain in their access to entrepreneurial learning, particularly among rural female entrepreneurs (Ameen & Willis, 2016; Zin & Ibrahim, 2020). Women entrepreneurs in the MENA region continue to face significant

challenges, including limited access to specialised entrepreneurial initiatives and resources (Ameen & Willis, 2016; Badran, Baydoun, & Hillman, 2020). This disparity is more pronounced among rural women, who often encounter additional barriers such as geographical isolation and socio-cultural constraints (Maayoufi, Farkas, Bruder, 2020). This section aims to shed light on Arab women entrepreneurs' accessibility to entrepreneurial learning outside higher education settings by discussing access to EK. This section is focused on entrepreneurial learning approaches that are offered to Arab women entrepreneurs in both urban and rural areas.

#### *2.4.3.1. Experiential Learning*

Experiential learning, defined as the process of acquiring knowledge through direct experience and reflection, is pivotal for established entrepreneurs aiming to navigate complex and dynamic markets (Cope, 2005). Experiential Learning involves direct engagement in activities such as attending formal short courses, lectures, workshops, and specific entrepreneurial programmes designed to impart practical business skills (Middleton *et al*., 2020). In the Middle East and North Africa (MENA) region, several initiatives exemplify this approach that target established women entrepreneurs across the region, offering immersive programmes that blend theoretical knowledge with practical application.

*Entrepreneurial Education and Training Programmes:*

Various institutions in different countries (e.g., Qatar, Egypt, Saudi Arabia, and Palestine) offer programmes aimed at bolstering entrepreneurial and business management skills, reflecting a national push towards a knowledge-based economy (Gangi, 2023). For instance, the Fit4Future Business Women programme targets Egyptian women entrepreneurs to provide them with tailored entrepreneurial knowledge (Business Women, 2024), and the Saudi Kingdom's "Intilakati" programme offers a 10-day training course for women entrepreneurs aiming to grow their businesses (Azim & Hariri, 2018). Additionally, the Empowering Female Entrepreneurs Programme in Saudi Arabia. This programme targets female entrepreneurs and startups operated by the SME Authority "Monshaat" (Monshaat, 2025). It provides the participants with the necessary knowledge to run a business through self-paced and interactive training programmes

(Monshaat, 2025). Similarly, the Babson Global Center for Entrepreneurial Leadership (BGCEL), located at the Prince Mohammad Bin Salman College in Saudi Arabia, offers programmes focused on sustainable leadership and ecosystem development (BGCEL, 2025). BGCEL provides experiential learning opportunities that equip entrepreneurs with the skills necessary to launch and expand business ventures, fostering an entrepreneurial spirit infused with innovative ideas (BGCEL, 2025). In the United Arab Emirates, Tamakkan offers seminars and workshops covering topics such as business planning, marketing, and innovation (Tamakkan, 2025). These sessions provide established entrepreneurs with platforms to engage in experiential learning, enabling them to apply new strategies and insights directly to their enterprises (Tamakkan, 2025). The RiseUp Summit in Cairo, Egypt, is an annual event that convenes entrepreneurs, investors, and innovators (RiseUp Summit, 2025). Through interactive workshops, panel discussions, and networking sessions, the RiseUp Summit facilitates experiential learning by exposing established entrepreneurs to diverse perspectives and emerging trends within the regional and global markets (RiseUp Summit, 2025). Furthermore, Gaza Sky Geeks, the first tech hub and startup accelerator in Gaza, Palestine, offers training programmes, mentorship, and co-working spaces (Gaza Sky Geeks, 2025). For established tech entrepreneurs, it provides an environment conducive to experiential learning, fostering collaboration and innovation despite challenging circumstances (Gaza Sky Geeks, 2025).

Furthermore, there are several programmes that are organised across the MENA region and target established entrepreneurs. The Village Capital's MENA Ecosystem Builders Programme is one such initiative, supporting locally-led Entrepreneur Support Organisations (ESOs) across Egypt, Jordan, Lebanon, Morocco, Palestine, and Tunisia. This programme enhances the strategies, sustainability, and impact of ESOs, enabling them to better serve local entrepreneurs through tailored experiential learning opportunities (Village Capital, 2025). INJAZ Al-Arab, a non-profit organisation operating across 13 MENA countries, delivers education and training in workforce readiness, financial literacy, and entrepreneurship (INJAZ, 2025). By engaging established entrepreneurs as mentors and facilitators, INJAZ Al-Arab creates experiential learning environments where seasoned business leaders can refine their skills while contributing to the development of emerging entrepreneurs (INJAZ, 2025). Finally, Silatech is a social development organisation that promotes youth employment and entrepreneurship across the MENA region

(Silatech, 2025). While its primary focus is on empowering young job seekers, established entrepreneurs can also benefit from its services through access to financial support, mentorship, and business development programmes. Silatech partners with financial institutions to provide microfinance solutions, enabling experienced business owners to expand their enterprises. Additionally, its networking and capacity-building initiatives offer valuable opportunities for entrepreneurs to refine their skills, connect with industry leaders, and contribute to sustainable economic growth (Silatech, 2025).

Rural women entrepreneurs in the Middle East and North Africa (MENA) region utilise an experiential learning approach to acquire the entrepreneurial knowledge and practical skills necessary for establishing, managing, and expanding their businesses (Zin & Ibrahim, 2020). In rural Tunisia, women participating in the Entrepreneurship for Participation and Inclusion of Vulnerable Youth (EPIVYT) programme gain hands-on training that allows them to apply theoretical concepts in real-world scenarios, refine decision-making, and strengthen operational competencies (Toumi, Ghalleb, & Akimowicz, 2024). Similar experiential orientations are found in regional initiatives such as the CEWAS programme, which supports entrepreneurs across the water, sanitation, and resource management sectors through practical coaching, mentorship, and applied innovation labs that directly engage participants in problem-solving within local markets (CEWAS, 2025). At the American University of Beirut, the Rural Empowerment and Education Foundation (REEF) and the ISNAD project specialise in strengthening rural livelihoods by providing technical agricultural training, business development support, and field-based experiential learning tailored to rural households, thereby enabling women to integrate new techniques into production and market activities (REEF, 2025; ISNAD, 2025). Likewise, the Women Economic Participation (WEP) programme offers applied training and community-based capacity-building activities aimed at enhancing women's skills in enterprise development, cooperative management, and value-chain integration, placing experiential learning at the centre of empowerment (WEP, 2025). Together, these programmes emphasise practical skill development in financial management, production techniques, market access, and customer relations, enabling women to translate theoretical knowledge into applied business strategies (Danish & Smith, 2011; Toumi *et al.,* 2024). However, despite the promise these initiatives demonstrate, there remains a notable scarcity of entrepreneurship programmes specifically

designed for Arab women entrepreneurs in rural MENA, with existing interventions being limited in scale, geographically uneven, and insufficiently embedded within national development frameworks (Zin & Ibrahim, 2020; Toumi *et al.,* 2024). This gap underscores an ongoing structural challenge: while experiential learning is recognised as essential for entrepreneurial capability-building, access to such programmes remains inconsistent, reinforcing disparities in knowledge acquisition across rural communities.

#### *2.4.3.2. Social Learning*

Social learning, defined as the process of acquiring entrepreneurial knowledge through socialising, participation, and interaction within a community, plays a pivotal role in the entrepreneurial development of established entrepreneurs (Pittz, White, & Zoller, 2021). Social Learning involves learning through social interactions within entrepreneurship clubs, networking events, mentorship programmes, and business competitions (Middleton *et al*., 2020). It can be obtained through social networks and Community of Practice (CoP) (Wenger, 2000; Pittz *et al*., 2021). Communities of Practice are groups of individuals who share a concern or passion for something they do and learn how to do it better through regular interaction (Wenger, 2000). These communities provide a structured environment where entrepreneurs can engage in peer-to-peer learning, share best practices, and collaboratively develop solutions to common challenges (Faraj *et al*., 2016).
In the Middle East and North Africa (MENA) region, social learning platforms, including social networks and Communities of Practice (CoPs), have become instrumental in fostering collaboration, innovation, and knowledge sharing among entrepreneurs (Nziku, Mugione, and Salamzadeh, 2024). In the MENA region, several initiatives exemplify the application of social learning (i.e., social networks and CoPs) among established entrepreneurs.

*Social Networks and Community of Practices (CoPs):*

The following section examines how social networks and Communities of Practice (CoPs) function as critical channels through which women entrepreneurs in the MENA region acquire entrepreneurial knowledge, highlighting both formal initiatives and informal community-based exchanges that underpin social learning.

Women entrepreneurs often rely on social networks (i.e., professional and personal networks) to acquire the entrepreneurial knowledge necessary for running their businesses (Nziku, Mugione, and Salamzadeh, 2024). Professional networks consist of business relationships, industry connections, and institutional linkages that facilitate access to financial resources, market opportunities, and strategic partnerships (Greve & Salaff, 2003; Stuart & Sorenson, 2004). In contrast, personal networks include family, friends, and social ties that provide emotional support, trust-based collaboration, and informal knowledge exchange (Hoanga & Antoncic, 2003; Lekhanya, 2013).

Arab women entrepreneurs have used several initiatives and professional networks to run their businesses (Azim and Hariri, 2018; Nziku, Mugione, and Salamzadeh, 2024). For example, the Khadijah bint Khuwailid Businesswomen's Center in Saudi Arabia helps women connect with other entrepreneurs and access essential training (Azim and Hariri, 2018). Additionally, networks like Womena, WAIN, and the Womenpreneur Digital Hub offer a professional network platform providing free access to entrepreneurial skills,workshops and connections with investors across the MENA region (Ismail *et al*., 2018; Womenpreneur, 2024). Additionally, Arab Business Leaders (ABL) was founded in 2011 (ABL, 2025). ABL is an independent non-profit organisation that connects entrepreneurs across Africa, Asia, Europe, and the Middle East. Through organising events and initiatives, ABL encourages international collaboration and supports business ventures in the MENA region, fostering a community where established entrepreneurs can exchange knowledge and explore new opportunities (ABL, 2025). Moreover, Gaza Sky Geeks was established as the first tech hub and startup accelerator in Gaza, Palestine, Gaza Sky Geeks offers training programmes, startup accelerators, and co-working spaces (Gaza Sky Geeks, 2025). It focuses on empowering young talents and fostering a tech community in the region, creating an environment where entrepreneurs can collaborate, share resources, and collectively overcome the unique challenges of operating in a constrained setting (Gaza Sky Geeks, 2025). Finally, Tamakkan is based in Abu Dhabi, UAE. Tamakkan provides guidance, seminars, and networking opportunities to small and medium-sized enterprises (SMEs) (Tamakkan, 2025). By offering a platform for entrepreneurs to access information, promote innovation, and share best practices, Tamakkan cultivates a professional network that supports continuous learning and business growth (Tamakkan, 2025).

Wenger's (2000, 2011) conceptualisation of Communities of Practice (CoPs)—defined by the triad of domain, community, and practice (See Section 2.3.6.2)—provides a useful lens for analysing emerging entrepreneurial knowledge-sharing platforms in the MENA region. There is one initiative that targets established entrepreneurs and is considered an example of Community of Practices (CoPs), which is Taghreedat. Taghreedat is the largest Arabic crowdsourcing initiative in the MENA region (Taghreedat, 2025). Taghreedat is an online community that comprises over 9,000 Arab translators, editors, and writers. It aims to enhance the quality and quantity of Arabic digital content through collaborative projects, providing a platform for entrepreneurs to contribute to and benefit from a rich repository of localised knowledge (Taghreedat, 2025). Taghreedat exemplifies this structure: its domain is the enhancement of Arabic digital content; its community consists of more than 9,000 translators, editors, writers, and digital professionals; and its practice is reflected in sustained collaborative activities such as co-editing, problem-solving, and knowledge mapping, all of which mirror the 11 CoP developmental activities identified by Wenger (2000) and later discussed by Hew and Hara (2006). Through shared tasks, documentation projects, and collective deliberation on content quality, Taghreedat functions as a system-centric CoP where entrepreneurs gain exposure to peer knowledge, digital publishing norms, and region-specific market dynamics (Taghreedat, 2025). Similarly, WhatsApp groups used by women entrepreneurs in Morocco, the UAE, and wider MENA contexts align closely with Wenger's CoP attributes. Their domain centres on managing and growing micro-businesses; their community is formed through repeated peer interactions grounded in mutual support; and their practice emerges through everyday exchanges such as troubleshooting, seeking experiential insights, reusing shared resources, coordinating sales strategies, modelling best practices, and collectively reflecting on business challenges (Jose, 2018; Aderdor, 2022; Isman & El Mrassni, 2024). These groups also illustrate Wenger's (2011) observation that CoPs may arise organically through self-organisation—responding to the practical needs of women in constrained rural or migrant settings—or be shaped by external facilitators who aim to strengthen knowledge flows. In both Taghreedat and WhatsApp-based CoPs, collaborative learning occurs iteratively as members participate, observe, and adapt, thereby creating context-specific competencies that enhance entrepreneurial knowledge and confidence. These digital CoPs thus operationalise the theoretical constructs of domain, community, and practice, demonstrating how informal, self-organised

spaces can become powerful mechanisms for entrepreneurial learning in resource-limited MENA settings.

While there is a lack of social learning (i.e., social networks and CoPs) that target rural women entrepreneurs in the MENA region, they use personal networks (Wasim *et al*., 2024). Personal network, often referred to as Local Knowledge, this type of information is sourced from community libraries, neighbours, family, and friends (Greve & Salaff, 2003). Many rural female entrepreneurs rely on their immediate circle for business advice due to the lack of formal and online sources (Lourenço *et al*., 2014). For instance, women entrepreneurs in rural Palestine rely on generational knowledge to operate their farming businesses (Morkus-Makhoul, 2024). Additionally, broader regional initiatives such as the CEWAS Programme, which supports entrepreneurship in sustainable water and sanitation sectors, and the Women's Empowerment Program (WEP) at the American University of Beirut, offer social networking events among female micro-entrepreneurs, however, their reach remains limited in rural contexts where infrastructural, geographical, and informational barriers persist (CEWAS, 2025; WEP, 2025). As a result, rural women who lack access to these institutional programmes continue to substitute formal social learning with local, community-embedded knowledge networks that are uneven in depth and scope (Lourenço *et al*., 2014).

Rodela's (2012) tripartite framework of social learning—individual-centric, network-centric, and system-centric—offers a useful lens to evaluate recent MENA entrepreneurial initiatives (See Section 2.3.6.2.). Programmes such as the WeConnect Mentorship Program by Womenpreneur align with the individual-centric perspective, as they target women's personal skill development and self-efficacy through one-on-one mentoring (Womenpreneur, 2025). Initiatives like Arab Business Leaders and Tamakkan fit within the network-centric dimension, as they build collaborative ecosystems where entrepreneurs interact, share experiences, and co-create knowledge across professional communities (ABL, 2025; Tamakkan, 2025). Conversely, initiatives such as Gaza Sky Geeks and Taghreedat exemplify the system-centric orientation, as they aim to transform structural conditions by fostering regional digital infrastructure, technological innovation, and linguistic inclusivity in knowledge economies (Gaza Sky Geeks, 2025; Taghreedat, 2025). Even informal platforms, such as WhatsApp communities in Morocco,

illustrate how everyday digital exchanges can bridge resource gaps, thereby spanning across the network and system levels (Isman & El Mrassni, 2024). Collectively, these initiatives demonstrate how entrepreneurial learning in MENA is not confined to individual capacity-building but extends to broader structural and systemic transformations, reflecting the multidimensionality of social learning within resource-constrained contexts (Rodela, 2012)

#### *2.4.3.3. Vicarious Learning*

Vicarious learning, or learning through observing others (Mansoori, 2017), is exemplified by the Tamakkan programme and WeConnect Mentorship Programme (Womenpreneur, 2024; Tamakkan, 2025). This initiative, a collaboration between Womenpreneur and SANAD's Entrepreneurship Academy, fosters knowledge exchange between advanced-stage founders from sub-Saharan Africa and early-stage female founders in the MENA region (Womenpreneur, 2024). Through mentorship, established entrepreneurs share insights on securing funding, overcoming regulatory challenges, and scaling operations (Womenpreneur, 2024). Additionally, in the MENA context, vicarious learning can take the form of role models and observing others' business strategies (Haddad, Esposito, and Tse, 2016). However, there is a lack in the literature that discusses vicarious learning that targets established entrepreneurs, particularly women entrepreneurs, in rural MENA.

#### *2.4.3.4. Self-Regulated Learning*

Self-regulated learning is a process that unfolds beyond the confines of conventional educational frameworks, propelled by the learners' own motivations to seek out knowledge (Middleton *et al*., 2020; Preedy *et al*., 2020). This approach empowers individuals to dictate their own learning trajectories, aligning their educational activities with their personal objectives (Sardana and Scott-Kemmis, 2011). It typically involves direct access to information through personal experiences and leveraging digital tools like online platforms, or tapping into personal connections (Zimmerman and Schunk, 2011; Dent & Koenka, 2016).

*Social Media*

Social media refers to digital platforms, websites, and applications accessible through devices such as mobile phones, laptops, and tablets, which enable users to create, share, and exchange content in real time (Totala, 2020). These platforms—ranging from Facebook, WhatsApp, LinkedIn, and Instagram to YouTube and Pinterest—provide spaces for virtual, social, and professional interactions, connecting individuals, communities, and organisations across geographical boundaries (Malin, 2014). Beyond personal communication, social media serves diverse purposes including business networking, marketing, advertising, banking, knowledge acquisition, and entertainment, thereby blurring the boundaries between social and commercial domains (Malin, 2014; Totala, 2020). While most platforms are free, indirect costs such as data usage or subscription fees apply, making accessibility dependent on digital infrastructure (Malin, 2014). Critically, social media fosters immediacy and interactivity, enabling users to disseminate content globally within seconds, thus reshaping modes of communication and creating unprecedented opportunities for both personal and entrepreneurial engagement (Totala, 2020).

Previous research has increasingly focused on women entrepreneurs, particularly within the context of the Arab world, where significant challenges impede their business success (El-Hamidi, 2011; Hattab, 2012; Azmat, 2013). Due to cultural challenges, Arab women entrepreneurs incorporate widely accessible technologies, such as mobile phones to support their business ventures (Rhema and Sztendur, 2013). Therefore, women entrepreneurs engage in self-regulated learning through social media, utilising platforms (e.g., Facebook, Snapchat, and WhatsApp) to run their businesses and acquire entrepreneurial knowledge and business-related information such as financial management, human resources, and supply chain management (Ameen & Willis, 2016; Alaraifi, 2020). That enables women to manage their businesses within the cultural boundaries such as limited access to educational resources and societal restrictions on their mobility and public engagement while also providing strategies for self-education and entrepreneurial skill development from home (Ameen & Willis, 2016). Mobile phones, the most prevalent technological tools in Arab countries, offer a robust platform for women to initiate, develop, and manage their ventures effectively (Rhema and Sztendur, 2013; Alaraifi, 2020; Lichy, Farquhar, & Kachour, 2021). They facilitate a range of mobile services, from participating in online short courses and marketing to mobile banking by enabling women to maintain continuous communication with suppliers and customers while adhering to cultural norms (Ameen & Willis,

2016). Such tools provide Arab women with the autonomy to conduct business within the constraints of their socio-cultural environments, reducing the need for physical mobility which is often restricted in many Arab countries (Ameen & Willis, 2016; Lichy, Farquhar, & Kachour, 2021).

Social media has emerged as a vital tool for entrepreneurial knowledge acquisition, particularly for rural women entrepreneurs in the MENA region who face structural and geographical barriers to formal training and institutional support (Ameen & Willis, 2016; Maayoufi, Farkas, & Bruder, 2020). Studies demonstrate that platforms such as Facebook, WhatsApp, and Instagram serve as accessible spaces for women to learn marketing strategies, build networks, and exchange entrepreneurial knowledge with peers and mentors (Abou-Moghli, 2019; Lichy, Farquhar, & Kachour, 2021). In rural Tunisia, for instance, women entrepreneurs increasingly rely on digital platforms to compensate for the absence of local training programmes, using online communities to strengthen their entrepreneurial intentions and attitudes (Maayoufi, Farkas, & Bruder, 2020; Maayoufi, 2023). Similarly, evidence from Saudi Arabia highlights that online social media usage not only facilitates entrepreneurial communication but also shapes women's business practices by allowing them to bypass restrictive cultural and logistical barriers (Abou-Moghli, 2019; Alaraifi, 2020; Bellaaj, 2023). These findings underscore how social media fosters both social and self-regulated learning, enabling rural women to access diverse knowledge resources and experiment with business practices in real time (Alaraifi, 2020; Maayoufi, 2023). Yet, while social media offers inclusive opportunities, reliance on it also reveals inequalities in digital literacy and connectivity, making its role both transformative and uneven across rural MENA contexts (Alaraifi, 2020).

While entrepreneurial learning approaches such as experiential, social, vicarious, and self-regulated learning provide rural women in the MENA region with entry points to acquire entrepreneurial knowledge, acquisition alone does not guarantee its effective application (Mann & MacLeod, 2015; Alonso *et al*., 2019). For knowledge to become an entrepreneurial resource, it must undergo through an internalisation process of reflection, absorption, and contextual adaptation, whereby new information is reconciled with prior experiences and embedded within the entrepreneur's cognitive and behavioural repertoire (Efgivia *et al.,* 2021). The next section,

therefore, examines how rural women entrepreneurs in the MENA region reflect upon and integrate acquired entrepreneurial knowledge into their entrepreneurial practices.

### 2.4.4. Internalisation of Entrepreneurial Knowledge

Having explored how rural women in the MENA region acquire entrepreneurial knowledge through various learning approaches, this section now turns to the process of internalisation, examining how knowledge is reflected upon, absorbed, and embedded into entrepreneurs' cognitive frameworks before it can serve as a foundation for further entrepreneurial action.

Arab women entrepreneurs in rural MENA contexts internalise entrepreneurial knowledge through a multi-layered process that aligns with both constructivist learning theory and the Resource-Based View (RBV) (Wang, Lee, & Park, 2020; Efgivia *et al*., 2021). According to Rae (2006), entrepreneurial learning incorporates "know-what," "know-who," and "know-how" (see Section 2.2.5), and rural women in MENA exemplify this by translating fragmented and context-specific learning opportunities into meaningful knowledge structures. For example, rural women in Lebanon and Tunisia frequently begin with know-what—gaining abstract entrepreneurial insights through social networks, digital platforms, or local development initiatives (Lichy, Farquhar, & Kachour, 2021; Toumi *et al*., 2024). These insights are then internalised through reflection and contextualisation, consistent with constructivist learning theory, which stresses that knowledge is actively constructed through contemplation, observation, and engagement with lived realities (Efgivia *et al*., 2021).

Know-who also plays a crucial role in this internalisation process, as women's networks—family members, community mentors, and increasingly online peers—act not only as knowledge sources but also as validators of entrepreneurial knowledge (See Section 3.3.) (Wang, Lee & Park, 2020). For instance, in Saudi Arabia, social media provides a space where women entrepreneurs can reflect upon and adapt advice or feedback received from their peers, embedding this information into their own business understanding (Alaraifi, 2020). Similarly, in Morocco, WhatsApp groups allow rural women to absorb collective feedback and adapt it to their own contexts, strengthening the internalisation process by situating abstract knowledge within familiar cultural and business environments (Isman & El Mrassni, 2024).

The transformation into know-how occurs as women gradually make sense of acquired knowledge by experimenting, testing, and reflecting on its relevance to their entrepreneurial contexts (Grant, 1996; Alonso *et al*., 2019). For example, tailoring or food production skills shared among peers are not adopted wholesale but are internalised through iterative practice and reflection, resulting in tacit knowledge that is deeply embedded in personal and cultural contexts (Lichy *et al.,* 2021). Constructivist learning theory explains this as the point at which external information is reconstructed through individual interpretation and integration into cognitive schemas (Efgivia *et al*., 2021).

In sum, rural Arab women entrepreneurs internalise entrepreneurial knowledge by moving between abstract conceptualisation and concrete experience, reflecting the essence of constructivist learning theory (Alonso *et al*., 2019). This process underscores the RBV perspective that knowledge becomes a potential strategic resource only once it has been absorbed and embedded into the entrepreneur's cognitive and relational frameworks, thereby laying the foundation for subsequent entrepreneurial decision-making and practice (Grant, 1996; Yli-Renko, Autio & Sapienza, 2001).

**Section Summary**

In conclusion, while current entrepreneurial learning approaches in the MENA region provide valuable platforms for growth and knowledge exchange, there is a dearth in the literature that discusses entrepreneurial learning approaches in rural MENA and expanding the focus to include established entrepreneurs (Faghih & Zali, 2020; Chaker & Zouaoui, 2023) and the process of acquiring and internalising the entrepreneurial knowledge. Therefore, this study aims to close this gap by exploring the entrepreneurial learning approaches used by rural women entrepreneurs and the process of acquiring and internalising entrepreneurial knowledge. This section discusses the entrepreneurial learning approaches used by women entrepreneurs in MENA, particularly rural Arab women, as well as internalising entrepreneurial knowledge. The following section explores the challenges Arab women entrepreneurs face in accessing entrepreneurial knowledge.

## 2.5. Challenges to Accessing Entrepreneurial Knowledge in Rural Women's Entrepreneurship

Having examined how rural women in the MENA region acquire and internalise entrepreneurial knowledge, this section turns to the challenges they face in accessing such knowledge, highlighting the socio-cultural, educational and informational constraints, and technological limitations that constrain their learning opportunities. This discussion is essential to contextualise the limitations within which entrepreneurial knowledge is constructed and to critically assess the extent to which these constraints shape rural women's entrepreneurial journey.

Rural women entrepreneurs in the Middle East and North Africa (MENA) region encounter significant challenges in acquiring entrepreneurial knowledge, which are critical for the successful initiation and management of their businesses (Toumi *et al*., 2024). This section addresses the challenges in accessing entrepreneurial knowledge among rural women entrepreneurs in the rural MENA region. These challenges can be categorised into socio-cultural barriers, educational and informational constraints, and technological limitations.

**Socio-Cultural Barriers**

Firstly, socio-cultural barriers play a pivotal role in hindering rural women's access to entrepreneurial learning and acquiring entrepreneurial knowledge (Shalaby *et al*., 2011; Maayoufi, Farkas, and Bruder, 2020). Deep-seated patriarchal norms (a norm reinforced by social and religious codes favouring gender segregation) and traditional gender roles often confine women to domestic responsibilities, limiting their participation in external educational opportunities (Al-Dajani and Carter, 2013; Tlaiss, 2015). These norms limit women's opportunities for networking and acquiring entrepreneurial knowledge and skills crucial for business sustainability (Calás *et al*., 2009; Hattab, 2012). In rural Tunisia, as in other Arab countries, for instance, societal expectations prioritise women's roles within the household, thereby restricting their engagement in entrepreneurial training programmes (Toumi *et al*., 2024). Similarly, in Egypt, cultural norms have been identified as significant impediments to women's entrepreneurial ambitions, as they often face resistance when attempting to step beyond conventional domestic roles (Elkafrawi & Refai, 2022). These societal constraints not only diminish women's confidence but also reduce their

visibility in the entrepreneurial realm, making it challenging to access necessary learning resources (Hattab, 2012). To overcome these barriers, many women entrepreneurs are increasingly turning to digital platforms such as Facebook, Instagram, Snapchat, and WhatsApp (Alaraifi, 2020). These tools allow them to manage their businesses effectively and discreetly, providing a means to navigate the restrictive societal structures (Alaraifi, 2020; Lichy, Farquhar, & Kachour, 2021).

**Educational and Informational Constraints**

Secondly, educational and informational constraints further exacerbate the difficulties faced by rural women entrepreneurs (Hattab, 2012; Wasim *et al*., 2024). Limited access to formal education in many rural areas results in a lack of foundational skills essential for business management, such as literacy and numeracy (Yusuf, 2015). In Iran, research indicates that rural women often have restricted access to educational resources, hindering their ability to acquire entrepreneurial knowledge (Habibi *et al.,* 2014). Moreover, the scarcity of tailored entrepreneurial training programmes in rural regions means that women have fewer opportunities to develop business acumen and ultimately, utilise the entrepreneurial knowledge resources (Wasim *et al*., 2024). In Egypt, Non-Governmental Organisations (NGOs) have attempted to bridge this gap by offering entrepreneurship programmes; however, these initiatives often struggle to reach a broader audience due to logistical challenges and limited awareness among potential beneficiaries (Youssef, 2023). The lack of accessible information about available training further isolates rural women from participating in entrepreneurial learning opportunities (Yusuf, 2015).

Furthermore, while professional networks can serve as a catalyst for business success, they are not a universal solution for all entrepreneurial challenges (Hafeez *et al*., 2018). Access to professional networks is often influenced by factors such as industry entry barriers, geographical location, and social capital (Hoang & Antoncic, 2003; Maayoufi, Farkas, and Bruder, 2020). Entrepreneurs operating in highly specialised or geographically isolated industries may struggle to establish meaningful professional connections, thereby limiting their ability to leverage network-based advantages (Elfring & Hulsink, 2007; Tabatabaei and Jafari, 2013). Additionally, research suggests that network benefits are not evenly distributed, as entrepreneurs from underrepresented groups often face structural challenges in accessing influential networks (Watson, 2007; Hafeez *et al*., 2018). To address these challenges, scholars recommend expanding rural social networks

beyond local boundaries through digital integration and cross-regional collaborations (Yusuf, 2015; Hafeez *et al.,* 2018). Digital platforms have been shown to bridge geographical divides by allowing rural entrepreneurs to access global knowledge networks, connect with distant mentors, and participate in online industry forums (Lee & Jones, 2008). Wasim *et al*. (2024) highlight that virtual communities of practice (VCoPs) can serve as an effective alternative for rural business owners seeking to diversify their knowledge sources. However, while digital solutions hold promise, there are concerns regarding digital literacy and infrastructure limitations in rural regions, which may hinder widespread adoption (Yusuf, 2015).

**Technological limitations**

Finally, technological limitations also significantly impede the acquisition of entrepreneurial knowledge among rural women (Wasim *et al*., 2024). The digital divide remains pronounced in many MENA countries, with rural areas often lacking reliable internet connectivity and technological infrastructure (Gangi, 2023). This disparity restricts women's ability to engage with online training programmes and access digital resources essential for modern entrepreneurial activities (Lichy, Farquhar, & Kachour, 2021). In Tunisia, rural women have expressed challenges in accessing digital platforms, which are increasingly used for entrepreneurial training and networking (Maayoufi, 2023). Furthermore, limited digital literacy among rural women means that even when technological tools are available, they may not be effectively utilised (Yusuf, 2015). This technological gap not only hampers the acquisition of entrepreneurial knowledge and new skills but also limits the expansion of existing businesses into broader markets (Hafeez *et al*., 2018).

In sum, rural women entrepreneurs in the MENA region face multidimensional challenges in accessing entrepreneurial knowledge, shaped by socio-cultural, educational, and technological barriers. Deep-rooted patriarchal norms and gendered expectations frequently confine women to domestic roles, restricting their participation in entrepreneurial learning and diminishing their visibility and confidence (Al-Dajani & Carter, 2013; Tlaiss, 2015; Toumi *et al*., 2024). Limited educational opportunities and the scarcity of tailored programmes exacerbate these difficulties, leaving many women without the foundational skills or information required to develop business knowledge (Habibi *et al*., 2014; Wasim *et al*., 2024). Access to professional networks is similarly

constrained by geography, industry barriers, and unequal distribution of social capital, leaving women reliant on digital platforms to build alternative connections (Hoang & Antoncic, 2003; Hafeez *et al*., 2018). Yet, technological limitations—ranging from poor internet infrastructure to low digital literacy—further restrict the effective use of these tools (Lichy, Farquhar & Kachour, 2021; Gangi, 2023). Collectively, these challenges reveal the structural constraints that shape, and often hinder, women's entrepreneurial learning in rural MENA contexts.

## 2.6. Conclusion

This chapter has critically examined how entrepreneurial knowledge is defined, acquired, and internalised, situating these processes within the theoretical perspectives of the Resource-Based View (RBV) and Learning Theory. It began by clarifying the conceptual foundations of entrepreneurial learning (EL), entrepreneurial knowledge (EK), entrepreneurial knowledge resources (EKRs), and VRIN framework, emphasising how RBV positions knowledge as a strategic, VRIN resource—valuable, rare, inimitable, and non-substitutable—that sustains competitive advantage (Barney, 1991a; Sugiarno & Novita, 2022). Complementing this, constructivist perspectives of Learning Theory conceptualise entrepreneurial learning as an iterative process of observation, reflection, and contextualisation, where knowledge is not transmitted but constructed through experience and interaction (Bada & Olusegun, 2015; Efgivia *et al*., 2021). Together, these frameworks provide the analytical lens through which this study interrogates how rural women entrepreneurs in MENA contexts build entrepreneurial capacity in the face of resource scarcity.

The chapter demonstrated that entrepreneurial knowledge acquisition among rural women occurs primarily through four interlinked approaches—experiential, social, vicarious, and self-regulated learning. While global scholarship often privileges experiential learning delivered through incubators, training, and workshops, this review highlighted its limitations in rural MENA contexts, where access is constrained by geography, infrastructure, and cultural norms (Elkafrawi & Refai, 2022; Toumi *et al*., 2024). Instead, rural women rely heavily on social learning through trusted networks and self-regulated learning via digital platforms, transforming informal and peer-based interactions into entrepreneurial resources (Maayoufi, 2023; Nziku *et al.,* 2024). This shift

challenges urban-centric assumptions, showing that non-institutional mechanisms can serve as equally powerful, context-specific pathways for entrepreneurial learning.

Drawing on Rae's (2006) dimensions of know-what, know-who, and know-how, the discussion demonstrated that rural women entrepreneurs in MENA construct entrepreneurial knowledge by integrating fragmented information into situated practices: know-what provides foundational insights, know-who highlights the role of relationships and intermediaries in validating knowledge, and know-how reflects the translation of abstract ideas into applied competencies (Alonso *et al*., 2019; Wang, Lee & Park, 2020). This theoretical integration addresses a persistent gap in entrepreneurship research, which has tended to privilege entrepreneurial knowledge acquisition while neglecting internalisation as the mechanism that transforms abstract information into embedded capabilities (Grant, 1996; Kero & Bogale, 2023).

The chapter also identified critical barriers to accessing entrepreneurial knowledge in rural MENA contexts, including entrenched socio-cultural norms that restrict women's participation, limited educational opportunities, weak professional networks, and technological divides that inhibit digital learning (Hattab, 2012; Gangi, 2023; Wasim *et al*., 2024). These challenges underscore why entrepreneurial knowledge cannot be treated as a universal or easily transferable resource, but rather one that is deeply embedded in socio-cultural and institutional contexts. Consequently, understanding how women internalise knowledge under such constraints is key to explaining entrepreneurial resilience and sustainability in rural environments.

The insights developed here form the basis for the subsequent chapters. Specifically, this chapter addressed the know-what dimension—entrepreneurial learning approaches rural women acquire and how they internalise entrepreneurial knowledge. The next chapter turns to the know-who dimension, exploring the role of intermediaries in facilitating or constraining access to entrepreneurial knowledge for rural women entrepreneurs in the MENA region.

# Chapter 3. The Role of Entrepreneurial Intermediaries in Facilitating Knowledge Access for Rural Women Entrepreneurs in MENA

## 3.1. Introduction

Building on the previous chapter where the "know-what" dimension of entrepreneurial knowledge was examined, showing the processes through which women learn and embed knowledge into practice, this chapter illustrates the "know-who" dimension of Rea's (2005) framework (see Section 2.3.5), analysing the intermediaries that mediate access to entrepreneurial knowledge. This chapter shifts the discussion from individual learning processes to the entrepreneurial intermediaries that shape women's access to entrepreneurial knowledge, critically examining the role of entrepreneurial intermediaries—government, NGOs, corporations, academic institutions, and local intermediaries—in facilitating or constraining entrepreneurial knowledge acquisition for rural women entrepreneurs in the MENA region.

Previous research has highlighted the critical role of entrepreneurial intermediaries in facilitating access to entrepreneurial knowledge (Freeman *et al*., 2014; Febriansyah, Watson, & Gkikas, 2020), particularly in rural contexts where access to entrepreneurial knowledge is limited (Galvão *et al.,* 2020; Youssef, 2023). Rural literature often catgorise the entrepreneurial intermediaries into five groups government, Non-Governmental Organisations (NGOs), corporations, academic institutions, and local intermediaries (Preethi, 2017; Galvão *et al*., 2020; Khabbaz & Kuran, 2024). These intermediaries act as bridges between entrepreneurs and essential resources, facilitating knowledge transfer, skill development, and mentorship opportunities (Mukherjee, 2009; Preethi, 2017; Nandan & Kushwaha, 2017; Galvão *et al*., 2019, 2020). Each of these intermediaries plays a distinct role in accessing entrepreneurial knowledge, ensuring that established entrepreneurs receive continuous support, training, and resources to grow their businesses, particularly in contexts where institutional and infrastructural support remains limited (Mukherjee, 2009; Bergh, 2010; Toumi *et al.,* 2024). Their function extends beyond the mere provision of financial or logistical assistance; they act as knowledge facilitators, enabling entrepreneurs to acquire, internalise, and utilise entrepreneurial knowledge resources that are essential for business growth

and resilience (Shepherd and Wiklund, 2005). In the MENA region, where women's entrepreneurship has been steadily increasing but continues to be constrained by socio-cultural and institutional barriers, intermediaries have emerged as pivotal actors in bridging structural gaps and promoting more equitable access to entrepreneurial knowledge (GEM, 2020; Youssef, 2023).

This chapter is structured into three sections that collectively address the role of entrepreneurial intermediaries in facilitating women's access to entrepreneurial knowledge in the rural MENA region. The first section, lays the conceptual foundation by defining entrepreneurial intermediaries, distinguishing their different types, and examining their roles in enabling entrepreneurial knowledge acquisition from the global literature. The second theme applies these foundations to the regional context, analysing how various intermediaries in rural MENA settings provide women with access to entrepreneurial knowledge. The third section critically explores the coordination, financial, and resource-related barriers that constrain intermediaries' ability to provide equitable access to entrepreneurial knowledge. Together, these three sections provide a comprehensive and critical understanding of the function of intermediaries in bridging learning processes and resource development, while also acknowledging the contextual limitations that shape their effectiveness.

## 3.2. Entrepreneurial Intermediaries: Definitions, Types, and Roles in Entrepreneurial Knowledge Acquisition

This section establishes the foundations for understanding the role of entrepreneurial intermediaries by first clarifying the definition of entrepreneurial intermediaries (Section 3.2.1) and situating it within existing literature. It then introduces the types and the roles of entrepreneurial intermediaries (Section 3.2.2).

### 3.2.1. Definition of Entrepreneurial Intermediaries

Entrepreneurial intermediaries are entities or individuals that facilitate the entrepreneurial process by connecting various stakeholders, resources, and opportunities within an entrepreneurial landscape (Graebner, Eisenhardt, & Roundy, 2010). These intermediaries serve as conduits, linking entrepreneurs with essential networks, information, knowledge, and support mechanisms

necessary for business development and growth (Hernández-Chea *et al.,* 2021). From a network-based perspective, Hernández-Chea *et al*. (2021) emphasise that intermediary organisations shape collaboration dynamics within the entrepreneurial landscape. They highlight that these intermediaries act as facilitators, orchestrating interactions among diverse actors, which leads to enhanced innovation and entrepreneurial outcomes (Freeman *et al*., 2014; Hernández-Chea *et al*., 2021). Furthermore, the stakeholder collaboration viewpoint, as discussed by Bischoff, Volkmann, and Audretsch (2018), positions entrepreneurial intermediaries as catalysts that bring together various actors, including government, non-governmental organisations, corporations, academic institutions, and local intermediaries to support entrepreneurial activities. They assert that such intermediaries are crucial in aligning the interests and resources of different parties to create a supportive environment for entrepreneurship (Bischoff *et al.,* 2018).

In the entrepreneurial context, intermediaries, operating in rural areas, are pivotal in discovering and creating opportunities by managing value chain uncertainties and bridging information asymmetries prevalent in sectors requiring specialised knowledge, such as legal and consulting services (Graebner, Eisenhardt, & Roundy, 2010). Intermediaries leverage their in-depth, specialised knowledge to navigate these asymmetries, gaining competitive advantages and fostering market efficiency (Fiet, 2007; Pinkham & Peng, 2013). In the context of this research, entrepreneurial intermediaries are defined as individuals or entities interested in providing entrepreneurial knowledge in rural areas. Based on rural literature, five actors emerged: governments, non-governmental organisations (NGOs), corporations, academic institutions, and local intermediaries (Galvão *et al*., 2020; Khabbaz & Kuran, 2024). This section presents the entrepreneurial intermediaries in rural areas and their role in providing women entrepreneurs with access to entrepreneurial knowledge.

### 3.2.2. Types and Roles of Entrepreneurial Intermediaries

The previous section demonstrates that, within the realm of rural entrepreneurship, intermediaries (e.g., governments, non-governmental organisations (NGOs), corporations, academic institutions, and local intermediaries) are indispensable, bridging the gap between economic systems and individual entrepreneurs (Bischoff *et al*., 2018; Galvão *et al*., 2020) and playing a unique role in

nurturing the entrepreneurial environment by facilitating crucial access to resources, knowledge, and networks (Galvão, Marques, & Ferreira, 2019). Their role is particularly significant in rural areas, where they help to translate broader economic opportunities into local ventures, support the growth and sustainability of rural entrepreneurship (Olander, 2007; Galvão *et al*., 2020), and provide established entrepreneurs with essential knowledge resources (Freeman *et al*., 2014). This section discusses the key entrepreneurial intermediaries (e.g., governments, non-governmental organisations (NGOs), corporations, academic institutions, and local intermediaries) in rural areas and their role in providing access to entrepreneurial knowledge among established entrepreneurs.

#### *3.2.2.1. Government*

Government agencies occupy a particularly complex role in the provision of entrepreneurial knowledge, not only by shaping regulatory frameworks but also by directly enabling learning processes that rural entrepreneurs depend upon (Mazzarol, 2014; Galvão *et al*., 2019, 2020). Their interventions are often operationalised through funded programmes, incubators, and training schemes, which constitute structured avenues of experiential learning, allowing entrepreneurs to apply theoretical concepts in practice through workshops, advisory services, and business development courses (Kader *et al*., 2009; Gangi, 2017; Ahmad *et al*., 2018). When such initiatives are carried out independently, they provide entrepreneurs with controlled environments for experimentation and capacity-building (Sá *et al*., 2019; Galvão *et al*., 2019, 2020). However, when governments collaborate with other intermediaries—such as NGOs or academic institutions—the experiential dimension is expanded to include access to specialised technical knowledge and sector-specific expertise, enhancing entrepreneurs' capacity to transform abstract ideas into business-ready solutions (Galvão *et al*., 2020; Febriansyah, Watson, & Gkikas, 2020). Beyond structured training, government initiatives also create opportunities for social learning, particularly through mentorship, advisory networks, and organised interactions between entrepreneurs and practitioners (Febriansyah, Watson, and Gkikas, 2020). By funding or facilitating networking platforms, governments indirectly foster environments where entrepreneurs learn through dialogue, exchange of experiences, and exposure to diverse business practices, which strengthens relational trust and promotes collective knowledge-building (Harrison *et al*., 2004; Mazzarol, 2014). This is especially significant in rural settings, where social isolation often hinders peer-to-peer knowledge sharing (Guesnier, 2016). Additionally, certain government-led or government-

supported initiatives extend into vicarious learning, whereby entrepreneurs gain indirect insights through observing role models or through exposure to established firms within training and support programmes (Galvão, Marques, & Ferreira, 2019). For example, state-backed collaborations with corporations allow entrepreneurs to identify supply chains, raw material sources, and best practices without having to bear the risks of trial-and-error themselves (Lopez & Pastor, 2015; Galvão *et al*., 2020). In South Africa, structured learnership programmes supported by institutional actors provided rural entrepreneurs with opportunities to acquire business skills and practical knowledge, illustrating how government-supported corporate initiatives can function as formal conduits for entrepreneurial capability development (Koyana and Mason, 2017). Similarly, evaluations of rural entrepreneurship development programmes in India indicate that government interventions are often central to expanding training access in underserved regions, yet their long-term effectiveness depends on consistent monitoring and the adaptation of programme design to local needs rather than reliance on standardised training models (Aggarwal, 2013). This suggests that while government initiatives play a critical enabling role, their success is contingent on contextual responsiveness and sustained engagement rather than episodic delivery. Critically, when viewed through the lens of entrepreneurial learning, governments are not passive enablers but active mediators of entrepreneurial knowledge acquisition, internalisation, and utilisation, shaping the conditions under which rural entrepreneurs convert information into entrepreneurial knowledge resources (EKRs) that are both contextually relevant and strategically valuable (Grant, 1996; Yli-Renko, Autio & Sapienza, 2001; Alonso *et al*., 2019).

#### *3.2.2.2. Non-Governmental Organisations (NGOs)*

In rural entrepreneurship, Non-Governmental Organisations (NGOs) are integral intermediaries that stimulate economic growth by mobilising local resources and generating opportunities (Galvão, Marques, & Ferreira, 2019). NGOs play a critical role in enabling entrepreneurial learning by transforming abstract entrepreneurial knowledge into practical entrepreneurial knowledge resources for rural entrepreneurs (Preethi, 2017; Galvão *et al.,* 2020). Their interventions are often centred on experiential learning, offering short-term training in technical skills, financial literacy, and managerial practices that allow participants to apply concepts directly to their business contexts (Mukherjee, 2009; Preethi, 2017). Such programmes, whether delivered independently or in collaboration with financial or educational institutions, not only equip

entrepreneurs with immediate technical skills but also create spaces for reflection and adaptation, deepening the process of internalising entrepreneurial knowledge (Preethi, 2017; Nandan and Kushwaha, 2017). Equally significant is their contribution to social learning, as NGOs create platforms such as fairs, exhibitions, and entrepreneur meetings where entrepreneurs engage with peers, exchange experiences, and cultivate mentorship ties (Nandan and Kushwaha, 2017). Mukherjee (2009) details the multifaceted mentoring methods used by NGOs to support entrepreneurs, including one-to-one mentoring and group mentoring, the latter being especially beneficial in regions where logistical constraints make individual sessions challenging. These gatherings become critical sites of collective meaning-making, where entrepreneurs construct new knowledge through interaction rather than individual effort (Mukherjee, 2009; Nandan & Kushwaha, 2017). In addition, NGOs often facilitate vicarious learning by connecting entrepreneurs to markets, banks, and wholesalers, enabling entrepreneurs to observe and emulate effective practices in sourcing raw materials and navigating distribution channels (Nandan & Kushwaha, 2017).

Non-governmental organisations (NGOs) also function as influential intermediaries, particularly in contexts where formal institutional support is limited. In Rwanda, Uganda, and India, for example, informal training initiatives grounded in participatory learning principles enabled rural entrepreneurs to develop knowledge through dialogue and collaborative reflection, demonstrating the value of NGOs in facilitating inclusive and context-sensitive entrepreneurial education (Preethi, 2017; Gavigan, 2020; Rubyutsa *et al.,* 2024). Similarly, in Turkey, NGOs support rural entrepreneurs by facilitating access to knowledge related to production practices, marketing, and business operations, reinforcing the argument that locally embedded actors often possess contextual insights that enhance the relevance of learning interventions (Yaşlak *et al.,* 2023). However, these locally driven approaches may also face resource constraints that limit scalability and continuity, highlighting the need for coordinated support across institutional levels (Galvãoa *et al.,* 2020).

What distinguishes NGOs in this role is not merely their service delivery but their ability to tailor interventions to local realities, ensuring that learning remains contextually embedded and relevant (Galvão *et al*., 2020). While government-led schemes often emphasise standardised models, NGOs

adapt content to address cultural, logistical, and social barriers, thus increasing the likelihood that knowledge will be internalised and utilised as entrepreneurial knowledge resources (EKRs) (Koltai, 2016; Kaur and Chawla, 2024). The reliance of over three-quarters of rural entrepreneurs on NGOs as their primary source of information (Mukherjee, 2009) underscores the trust placed in them, particularly in contexts where formal institutions are distant or inaccessible (Galvão, Marques, & Ferreira, 2019). By bridging the gap between local knowledge and external markets, NGOs facilitate the transformation of learning into practice, helping entrepreneurs to embed entrepreneurial knowledge in daily routines and strategies (Nandan and Kushwaha, 2017). In doing so, NGOs act not just as enablers of training but as mediators of experiential, social, and vicarious learning processes that underpin the creation of EKRs critical for sustaining rural enterprises (Preethi, 2017; Galvão *et al*., 2020).

#### *3.2.2.3. Corporations*

Corporate actors and private-sector initiatives serve as important intermediaries by introducing structured mentorship, training, and resource-sharing mechanisms (Galvão, Marques, & Ferreira, 2019). Corporate-supported programmes in rural Portugal, such as those involving mentoring and enterprise development support, have been shown to facilitate knowledge transfer through guided interaction and feedback, enabling entrepreneurs to refine business strategies and improve decision-making processes (Galvao *et al.,* 2020). Additionally, e-mentoring initiatives introduced in rural Greece highlight how digital technologies enable corporations and professional networks to extend their support to geographically dispersed entrepreneurs, thereby reducing spatial barriers to knowledge exchange (Kyrgidou and Petridou, 2013). However, the sustainability of corporate-led interventions often depends on long-term commitment and integration with local development goals rather than short-term corporate responsibility agendas.

Corporations, while often framed as drivers of innovation and providers of resources, remain largely absent in directly supporting rural entrepreneurship, particularly in terms of providing structured opportunities for entrepreneurial learning (Karataş-Ozkan *et al*., 2014; Galvão *et al*., 2020). Their contributions, where present, are generally tied to integration into value chains or corporate social responsibility initiatives, yet these activities are typically urban-focused and

seldom extend into rural contexts (Galvão, Marques, & Ferreira, 2019). Unlike governments or NGOs that facilitate experiential learning through hands-on training or mentorship, corporations in rural areas rarely provide opportunities for entrepreneurs to acquire and apply knowledge in practice (Vázquez *et al*., 2013; Karataş-Ozkan *et al*., 2014). This absence is particularly critical given the RBV argument that competitive advantage stems from the ability to internalise and transform knowledge into valuable, rare, inimitable, and non-substitutable resources (Alonso *et al*., 2019; Kaur and Chawla, 2024). The lack of corporate-led training, mentorship, or knowledge-sharing mechanisms leaves rural entrepreneurs without access to potential social learning opportunities that could emerge through direct interaction with corporate mentors, suppliers, or customers (Karataş-Ozkan *et al*., 2014; Koltai, 2016).

Corporations typically act in collaboration with other intermediaries such as NGOs or government agencies, delivering social responsibility projects aimed at broad community development (Karataş-Ozkan *et al.,* 2014). However, these initiatives tend to focus on financial assistance or infrastructure rather than embedding sustained learning opportunities for entrepreneurs themselves (Karataş-Ozkan *et al*., 2014; Galvão *et al*., 2020). This limited presence underscores a significant gap; corporations could provide access to experiential, vicarious, and social learning by facilitating apprenticeships, mentorship networks, funding exhibitions, or product-testing collaborations, yet such practices remain sporadic and rarely tailored to rural contexts (Galvão, Marques, & Ferreira, 2019; Galvão *et al*., 2020).

#### *3.2.2.4. Academic Institutions*

Academic institutions are often positioned as vital providers of entrepreneurial knowledge through formal education and research, yet their presence in rural areas remains limited and uneven (Bischoff, Volkmann, Audretsch, 2018; Zollet & Qu, 2023). Where universities and training institutes are active, they primarily enable experiential learning by designing entrepreneurship courses, workshops, and training programmes that allow participants to move beyond theory into practical application with guidance from academic staff (Solomon *et al*., 2002; Finkle *et al*., 2009). This role is amplified when institutions collaborate with other intermediaries—such as government or corporations—broadening access to training and ensuring that learning activities are contextualised to the specific needs of rural communities (Bischoff *et al*., 2018; Galvão *et al*.,

2020). Galvão *et al.* (2020) show that the EMER-n programme in northern rural Portugal involved three higher education institutions working with ten local development associations and two business associations, through which universities contributed mentoring, business validation support, and ecosystem-building rather than classroom teaching alone. Similarly, in the United States, Moore and Breece (2024) present a university-led, community-based Innovation Design Lab Farm, where the university created an experiential platform for a minority rural agricultural community. Such collaborative initiatives also foster social learning, as participants interact with peers, mentors, and external partners, building networks that extend beyond the classroom and enabling knowledge exchange that is both practical and relational (Gibb & Hannon, 2006; Etzkowitz and Zhou, 2018). Nevertheless, the evidence suggests that academic involvement in rural entrepreneurship is not carried out independently but is typically incorporated within broader development initiatives that link universities with local governance or industry (Bischoff *et al*., 2018; Etzkowitz and Zhou, 2018). While this creates opportunities for knowledge co-creation and transfer, it also raises questions about accessibility: in many rural contexts, formal academic programmes remain distant, both geographically and culturally, leaving entrepreneurs reliant on informal or community-based learning structures (Guerrero *et al*., 2015; Zollet & Qu, 2023).

#### *3.2.2.5. Local Intermediaries*

Local intermediaries—such as peer entrepreneurs, family, and community networks—play a decisive role in shaping how rural entrepreneurs acquire and internalise entrepreneurial knowledge, particularly where formal institutional support is limited (Galvão *et al*., 2020). These intermediaries function through mechanisms of social learning, where knowledge is transmitted via interaction, socialisation, and participation within social networks and Communities of Practice (CoPs) (Simunaniemi *et al*., 2020). For example, rural entrepreneurs often rely on peers and family members for guidance in sourcing raw materials, negotiating with suppliers, or managing customers, demonstrating how informal exchanges contribute to practical, experience-based learning (Frazier & Niehm, 2004; Apetrei *et al*., 2024). In Uganda, for example, training initiatives for female farmers demonstrated that locally embedded facilitators were instrumental in contextualising entrepreneurial knowledge within participants' agricultural practices, thereby enhancing the relevance and applicability of learning outcomes (Lourenço *et al.,* 2014). Similarly, network-based interactions among rural entrepreneurs in Turkey provide ongoing opportunities

for knowledge exchange and collaborative learning, reinforcing the importance of trust-based local relationships as channels for informal knowledge transfer (Yaşlak *et al.,* 2023). Therefore, CoPs within rural communities can reinforce resilience by fostering solidarity and trust, yet they also risk reproducing insularity, limiting exposure to diverse entrepreneurial practices that could expand business opportunities (Sharifi-Tehrani *et al*., 2024).

Viewed through the Resource-Based View, the knowledge gained from these local intermediaries becomes a strategic resource only when women are able to transform socially embedded practices into valuable, rare, inimitable, and non-substitutable resources that generate competitive advantage (Alonso *et al*., 2019; Adam *et al*., 2022). At the same time, learning theory highlights that this transformation depends on processes of reflection and application, which are often hindered by structural and cultural constraints (Efgivia *et al*., 2020). Unlike structured training programmes, these interactions embed entrepreneurial knowledge within trusted social ties, ensuring that learning remains contextually relevant and culturally acceptable (Sharifi-Tehrani *et al*., 2024). However, this reliance on local intermediaries also reflects the uneven distribution of resources, as access to valuable knowledge depends heavily on the strength of one's social capital (Shahzad *et al*., 2025).

#### *3.2.2.6. Collaborative Approaches*

Intermediaries' collaboration is most effective when diverse actors—such as governments, academic institutions, NGOs, and corporations—work jointly to provide entrepreneurs with access to entrepreneurial knowledge (Galvão *et al.,* 2020). These collaborations often enable experiential learning, particularly when training programmes or short-term courses are designed and delivered through joint efforts between governmental bodies and academic institutions (Preethi, 2017; and Nandan and Kushwaha, 2017). Such initiatives give rural entrepreneurs the opportunity to apply theoretical knowledge in structured environments, translating abstract principles into concrete business practices (Galvão *et al*., 2019). At the same time, collaborative arrangements foster social learning, as entrepreneurs interact not only with trainers and mentors but also with peers and local associations, allowing them to exchange ideas and learn collectively through shared experiences (Asheim & Gertler, 2005; Koltai, 2016). In cases where local businesses are incorporated into

these collaborations, opportunities for vicarious learning also emerge, with entrepreneurs observing established practices in supply chains, marketing, or product development and adapting these lessons to their own ventures (Freeman *et al*., 2014).

However, while these collaborative initiatives highlight the potential of partnerships to enhance entrepreneurial learning, the literature makes clear that such efforts are often uneven and remain underexplored in rural contexts (Gibb and Hannon, 2006; Volkmann *et al*., 2009; Freeman *et al*., 2014; Ahmad *et al*., 2018; Galvão *et al*., 2020). Moreover, NGOs have been noted as under-researched actors, despite their centrality in rural entrepreneurship, particularly in tailoring interventions to local needs and bridging gaps left by absent or inconsistent formal institutions (Nandan & Kushwaha, 2017). Thus, while collaborative initiatives demonstrate significant potential in transforming entrepreneurial learning into actionable knowledge resources, the literature underscores critical gaps in understanding how these partnerships operate in practice, especially in rural environments where access to formal educational infrastructures is limited (Gibb and Hannon, 2006; Volkmann *et al*., 2009; Ahmad *et al*., 2018; Galvão *et al*., 2019).

**Section Summary**

This section has critically examined entrepreneurial intermediaries, defining them as intermediaries—including governments, NGOs, corporations, academic institutions, and local intermediaries—that facilitate access to entrepreneurial knowledge through diverse mechanisms. The discussion highlighted that governments often enable experiential learning through training and incubation schemes (Ahmad *et al*., 2018; Galvão *et al*., 2020), while NGOs extend this by tailoring interventions to local needs, fostering social and vicarious learning through mentorship, exhibitions, and market linkages (Preethi, 2017; Nandan & Kushwaha, 2017). Corporations, where present, can create opportunities for entrepreneurs to integrate into value chains and learn indirectly from established practices, though their involvement in rural contexts remains largely absent or periodic (Vázquez *et al*., 2013; Galvão *et al.,* 2019). Academic institutions were shown to contribute primarily through experiential learning in formal training programmes, yet their reach in peripheral regions is often dependent on collaborations with other intermediaries (Bischoff *et al*., 2018; Galvão *et al.,* 2020). Finally, collaborative initiatives between government, academic institutions, and corporations illustrate the potential of joint action to generate multi-

layered learning opportunities, although such efforts are inconsistently implemented and under-researched (Galvão *et al.,* 2019).

Despite these insights, the literature reveals important gaps. Much of the scholarship has focused on urban areas, leaving a limited understanding of how intermediaries function in rural areas where institutional support is weak and entrepreneurs depend heavily on informal entrepreneurial learning approaches (Ahmad *et al*., 2018; Galvão *et al*., 2019, 2020). Furthermore, while NGOs are frequently cited as vital for rural entrepreneurship, their precise roles in enabling sustained entrepreneurial learning and long-term entrepreneurial knowledge resources utilisation remain underexplored (Nandan & Kushwaha, 2017). This section therefore establishes a foundation for the next discussion, which applies these conceptual insights to the rural MENA context, where structural inequalities and limited institutional presence intensify the significance of intermediaries in entrepreneurial knowledge acquisition.

## 3.3. Intermediaries in Rural MENA: Facilitating Access to EK for Women Entrepreneurs

This section examines how entrepreneurial intermediaries in rural MENA—government, NGOs, corporations, academic institutions, and local intermediaries—facilitate women's access to entrepreneurial knowledge, highlighting both their contributions and the persistent gaps that shape rural women's entrepreneurial experiences.

Rural women entrepreneurs in the MENA region acquire and internalise entrepreneurial knowledge through varied learning processes that are deeply shaped by the presence—or absence—of intermediaries (Maayoufi, 2023; Youssef, 2023). As established in Section 2.3.5, intermediaries constitute the "know-who" dimension of entrepreneurial knowledge, where access to intermediaries such as governments, NGOs, corporations, academic institutions, and local intermediaries determines not only whether knowledge is available but also how it is transformed into entrepreneurial knowledge resources (EKRs) (Rea, 2006; Alonso *et al*., 2019). Within the Resource-Based View (RBV), these intermediaries are vital because they influence whether women entrepreneurs are able to cultivate resources that are valuable, rare, inimitable, and non-substitutable (Barney, Wright, & Ketchen, 2001a; Adam *et al*., 2022). Yet RBV alone cannot explain how such knowledge is constructed and deployed; here, learning theory provides a complementary perspective by emphasising that knowledge is not passively received but actively built through experiential, social, vicarious, and self-regulated learning (Bada & Olusegun, 2015; Alonso *et al*., 2019; Kero & Bogale, 2023). Thus, intermediaries in rural MENA settings are not only distributors of knowledge but also enablers of the very learning processes through which women entrepreneurs create strategic advantage (Toumi *et al.*, 2024).

The existing literature shows that women entrepreneurs in rural MENA rely on experiential, social, vicarious, and self-regulated learning to compensate for weak formal infrastructures (See Section 2.4.3) (Elkafrawi & Refai, 2022; Khabbaz & Kuran, 2024; Toumi *et al.,* 2024). However, who provides these opportunities varies across contexts (See Appendix A, Table 16). Governments often design training initiatives that allow for experiential learning by enabling entrepreneurs to apply technical knowledge in practice, though such programmes are more often urban-based in their rural reach (Ahmad *et al*., 2018; Galvão *et al.,* 2020). NGOs remain the most active actors in

rural MENA, independently or in partnership with government, and are especially important in offering social learning opportunities through mentorship and networking events while also enabling vicarious learning by linking women to markets and fairs (Preethi, 2017; Nandan & Kushwaha, 2017). In contrast, corporations, though significant in integrating entrepreneurs into value chains in urban settings, are largely absent in rural areas, limiting opportunities for women to acquire entrepreneurial knowledge through observation or structured partnerships (Vázquez *et al*., 2013). Academic institutions contribute selectively, often through collaborations with governments or NGOs, offering experiential and social learning opportunities within formal training schemes, though access in rural areas remains limited and dependent on external partnerships (Bischoff *et al*., 2018; Youssef, 2023).

Despite these contributions, the literature highlights that the role of intermediaries in rural MENA remains underexplored, with most scholarship privileging urban contexts or formal institutional interventions (Bergh, 2010; Youssef, 2023). This neglect complicates the ways in which women entrepreneurs in rural settings rely on a mix of intermediaries to engage in entrepreneurial learning and transform fragmented knowledge into EKRs (Adam *et al*., 2022). This section therefore seeks to explore the role of entrepreneurial intermediaries in facilitating the acquisition of entrepreneurial knowledge—by applying the foundations from Section 3.2.2 to the rural MENA context and utilising the entrepreneurial learning approaches mentioned in Section 2.4.3. In doing so, it examines how governments, NGOs, corporations, academic institutions, and local intermediaries (see Appendix A, Table 16) facilitate (or fail to facilitate) experiential, social, and vicarious learning among rural women entrepreneurs. By linking RBV with learning theory, this section shows who provides access to entrepreneurial knowledge that shapes women's ability to build and sustain competitive businesses in resource-constrained rural environments. This section discusses the entrepreneurial intermediaries in the MENA region, particularly in rural areas, that provide access to entrepreneurial knowledge among established Arab women entrepreneur

### 3.3.1. Government

Governmental bodies in the MENA region—such as Chambers of Commerce and the SME Authority—play an important role in supporting established women entrepreneurs, yet their interventions remain uneven and largely urban-focused (Youssef, 2023; Toumi *et al*., 2024). In Saudi Arabia, for instance, the Chamber of Commerce and Industry established the Khadijah bint Khuwailid Businesswomen's Centre, which primarily fosters social learning by encouraging women entrepreneurs to build networks, exchange experiences, and gain access to peer mentorship opportunities (Danish & Smith, 2012). In the United Arab Emirates, the Tamakkan initiative—developed jointly by a governmental body and a corporation—creates opportunities for both experiential learning through hands-on training and social learning via mentorship and business linkages, illustrating how collaborative programmes between governments and corporations can expand women's access to entrepreneurial knowledge (Kargwell, 2015). Similarly, in Morocco, the Chamber of Commerce and the National Investment Office created the Association of Women Entrepreneurs, which focuses on experiential learning by providing training workshops and resources designed to enhance managerial and technical capabilities (Constantinidis *et al*., 2019). These examples demonstrate that government involvement in urban MENA does not merely provide financial or logistical support but actively shapes the learning processes that transform knowledge into entrepreneurial knowledge resources (EKRs) (Alonso *et al*., 2019).

Yet, the literature consistently highlights a critical gap: while these initiatives serve urban women entrepreneurs, government engagement in rural areas remains minimal or altogether absent (Vázquez *et al*., 2013; Youssef, 2023). This absence is particularly significant from a Resource-Based View (RBV) perspective, as it means rural women entrepreneurs are left without access to structured experiential or social learning opportunities that could help them cultivate resources that are valuable, rare, inimitable, and non-substitutable (Barney, 2001; Adam *et al*., 2022). Instead, rural women must often rely on informal networks or NGOs, while governments concentrate their interventions in urban centers where resources and infrastructures are already more accessible (Constantinidis *et al.,* 2019). The failure to extend government-backed programmes into rural regions reinforces inequalities between urban and rural entrepreneurs and overlooks the specific challenges rural women face in internalising and utilising entrepreneurial knowledge resources

(Constantinidis *et al*., 2019; Tuomi *et al*., 2024). As a result, while government intermediaries are capable of fostering meaningful learning opportunities, their absence in rural contexts represents a major research and policy gap (Vázquez *et al*., 2013; Youssef, 2023), one that this study addresses by critically examining how rural women entrepreneurs navigate entrepreneurial knowledge acquisition without consistent government support.

### 3.3.2. Non-Governmental Organisations (NGOs)

Non-Governmental Organisations (NGOs) have emerged as central actors in facilitating entrepreneurial learning for women entrepreneurs in the MENA region (Youssef, 2023; Toumi *et al*., 2024). Their interventions target both urban and rural women, though the forms of learning they enable differ according to geography and programme design (Morkus-Makhoul, 2024). For urban women, initiatives such as Arab Business Leaders and Taghreedat primarily enable social learning, providing structured spaces for women to build networks, share experiences, and acquire tacit knowledge through peer interaction and mentorship (ABL, 2025; Taghreedat, 2025). Similarly, INJAZ Al-Arab delivers experiential learning through applied training modules that allow women to practice financial management, marketing, and entrepreneurial planning (INJAZ, 2025). These initiatives are typically run independently by NGOs or in collaboration with corporations, demonstrating how non-profit actors create opportunities for women entrepreneurs to access and internalise entrepreneurial knowledge (Balestri, 2024).

For rural women, NGOs are often the only intermediaries providing sustained access to entrepreneurial knowledge (Khabbaz & Kuran, 2024). In Tunisia, for instance, programmes like the Entrepreneurship for Participation and Inclusion of Vulnerable Youth (EPIVYT) incorporate experiential learning by delivering practical training tailored to women in marginalised rural areas, enabling them to acquire hands-on skills in business management and income-generating activities (Toumi *et al.,* 2024). In Egypt, NGOs have been instrumental in equipping women with essential business skills through experiential learning by offering structured capacity-building programmes that focus on financial literacy, digital marketing, and supply chain management (Youssef, 2023). Similarly, in Lebanon, resource-based NGOs provide business development training tailored to rural female entrepreneurs (Khabbaz & Kuran, 2024). Through social learning like mentorship initiatives and financial network access, these NGOs help

women scale their businesses, enhancing their competitive advantage in local and international markets (Khabbaz & Kuran, 2024). Unlike urban-focused initiatives, these rural initiatives are frequently delivered in collaboration with international NGOs or the local community, reflecting the need to pool resources to overcome infrastructural and financial constraints (Bergh, 2010). Importantly, these interventions also foster vicarious learning, as rural women gain indirect insights into market practices and supply chains through NGO-facilitated exchanges with established entrepreneurs and external partners (Khabbaz & Kuran, 2024).

The role of NGOs therefore extends beyond technical training to the provision of mentorship, confidence-building, and advocacy for more enabling business environments (Khabbaz & Kuran, 2024). By embedding women in networks of practice, NGOs ensure that knowledge is not merely transmitted but internalised and transformed into entrepreneurial knowledge resources (EKRs), aligning with the Resource-Based View (RBV) that positions such resources as valuable, rare, inimitable, and non-substitutable assets for sustaining entrepreneurial activity (Barney, 1991a; Alonso *et al*., 2019). However, a persistent gap remains while urban NGOs have achieved visibility and resources, rural interventions remain fragmented, underfunded, and inconsistently documented in the literature (Youssef, 2023; Morkus-Makhoul, 2024).

In conclusion, NGOs serve as fundamental entrepreneurial intermediaries in rural MENA, bridging the gap between informal entrepreneurial activities and structured business operations (Youssef, 2023). Their role in providing knowledge resources—through training, mentorship, financial access, and policy advocacy—has significantly contributed to the economic empowerment of rural women entrepreneurs (Bergh, 2010; Balestri, 2024; Khabbaz & Kuran, 2024; Morkus-Makhoul, 2024).

### 3.3.3. Corporations

Corporations in the MENA region have increasingly positioned themselves as important providers of entrepreneurial knowledge for women entrepreneurs, yet their interventions remain concentrated in urban areas and uneven in scope (Kargwell, 2015; Azim & Hariri, 2018). Corporate-led initiatives such as Womenpreneur Digital Hub foster social learning by enabling women entrepreneurs to connect with peers, exchange experiences, and build mentorship relationships within professional networks (Womenpreneur, 2024). Similarly, initiatives such as

Silatech, the RiseUp Summit, and Fit4Future facilitate experiential learning, offering hands-on training opportunities and exposure to practical business challenges that allow participants to test and refine their skills in real-world contexts (Business Women, 2024; Silatech, 2025; RiseUp Summit, 2025). These urban-focused programmes are often organised independently by corporations, with their primary emphasis on enhancing women's capacity to innovate, scale, and sustain their enterprises (Kargwell, 2015). However, their reach remains limited, particularly because they rarely extend to established entrepreneurs in rural contexts, where institutional and infrastructural barriers significantly constrain women's access to entrepreneurial knowledge (Kargwell, 2015; Azim & Hariri, 2018).

Where corporations do attempt to reach rural women entrepreneurs, they tend to do so in collaboration with other intermediaries (Galvão *et al*., 2020). For instance, the Cewas programme—developed jointly by corporations and academic institutions—integrates experiential learning through training in environmental entrepreneurship and social learning through mentorship and peer collaboration (Cewas, 2025). Unlike urban-focused initiatives, this programme extends beyond the campus to target rural women, offering them opportunities to apply entrepreneurial concepts in sectors such as water and climate innovation (Cewas, 2025). By embedding training within rural realities, such collaborations highlight the potential of corporations to contribute meaningfully to entrepreneurial learning when they adapt programmes to local contexts rather than relying on urban-centric models (Galvão *et al*., 2019).

Nevertheless, the literature underscores that corporate engagement in rural MENA remains infrequent and underexplored, with most initiatives directed toward urban-based women (Azim & Hariri, 2018). From the perspective of the Resource-Based View (RBV), this absence means that rural women lack access to structured corporate interventions that could provide them with valuable, rare, inimitable, and non-substitutable context-specific knowledge resources—resources that, if internalised, could yield sustainable competitive advantage (Barney, 1991; Adam *et al*., 2022).

### 3.3.4. Academic Institutions

Universities in the MENA region, when operating beyond their campuses, play an increasingly important role as intermediaries that provide women entrepreneurs with access to entrepreneurial knowledge (Khabbaz & Kuran, 2024). Their initiatives frequently take the form of experiential learning, where structured programmes expose women to applied training, business simulations, and hands-on projects that help them translate theory into practice (Jabeen, 2017). For example, the Babson Global Centre for Entrepreneurial Leadership (BGCEL) organises programmes targeting urban women entrepreneurs, focusing on applied workshops and practical skill-building designed to strengthen entrepreneurial capabilities (BGCEL, 2025). Such initiatives illustrate how universities can extend their pedagogical reach outside classrooms and provide women with opportunities to internalise and operationalise entrepreneurial knowledge in ways directly applicable to their businesses (Jabeen, 2017; BGCEL, 2025).

In rural areas, however, universities' contributions are less common but potentially transformative when implemented (Galvão *et al*., 2019, 2020). Programmes such as the ISNAD project and the Rural Empowerment & Entrepreneurship Forum (REEF), organised by a university in collaboration with private companies, incorporate experiential learning through training in agro-food processing, business development, and value-chain enhancement (Isnad, 2025; REEF, 2025). They also enable social learning by creating spaces for peer networking, mentorship, and the exchange of practices among rural entrepreneurs (Isnad, 2025; REEF, 2025).

Despite these examples, the broader literature suggests that universities in MENA still prioritise urban interventions, leaving rural women underrepresented in academic-led entrepreneurial initiatives (Jabeen, 2017; Toumi *et al*., 2024). From the Resource-Based View (RBV) perspective, this absence deprives rural women of opportunities to develop experiential and social learning into entrepreneurial knowledge resources (EKRs) that are valuable, rare, inimitable, and non-substitutable (Barney, 2001; Adam *et al*., 2022). While universities clearly possess the capacity to act as effective intermediaries beyond campus, their limited rural engagement represents a critical gap in both practice and scholarship (Jabeen, 2017; Khabbaz & Kuran, 2024).

### 3.3.5. Local intermediaries

Local intermediaries (i.e., local entrepreneurs and community networks) in rural MENA function as vital intermediaries for women's entrepreneurial learning, particularly in contexts where formal institutions and structured programmes remain absent (Khabbaz & Kuran, 2024; Morkus-Makhoul, 2024). Their role extends beyond simple knowledge exchange; they embed experiential learning in day-to-day practices, as women learn by working alongside peers or mentors in small-scale production and service activities (Gangi, 2023). For instance, as Khabbaz and Kuran (2024) show, rural women often provide direct hands-on training to others in their community, teaching technical skills such as garment production or food processing. This form of peer-to-peer engagement substitutes for formalised training and enables knowledge to be operationalised immediately into entrepreneurial knowledge resources (EKRs) (Kero and Bogale, 2023; Nziku, Mugione, and Salamzadeh, 2024). At the same time, communities act as enablers of social learning, especially through generational knowledge transfer (Isman & El Mrassni, 2024). In rural Palestine, agricultural skills and techniques are shared across generations, ensuring that women entrepreneurs sustain businesses even in the absence of institutional guidance (Morkus-Makhoul, 2024). However, this reliance on inherited practices can also limit women's exposure to innovative methods and technologies, reinforcing path dependency and potentially restricting opportunities for scaling their ventures (Khabbaz & Kuran, 2024; Morkus-Makhoul, 2024). Such practices embody a resource-based advantage, where context-specific and inimitable knowledge—rooted in local conditions—becomes a source of resilience and competitiveness (Barney, Wright, & Ketchen, 2001a; Kero and Bogale, 2023).

### 3.3.6. Collaborative Approaches

Collaboration between intermediaries, including governments, NGOs, corporations, local intermediaries, and academic institutions, is critical for expanding access to entrepreneurial knowledge among women entrepreneurs in the MENA region (Almubarak, 2016). However, the form and effectiveness of these collaborations differ significantly between urban and rural areas (Almubarak, 2016; Khabbaz & Kuran, 2024). In urban contexts, corporate and governmental partnerships often provide experiential learning through structured training programmes and financial support, as well as social learning via mentorship and networking events (Jabeen, 2017). For example, initiatives like Tamkeen in Bahrain, in collaboration with the Supreme Council for

Women, provide structured training programmes, mentorship, and financial resources, helping women entrepreneurs navigate market challenges and expand their ventures (Almubarak, 2016). These initiatives are typically highly formalised and independently organised, or in some cases co-delivered with private partners, enabling women to gain technical skills while also embedding themselves in wider professional networks (Almubarak, 2016). Such structured partnerships reinforce the Resource-Based View (RBV) premise that access to valuable, inimitable, rare, and non-substitutable resources—including knowledge and mentoring—is essential for sustaining competitive advantage (Barney, 1991; Alonso *et al*., 2019).

In rural areas, however, collaboration is less institutionalised and heavily reliant on NGOs and the local community (Youssef, 2023; Morkus-Makhoul, 2024). These actors often work in partnership with local government agencies to deliver experiential learning through capacity-building workshops and sector-specific training, particularly in agriculture and handicrafts, while also fostering social learning through community gatherings and peer exchanges (Bergh, 2010; Khabbaz & Kuran, 2024). For instance, the Women's Economic Participation (WEP) initiative illustrates a more integrated approach, combining NGO leadership with university collaboration to deliver experiential learning in business development alongside social learning through mentorship and peer exchange (WEP, 2025). However, such cross-sector collaborations remain the exception rather than the norm, and their reach is limited primarily to areas where international partnerships provide funding and technical expertise (Bergh, 2010). Additionally, local communities play an especially important role as local intermediaries, transferring knowledge through demonstration, peer mentorship, and generational skill-sharing—forms of learning that ensure access even when formal programmes are absent (Khabbaz & Kuran, 2024; Morkus-Makhoul, 2024). While these collaborations provide context-specific and culturally embedded entrepreneurial knowledge, they are often fragmented, short-term, and lack the sustainability needed to create lasting impact (Bergh, 2010).

Overall, while collaborations among intermediaries can greatly enhance women's access to entrepreneurial knowledge, rural regions remain underserved, with interventions relying disproportionately on local intermediaries to fill gaps left by absent or fragmented institutional support (Bergh, 2010; Morkus-Makhoul, 2024). This imbalance highlights the need for deeper,

more sustainable coordination that recognises not only the potential of NGOs and governments but also the critical role of local intermediaries in delivering accessible, experiential learning (Hasan and Almubarak, 2016). Without such integration, rural women will continue to face barriers in transforming entrepreneurial knowledge into strategic knowledge resources capable of sustaining long-term business growth (Khabbaz & Kuran, 2024; Morkus-Makhoul, 2024).

**Section Summary**

Entrepreneurial intermediaries in the MENA region—governments, NGOs, corporations, academic institutions, and local intermediaries —play uneven but important roles in shaping rural women's access to entrepreneurial knowledge, though their contributions remain fragmented and urban-biased (Bischoff *et al*., 2018; Youssef, 2023; Toumi *et al*., 2024). Governments primarily facilitate experiential learning through training programmes and policy-backed initiatives, yet their interventions overwhelmingly concentrate on urban areas, leaving rural women with limited access to structured support (Youssef, 2023; Toumi *et al.,* 2024). Corporations also deliver experiential learning via training and incubation schemes, and social learning through networking hubs, but again their reach rarely extends beyond urban contexts, with rural women largely excluded from these opportunities (Kargwell, 2015; Azim & Hariri, 2018). NGOs, in contrast, are the most active in rural settings, providing experiential learning through grassroots training in business management and agriculture, and social and vicarious learning via mentorship, exhibitions, and market linkages (Balestri, 2024; Khabbaz & Kuran, 2024). They often operate independently or in collaboration with other intermediaries, bridging institutional gaps but struggling with sustainability and coordination (Preethi, 2017; Khabbaz & Kuran, 2024). Academic institutions contribute primarily to experiential learning, occasionally extending beyond campuses through collaborative rural initiatives, yet their interventions remain periodic (Jabeen, 2017; Galvão *et al*., 2020). Despite their varying roles, a key gap persists: the literature has underexplored how these intermediaries collectively enable entrepreneurial learning in rural contexts, with most studies privileging urban interventions and overlooking the nuanced ways women in rural MENA acquire and internalise entrepreneurial knowledge (Bergh, 2010; Elkafrawi & Refai, 2022). This under-theorisation leaves rural women's access to entrepreneurial knowledge insufficiently documented, highlighting the need for more integrated and context-sensitive analyses of intermediary roles in supporting established women entrepreneurs outside urban

centres (Khabbaz & Kuran, 2024). This section discussed the types and roles of entrepreneurial intermediaries in providing access to entrepreneurial knowledge for women entrepreneurs in the MENA region. The next section addresses the challenges entrepreneurial intermediaries face in providing access to entrepreneurial knowledge for women entrepreneurs in the MENA region.

## 3.4. Challenges of Ensuring Equal Access to Entrepreneurial Knowledge in Rural Women's Entrepreneurship

This section critically explores the challenges that entrepreneurial intermediaries in rural MENA face in ensuring equal access to entrepreneurial knowledge for rural women entrepreneurs, focusing on coordination, financial support, and resource-related barriers that constrain the inclusivity and effectiveness of intermediary support.

**Coordination and Institutional Fragmentation**

Entrepreneurial intermediaries in rural MENA face persistent challenges in ensuring equal access to entrepreneurial knowledge for established women entrepreneurs, one of the most critical being institutional fragmentation and weak coordination (Youssef, 2023; Khabbaz & Kuran, 2024). This undermines the ability to deliver experiential learning consistently (Bergh, 2010; Toumi *et al*., 2024). In rural Morocco, for example, local governments and NGOs attempt to build capacity for women entrepreneurs, but bureaucratic inefficiencies and inconsistent policy support often result in short-lived initiatives that fail to translate training into long-term entrepreneurial knowledge resources (Bergh, 2010; Khabbaz & Kuran, 2024). The lack of coordination and decentralisation limits the scalability and sustainability of NGO interventions in these areas (Bergh, 2010). From the RBV, this institutional weakness prevents rural women from developing valuable, rare, inimitable, and non-substitutable knowledge resources, while from a learning theory perspective, it disrupts the reflective and repetitive processes through which women internalise entrepreneurial knowledge (Efgivia et al., 2021; Adam *et al.,* 2022).

**Financial Constraints and Sustainability**

Financial barriers further diminish the depth of experiential learning, restricting both the scale and quality of training initiatives (Khabbaz & Kuran, 2024; Toumi *et al*., 2024). In rural Tunisia, for

example, entrepreneurship programmes often lack the funding to reach a critical mass of participants, leaving many women entrepreneurs without access to structured learning opportunities (Toumi *et al*., 2024). Similarly, Youssef (2023) highlights how NGOs in Egypt struggle to secure stable financial backing, which prevents them from sustaining long-term initiatives. Without consistent funding, intermediaries face difficulties in recruiting qualified trainers, developing comprehensive curricula, and integrating emerging business technologies into their programmes (Youssef, 2023; Khabbaz & Kuran, 2024). This lack of financial stability undermines continuity, which is essential for women entrepreneurs to progress through the cycles of observation, reflection, and practice emphasised in constructivist learning theory (Efgivia *et al.,* 2021; Khabbaz & Kuran, 2024).

**Resource Gaps and Disconnection from Business Application**

Another challenge lies in the disjuncture between technical training and its application in real business contexts (Bergh, 2010; Balestri, 2024). In rural Lebanon, for instance, farmers trained in modern production methods often remain disconnected from commercial networks, illustrating how experiential learning without market integration fails to generate usable entrepreneurial knowledge resources (Balestri, 2024). This mismatch highlights a weakness in programme design, where learning is not embedded in reflective observation or practical experimentation, thereby undermining both the RBV's emphasis on value creation and the learning theory perspective on contextual application (Hasan and Almubarak, 2016; Efgivia *et al.,* 2021; Kero & Bogale, 2023).

**Fragmented and Duplicative Support Structures**

Finally, the fragmented and duplicative nature of support structures intensifies inequalities in access to entrepreneurial knowledge (Hasan and Almubarak, 2016; Balestri, 2024). In Egypt, NGOs often deliver training independently of government development policies, leading to overlaps and inefficient resource allocation (Youssef, 2023). Similarly, in rural Morocco, NGOs operate in isolation from governmental bodies, leaving women entrepreneurs with disjointed and unsustainable support (Bergh, 2010). This lack of an integrated support framework not only limits the ability of entrepreneurial intermediaries to maximise their impact but also prevents women entrepreneurs from embedding their entrepreneurial knowledge into robust and replicable resources (Morkus-Makhoul, 2024).

In sum, the challenges intermediaries face—ranging from weak coordination and financial fragility to the disconnect between training and practice—reveal deep structural barriers that hinder rural women's ability to acquire and internalise entrepreneurial knowledge (Toumi *et al*., 2024; Balestri, 2024). Without interventions that strengthen collaboration, ensure sustainable funding, and contextualise training within real market dynamics, rural women will remain excluded from transforming their learning into entrepreneurial knowledge resources that satisfy the RBV's VRIN criteria and the learning theory cycle of active knowledge construction (Alonso *et al*., 2019; Efgivia *et al.,* 2021; Youssef, 2023; Khabbaz & Kuran, 2024).

## 3.5. Conclusion

This chapter has critically examined the role of entrepreneurial intermediaries in providing access to entrepreneurial knowledge for established women entrepreneurs in rural MENA. The chapter was structured in three interrelated sections: first, the foundation, which defined intermediaries, categorised their types, and examined their role in providing access to entrepreneurial knowledge; second, the application of this foundation in the rural MENA context, analysing how governments, corporations, NGOs, academic institutions, and local intermediaries function as knowledge providers; and third, the challenges these intermediaries face in extending their support to established women entrepreneurs in rural MENA. Across these sections, the analysis highlighted that intermediaries contribute primarily to experiential learning—through training programmes, technical support, and capacity building—and social learning, via peer networks and community exchanges, while vicarious learning via mentorship remains underutilised in formalised programmes (Youssef, 2023; Khabbaz & Kuran, 2024).

Through the lens of the Resource-Based View (RBV), the chapter demonstrated that intermediaries facilitate access to knowledge resources that, when internalised and utilised, can become valuable, rare, inimitable, and non-substitutable capabilities (Barney, 1991a; Kero and Bogale, 2023). Yet, from a learning theory perspective, these processes are disrupted in rural contexts, where institutional fragmentation, resource barriers, and financial limitations restrict women's opportunities to progress through the repetitive cycles of observation, reflection, and application

(Efgivia *et al*., 2021). Studies from Morocco, Tunisia, and Lebanon revealed that while intermediaries occasionally provide innovative, community-based training initiatives, these efforts often lack sustainability and coordination, resulting in disjointed learning opportunities (Bergh, 2010; Khabbaz & Kuran, 2024; Toumi *et al*., 2024). The literature gap is clear: most existing studies focus on urban-based initiatives, leaving the role of intermediaries in supporting established rural women entrepreneurs under-theorised and empirically neglected (Youssef, 2023; Toumi *et al.,* 2024).

By examining the know-who dimension of entrepreneurial learning (Rea, 2006), the chapter shows how intermediaries act—or fail to act—as conduits for knowledge transfer in rural settings, a process that is indispensable for transforming entrepreneurial knowledge into entrepreneurial knowledge resources (Efgivia *et al.,* 2021). However, this section also underscores the limits of intermediary action when contextual challenges prevent women entrepreneurs from fully accessing entrepreneurial knowledge (Youssef, 2023; Toumi *et al.,* 2024). The analysis thus connects directly to the next chapter, which addresses the impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences and business practices. Together, these parts form a logical progression: Chapter 2 examines what entrepreneurial knowledge rural women use and how they internalise the entrepreneurial knowledge (the know-what), Chapter 3 illustrates how rural women acquire access to entrepreneurial knowledge through intermediaries (the know-who), while Chapter 4 will critically explore how such knowledge, once acquired, internalised and utilised translates into strategic resources that shape entrepreneurial outcomes (the know-how). By addressing these interlinked dimensions, this study provides a comprehensive understanding of how rural women entrepreneurs navigate learning processes under structural constraints.

# Chapter 4. Utilisation and Impacts of Entrepreneurial Knowledge Resources on Rural Women's Entrepreneurship in MENA

## 4.1. Introduction

Having examined how rural women in the MENA region acquire and internalise entrepreneurial knowledge (know-what), and the entrepreneurial intermediaries involved in providing access of EK (know-who), the following chapter shifts focus to the utilisation and impacts of entrepreneurial knowledge resources, critically analysing how these resources shape women's entrepreneurial experiences—including business practices and entrepreneurial capabilities—and how such outcomes align with the know-how dimension of learning and the explanatory power of RBV and Learning Theory.

Entrepreneurial knowledge resources (EKRs) represent the strategic outcome of the entrepreneurial learning process, yet their significance lies not only in their acquisition and internalisation but also in how they are utilised in practice and the impacts they generate for entrepreneurs (Kero and Bogale, 2023). In the MENA region, where women's entrepreneurship has been increasingly recognised as a catalyst for economic growth and social change, rural women entrepreneurs continue to face unique challenges in utilising acquired knowledge to sustain their ventures and enhance their entrepreneurial experiences (Elkafrawi & Refai, 2022; Hashim, 2023). Understanding how these women utilise EKRs within their business operations is therefore essential to explore the transformative potential of entrepreneurial knowledge as both a learning outcome and a strategic resource (Adam *et al*., 2022).

Entrepreneurial knowledge has demonstrated significant effects on women's business outcomes in rural areas (Khabbaz & Kuran, 2024). Access to training in marketing, financial literacy, and managerial competencies _through experiential, social, vicarious, and self-regulated learning_ has enabled rural women to sustain their businesses, diversify their economic activities, and adopt new business practices (Toumi *et al*., 2024; Balestri, 2024; Morkus-Makhoul, 2024). For instance,

agricultural training in rural Lebanon has led to improved production methods and business sustainability among female farmers (Balestri, 2024), while programmes in Tunisia show that tailored entrepreneurial knowledge resources can effectively moderate socio-political barriers to rural women's entrepreneurial engagement (Toumi *et al.,* 2024). Additionally, the acquisition of entrepreneurial knowledge is linked to improvements in entrepreneurial capabilities, particularly in the domains of self-efficacy, confidence, and entrepreneurial skills (Ahmad, 2011; Hosseini and McElwee, 2011; Adel, 2020). In rural Iran and Lebanon, exposure to entrepreneurial learning has empowered women with a sense of agency and resilience, which are vital for sustaining long-term business ventures in economically volatile environments (Hosseini and McElwee, 2011; Khabbaz & Kuran, 2024).

This chapter builds directly on the previous chapters and situates the discussion within both Learning Theory and the Resource-Based View (RBV). Chapter 2 explored know-what, focusing on entrepreneurial knowledge acquisition and internalisation, demonstrating how rural women entrepreneurs acquire and internalise entrepreneurial knowledge through learning processes (Rae, 2006; Kaur & Chawla, 2024). Chapter 3 examined know-who, highlighting the role of entrepreneurial intermediaries in facilitating access to entrepreneurial knowledge and enabling rural women entrepreneurs to engage with and expand their resource base (Galvão *et al*., 2019, 2020). Chapter 4 now advances to know-how, investigating how rural women utilise EKRs in practice and the subsequent impacts this utilisation has on their entrepreneurial journeys. In doing so, it completes the process of entrepreneurial learning, where knowledge is first acquired, then internalised, facilitated by intermediaries, and ultimately utilised in ways that generate value (Wang, Lee, and Park, 2020). Within the RBV, this utilisation phase is particularly significant, as it determines whether EKRs function as valuable, rare, inimitable, and non-substitutable (VRIN) assets capable of sustaining competitive advantage (Barney, 1991; Wang, Liu, and Liu, 2019; Kero and Bogale, 2023).

This chapter is organised into two sections that collectively examine the utilisation and impacts of entrepreneurial knowledge resources (EKRs) among rural women entrepreneurs in the MENA region. The first section explores how rural Arab women entrepreneurs draw on acquired and internalised knowledge in practice, highlighting the ways in which EKRs are utilised to sustain

their businesses. The second section critically examines the outcomes of utilising EKRs, with one sub-section focusing on business practices—including day-to-day entrepreneurial behaviour and operational practices —and another on women's entrepreneurial capabilities, particularly the enhancement of entrepreneurial self-efficacy and skills acquisition. Together, these sections provide a comprehensive analysis of how EKRs move beyond acquisition to become actionable resources that shape both the professional practices and personal experiences of rural women entrepreneurs, offering critical insights into the interplay between entrepreneurial learning and RBV in the specific context of rural women's entrepreneurship in the MENA region.

## 4.2. Utilising EKRs in Rural MENA Women's Entrepreneurship

This section continues the analytic move from know-what (how entrepreneurial knowledge is acquired and internalised, Chapter 2) and know-who (who provides access to that knowledge, Chapter 3) to know-how (the utilisation and the impacts of entrepreneurial knowledge resources (EKRs), Chapter 4). To interrogate the effects credibly, it is first necessary to analyse the utilisation of entrepreneurial knowledge resources. The discussion below synthesises the ways rural women entrepreneurs utilise the acquired entrepreneurial knowledge through varied entrepreneurial learning approaches (mentioned in Section 2.4.3).

The utilisation of entrepreneurial knowledge resources (EKRs) represents the critical stage where acquired and operationalised knowledge is transformed into strategic actions that enhance firm sustainability (Alonso *et al*., 2019). According to Grant (1996), knowledge only becomes a source of sustained competitive advantage when it is effectively integrated and applied within organisational routines, decision-making processes, and strategic orientations. Yli-Renko, Autio, and Sapienza (2001) argue that knowledge exploitation is particularly vital in small and resource-constrained firms, where social capital and acquired knowledge must be converted into tangible outcomes such as pricing strategies, decision-making, or improved customer relationships. For instance, Alonso *et al*. (2019) demonstrate that micro-enterprises translate knowledge acquisition into self-efficacy and improved managerial practices, directly impacting firm sustainability. In the context of SMEs, Wang, Lee, and Park (2020) highlight that resource acquisition, mediated by social networks, becomes valuable only when entrepreneurs utilise the knowledge to optimise

operations and strengthen competitiveness. Similarly, Zhao, Liu, and Liu (2019) stress that political and institutional knowledge, once internalised, can be exploited for financial incentives or market access, enhancing entrepreneurial practices. Thus, EKRs are not static assets but dynamic resources whose value lies in their strategic application to overcome constraints and sustain entrepreneurial ventures (Alonso *et al*., 2019).

Arab women entrepreneurs in rural MENA employ entrepreneurial knowledge resources (EKRs) in highly practical ways, embedding them in daily business operations and adapting them to both cultural and market realities (Bellaaj, 2023; Balestri, 2024). In rural Lebanon, women farmers utilise entrepreneurial knowledge gained from technical training to refine production processes, adjust pricing strategies, and manage finances more effectively, showing how experiential learning transforms into concrete EKRs within agricultural practices (Balestri, 2024). In Palestine, entrepreneurial knowledge is often internalised through generational transfer, where women apply skills learned from older family members to farming activities, taxation, and marketing—demonstrating how vicarious and social learning preserve and adapt traditional know-how for contemporary business use (Morkus-Makhoul, 2024).

Digital platforms have become equally central to knowledge utilisation (Totala, 2020). Saudi and Emirati women entrepreneurs strategically employ WhatsApp, Instagram, and Snapchat not only as marketing channels but also as tools for customer engagement, brand visibility, and business model refinement, reflecting the critical role of self-regulated learning in shaping EKRs (Totala, 2020; Bellaaj, 2023). For instance, women entrepreneurs report experimenting with digital promotion, including celebrity endorsements on Snapchat, as a way to expand networks and attract new customers (Bellaaj, 2023). This highlights the entrepreneurial process as a repetitive cycle, where knowledge is operationalised, tested, and adapted to enhance branding, product positioning, and client communication (Bada and Olusegun, 2015).

At the same time, rural Tunisian women demonstrate how structured development programmes offered by intermediaries enable them to translate training into EKRs applied in pricing, business modelling, and market access (Toumi, Ghalleb & Akimowicz, 2024). These examples illustrate that EKRs in the MENA context are mobilised in diverse domains: from production and supply

chains, to branding and marketing, to financial management and customer service (Balestri, 2024; Morkus-Makhoul, 2024). In Saudi Arabia, women entrepreneurs strategically use online social media not only to promote businesses but also to strengthen connections with suppliers and customers, transforming social ties into strategic EKRs (Alaraifi, 2020). The transformation into know-how occurs when women utilise acquired knowledge in practical domains such as tailoring, food production, or e-commerce, creating tangible EKRs like product display, marketing strategies, and customer management practices (Grant, 1996; Alonso *et al*., 2019).

Through this repeated process of acquisition, internalisation, utilisation, and networked learning, rural women entrepreneurs convert abstract knowledge into resources that meet the VIRN criteria of RBV—valuable (enhancing competitiveness), rare (shaped by unique socio-cultural contexts), inimitable (difficult for competitors to replicate due to embeddedness in personal and community networks), and non-substitutable (integrated into specific practices and social relations) (Alonso *et al.,* 2019). For example, the tailoring techniques shared among Lebanese women via community networks are not only technical skills but culturally embedded practices that create distinct products, difficult for external competitors to imitate (Lichy *et al*., 2021). Similarly, digital marketing strategies refined through experimentation on platforms such as Instagram by Emirati women entrepreneurs represent non-substitutable EKRs, blending local cultural aesthetics with global business tactics (Jose, 2018).

From a Learning Theory perspective, particularly constructivist paradigms, knowledge acquisition is not a passive transfer but an active construction of meaning, where prior experiences interact with new inputs to form updated mental models (Politis, 2005; Nyamunda, 2018). This means that entrepreneurial knowledge develops cumulatively through cycles of acquisition, internalisation, and utilisation—what Yli-Renko *et al*. (2001) describe as the transformation of relational ties and social capital into knowledge-based advantages. RBV reinforces this by framing entrepreneurial knowledge as a valuable, rare, inimitable, and non-substitutable (VRIN) resource, particularly when it is deeply embedded in local contexts, personalised through experience, and difficult for competitors to replicate (Grant, 1996; Wang, Lee, and Park, 2020).

Crucially, the development of entrepreneurial knowledge involves continuous feedback loops between acquisition and exploitation (Nyamunda, 2018). For example, customer feedback may

reveal operational inefficiencies, which are then addressed through experimentation (experiential learning) and discussion with peers or mentors (social learning), while observing competitors' adaptations (vicarious learning) informs further refinement (Tseng, 2013). This cyclical process transforms fragmented inputs into coherent entrepreneurial knowledge resources (EKRs) that can be mobilised strategically to enhance firm sustainability (Wang, Liu and Liu, 2019). As Alonso *et al*. (2019) note in the context of micro-enterprises, such repetitive engagement fosters not only technical competence but also self-efficacy, reinforcing the entrepreneur's confidence and willingness to pursue new opportunities.

In sum, this section has shown that entrepreneurial knowledge resources (EKRs) are not merely acquired but are continuously reconstructed through iterative processes of acquisition, internalisation, and utilisation, confirming Learning Theory's emphasis on knowledge construction and RBV's framing of resources as valuable, rare, inimitable, and non-substitutable (Grant, 1996; Alonso *et al*., 2019; Wang, Lee & Park, 2020). Rural women in the MENA region transform fragmented learning—whether gained through social networks, digital experimentation, or development programmes—into contextually embedded EKRs that sustain their businesses and foster resilience. However, the significance of utilisation lies not only in these practices but in the broader impacts they generate on entrepreneurial experiences and outcomes. The next section, therefore, critically examines these impacts, focusing on how EKRs influence business practices and entrepreneurial capabilities among rural women entrepreneurs in the MENA region.

## 4.3. Impacts of EKRs on Women's Entrepreneurial Experiences

Building on the preceding chapters that examined the acquisition and internalisation of entrepreneurial knowledge (know-what), the role of intermediaries in facilitating access (know-who), and the utilisation of entrepreneurial knowledge resources (EKRs) in practice (know-how), this section turns to the impacts of EKRs on women's entrepreneurial experiences. These impacts are twofold: business practices, encompassing day-to-day entrepreneurial behaviour and operational activities (Lin & Lin, 2016; Rezaa *et al*., 2020), and women's entrepreneurial capability, including enhanced self-efficacy and entrepreneurial skills (Abdelwahed *et al*., 2023). Analysing these dimensions together underscores how EKRs function as both strategic and

transformative resources within the RBV and learning frameworks (Wang, Liu and Liu, 2019; Kero and Bogale, 2023).

### 4.3.1. Impacts on Business Practices

The relationship between entrepreneurial knowledge resources and business practices has attracted growing scholarly attention, with research showing that entrepreneurial knowledge acquisition, internalisation, and utilisation directly shape entrepreneurial outcomes (Wang, Liu, and Liu, 2019; Rezaa *et al*., 2020; Adam *et al*., 2022; Abdelwahed *et al.,* 2023). Drawing on learning theory, entrepreneurial knowledge is not a static input but a dynamic process: it is first acquired through experiential, social, vicarious, or self-regulated learning (see Section 2.4.3), then internalised as entrepreneurial knowledge (see Section 2.4.4), and ultimately utilised as entrepreneurial knowledge resources (EKRs) in practice (see Section 4.2) (Yli-Renko, Autio, and Sapienza, 2001; Alonso *et al*., 2019). From a Resource-Based View (RBV), these EKRs represent valuable, rare, inimitable, and non-substitutable resources that enable entrepreneurs to sustain competitive advantage in resource-constrained environments (Barney, 2001; Kero and Bogale, 2023). The impacts of EKRs on business practices are multifaceted and extend across day-to-day entrepreneurial behaviour and operational practices.

Business practices among rural women entrepreneurs can be broadly understood through two interrelated domains: day-to-day entrepreneurial behaviours and operational practices, both of which are shaped by access to entrepreneurial knowledge resources (EKRs) across global and MENA contexts (Lin and Lin, 2016; Rezaa *et al*., 2020). Day-to-day entrepreneurial behaviours include decision-making, problem-solving, customer communication, and quality-related judgement, all of which determine how entrepreneurs respond to routine uncertainties (Pett *et al.,* 2021; Uthamaputhran *et al.,* 2024). Evidence from Malaysia and South Africa shows that training interventions strengthen women's ability to interpret risks and address operational challenges more systematically, indicating that knowledge resources enhance reflective decision-making rather than reliance on instinct alone (Uthamaputhran *et al.,* 2024; Koyana and Mason, 2017). Similarly, digital engagement in Australia and Turkey demonstrates that exposure to online knowledge and peer interaction supports timely customer communication and improves responsiveness to

customer needs, reinforcing the argument that entrepreneurial behaviour is socially and contextually learned rather than individually constructed (Yaşlak *et al.,* 2023; Sutherland *et al.,* 2025). In MENA settings, technical training and institutional support in Lebanon, Egypt, and Iran further illustrate that knowledge access strengthens women's confidence in handling daily business challenges and promotes more structured judgement in dealing with routine enterprise demands (Hosseini and McElwee, 2011; Youssef, 2023; Balestri, 2024).

Operational practices, in contrast, relate to the structured execution of business tasks, including record-keeping, financial management, pricing, resource allocation, workflow coordination, and supplier interaction (Koyana and Mason, 2017; Hines, 2023). Global evidence demonstrates that participation in entrepreneurial programmes enables women to organise financial records, manage production routines, and allocate resources more consistently, thereby transforming fragmented practices into systematic operational routines (Lourenço *et al.,* 2014; Bosworth *et al.,* 2015; Pett *et al.,* 2021). Digital platforms also contribute to operational discipline by supporting organised marketing and customer engagement activities, particularly in rural Australia where social media knowledge influences routine promotional and communication practices (Sutherland *et al.,* 2025). In MENA contexts, technical and institutional support programmes have similarly been shown to improve the organisation of production processes and resource use, particularly in rural Lebanon and Iran where knowledge access supports more consistent handling of materials, pricing decisions, and workflow organisation (Tabatabaei and Jafari, 2013; Khabbaz and Kuran, 2024). Collectively, these patterns demonstrate that business practices are not static activities but learned processes shaped through continuous interaction with knowledge resources, suggesting that the effectiveness of EKRs depends on their integration into routine behavioural and operational actions rather than their mere availability (Uthamaputhran *et al.,* 2024; Balestri, 2024).

Taken together, these studies reveal that the impacts of EKRs on business practices are not linear but mediated through entrepreneurial learning processes, individual attributes, and institutional contexts (Yli-Renko, Autio, and Sapienza, 2001; Wang, Liu, and Liu, 2019). By conceptualising EKRs as strategic resources within the RBV framework, and by grounding their utilisation in learning theory, it becomes clear that day-to-day entrepreneurial behaviour and operational activities are outcomes of a continuous cycle of acquiring, internalising, and utilising knowledge

(Alonso *et al*., 2019; Efgivia *et al.,* 2021). Yet, despite this evidence, the literature remains limited in exploring these dynamics in MENA rural contexts, where structural barriers and socio-cultural norms may alter the ways EKRs are mobilised and translated into sustainable business practices (Abdelwahed *et al*., 2023). This section explores the impacts of utilising EKRs on business practices among rural women entrepreneurs from global and Arab contexts.

#### *4.3.1.1. Day-to-day entrepreneurial behaviour*

Entrepreneurial knowledge resources (EKRs) shape the daily behavioural patterns of rural women entrepreneurs by strengthening their decision-making, problem-solving, and communication practices within routine business contexts (Karayel, 2023). Viewed through the Resource-Based View, entrepreneurial knowledge resources (EKRs)—sector know-how, market intelligence, pricing logics, branding tactics, and networked market access—operate as valuable, rare, inimitable and non-substitutable (VRIN) intangibles (Sugiarno and Novita, 2022) that women across the MENA region mobilise to sustain their firms; learning theory clarifies that these EKRs are produced via experiential, social, vicarious, and self-regulated learning and then applied to enhance decision-making, customer communication, and problem-solving behaviours (Mann and MacLeod, 2015; Alonso *et al.,* 2019; Efgivia *et al*., 2021).

Across global settings, the acquisition of entrepreneurial knowledge through training, mentoring, and digital interaction enables women entrepreneurs to respond more systematically to operational challenges rather than relying on ad hoc judgement (Pett *et al.,* 2021). For example, training interventions in Malaysia strengthened women's ability to make informed decisions under uncertainty by equipping them with structured approaches to assessing risks and managing unexpected disruptions, demonstrating how knowledge translates into more deliberate problem-solving behaviour (Uthamaputhran *et al.,* 2024). Similarly, mentoring initiatives in rural territories in Portugal enabled entrepreneurs to reflect on their business decisions through guided feedback, improving their capacity to evaluate alternatives and adjust actions based on observed outcomes (Galvão *et al.,* 2020). In Rwanda, participatory and dialogue-based informal training encouraged entrepreneurs to critically examine their daily business practices and refine responses to

operational difficulties, reinforcing the role of reflective learning in shaping behaviour (Rubyutsa *et al.,* 2024).

Digital and network-based knowledge sources also influence communication behaviour with customers and peers (Rubyutsa *et al.,* 2024). In rural Australia, women entrepreneurs using social media as a knowledge resource demonstrated improved customer interaction practices by learning how to communicate product information clearly and respond to customer inquiries in a timely manner, illustrating how digital knowledge supports responsiveness and service-oriented behaviour (Sutherland *et al.,* 2025; Hines, 2023). Similarly, participation in online Communities of Practice in Turkey enabled rural entrepreneurs to exchange advice and coordinate responses to customer-related issues, strengthening collaborative problem-solving behaviour and facilitating peer-informed adjustments to service delivery (Yaşlak *et al.,* 2023). Online Communities of Practice further contributed to behavioural discipline by encouraging continuous monitoring of customer feedback and operational performance, supporting routine evaluation and corrective action (Rezaei-Moghaddam *et al.,* 2023). Collectively, these findings indicate that EKRs influence not only what rural women entrepreneurs know but how they behave in everyday decision-making and customer-facing activities, particularly through reflective judgement and structured communication (Kyrgidou and Petridou, 2013).

In the MENA context, entrepreneurial knowledge resources (EKRs) shape the day-to-day entrepreneurial behaviour of rural women primarily by improving how they make decisions, solve routine business problems, communicate with customers, and manage the consistency of their products or services (Youssef, 2023; Balestri, 2024; Toumi *et al*., 2024). Evidence from rural Lebanon shows that access to technical training and practical knowledge changes how women approach everyday production and business judgement, as training helps them apply more informed methods in handling agricultural and enterprise tasks rather than relying solely on inherited routines or improvised decisions (Balestri, 2024). Similarly, Khabbaz and Kuran (2024) show that, in rural Lebanon, women's access to knowledge-based resources strengthens their ability to organise and manage enterprise activities more effectively, indicating that knowledge resources affect not only enterprise ownership but the quality of day-to-day entrepreneurial conduct. In Egypt, NGO-based entrepreneurial support provides women with knowledge and

guidance that improve their ability to address daily livelihood and business-related challenges, suggesting that EKRs can enhance problem-solving behaviour when they are embedded in support structures that women can access repeatedly and apply in practice (Youssef, 2023). In Iran, Hosseini and McElwee (2011) show that improving the entrepreneurial potential of rural women depends significantly on access to knowledge and capability-enhancing resources, which in turn influence behavioural dimensions such as confidence in judgement, responsiveness to difficulties, and the capacity to handle business tasks more systematically. This is reinforced by Tabatabaei and Jafari (2013), whose study demonstrates that information sources affect the entrepreneurial orientation of rural women, implying that exposure to relevant knowledge influences how women interpret business situations and act upon them in their daily activities. Lerner *et al.* (1997) further show that knowledge-related factors and skills affect women entrepreneurs' performance, which can be understood at the behavioural level through more competent decision-making and better handling of operational issues.

From an RBV perspective, these findings suggest that EKRs function as strategic intangible resources because they equip rural women with context-specific capabilities that improve the way they carry out routine entrepreneurial actions (Alonso *et al*., 2019). Their value lies in helping women make better decisions, solve operational problems, and interact more effectively with customers and production demands under rural constraints; their rarity and inimitability stem from the fact that much of this knowledge is embedded in local experience, training exposure, and socially mediated support structures that are not equally available to all entrepreneurs (Hosseini and McElwee, 2011; Khabbaz and Kuran, 2024). From a learning theory perspective, the same evidence shows that entrepreneurial behaviour is shaped through ongoing processes of acquisition, reflection, and application rather than one-time knowledge transfer (Adam *et al*., 2022). Training in Lebanon, NGO support in Egypt, and information access in Iran all illustrate that women learn by engaging with practical content, interpreting it within their own circumstances, and gradually incorporating it into everyday entrepreneurial action (Balestri, 2024; Youssef, 2023; Tabatabaei and Jafari, 2013). Thus, RBV explains why EKRs matter as valuable resources, while learning theory explains how those resources become behaviourally meaningful through use (Efgivia *et al.,* 2020; Sugiarno and Novita, 2022). The combined implication is that EKRs affect rural women's business practices not because knowledge exists in abstract form, but because it is internalised

through learning and enacted as a practical capability in daily entrepreneurial life (Lerner *et al.,* 1997; Khabbaz and Kuran, 2024).

While much of the literature highlights the positive role of entrepreneurial knowledge in business sustainability, it is important to note the uneven distribution of such resources in rural areas (Khabbaz and Kuran, 2024). Youssef (2023) points out that in Egypt, NGOs have stepped in to fill this gap by offering entrepreneurial learning tailored to the rural context. These programmes have led to sustainable microenterprises run by women. However, Youssef (2023) also argues that for growth to be sustained, knowledge resources must be embedded within local institutions and linked to ongoing mentorship and market access initiatives.

Taken together, these studies suggest that in MENA rural settings, EKRs do not merely transmit information; they reshape everyday entrepreneurial behaviour by enabling women to judge options more carefully, respond to problems more practically, communicate with greater purpose, and maintain more reliable business practices, although the extent of this effect depends on whether knowledge is contextually relevant, practically usable, and continuously accessible (Youssef, 2023; Balestri, 2024; Khabbaz and Kuran, 2024).

#### *4.3.1.2. Operational Practices*

Beyond behavioural adjustments, EKRs significantly influence the operational organisation of rural women's enterprises, particularly in areas such as record-keeping, financial management, pricing, resource allocation, and workflow coordination (Lourenço *et al.,* 2014; Bosworth *et al.,* 2015; Hines, 2023). Evidence from South Africa shows that participation in structured learnership programmes enabled women entrepreneurs to improve financial record-keeping and budgeting practices, reinforcing the importance of disciplined financial management in sustaining daily operations (Koyana and Mason, 2017). Similarly, training initiatives for female farmers in Uganda enhanced participants' ability to organise marketing tasks, manage available resources, and coordinate production-related activities, demonstrating how knowledge influences routine workflow organisation (Lourenço *et al.,* 2014; Fernando *et al.,* 2014). Research conducted in rural Mexico further highlights that targeted entrepreneurial training improves logistics planning and

supplier coordination, enabling entrepreneurs to organise supply-related activities more systematically (Bosworth *et al.,* 2015).

Digital knowledge environments also play an important role in shaping operational practices, particularly in marketing and customer engagement (Donbesuur *et al.,* 2022; Sutherland *et al.,* 2025). Women entrepreneurs in rural Australia used social media platforms to organise promotional activities and maintain regular communication with customers, illustrating how digital knowledge supports structured marketing routines and customer relationship management (Hines, 2023; Balestri, 2024; Sutherland *et al.,* 2025). Similarly, engagement with online Communities of Practices enabled entrepreneurs to share experiences related to resource management and operational organisation, reinforcing collective learning around inventory and resource allocation practices (Rezaei-Moghaddam *et al.,* 2023). Educational programmes designed for rural enterprises also emphasised systematic workflow organisation and financial planning, enabling entrepreneurs to maintain records, allocate resources efficiently, and manage supplier relationships more effectively (Pett *et al.,* 2021; Donbesuur *et al.,* 2022).

From a MENA perspective, entrepreneurial knowledge resources (EKRs) influence the operational activities of rural women entrepreneurs by making everyday business management more structured, deliberate, and practice-based (Lockett, Thompson, and Morgenstern, 2009). In rural Lebanon, technical training has been shown to alter how women organise agricultural and enterprise tasks, particularly by improving the practical handling of inputs, work routines, and production-related decisions, which suggests a direct effect on resource management and workflow organisation rather than knowledge acquisition in the abstract (Balestri, 2024; Khabbaz and Kuran, 2024; Sutherland *et al.,* 2025). Training in this context helps women perform operational tasks with greater method and consistency, especially in environments shaped by economic instability and material constraint (Balestri, 2024). A related Lebanese study shows that rural female entrepreneurs draw on knowledge-based resources to manage enterprise activities more effectively under crisis conditions, indicating that EKRs affect how women organise available resources, navigate day-to-day constraints, and maintain business continuity through informed operational judgement (Khabbaz and Kuran, 2024). In Egypt, NGO-based entrepreneurship support provides women with practical knowledge and guidance that can

improve how they handle livelihood-related enterprise activities, including organising work, dealing with customers, and managing routine business demands, particularly where formal support structures are weak (Youssef, 2023). In Iran, access to entrepreneurial knowledge and information sources has been linked to stronger entrepreneurial potential among rural women, implying improvements in operational discipline such as the ability to manage tasks more systematically, interpret business information more effectively, and make more purposeful choices in relation to pricing, resources, and daily business organisation (Hosseini and McElwee, 2011; Tabatabaei and Jafari, 2013). Evidence from Tunisia further suggests that entrepreneurship development programmes can strengthen women's economic agency in rural settings, which has implications for operational practice because greater access to entrepreneurial support is associated with a stronger capacity to manage enterprise-related responsibilities in everyday life (Toumi *et al.,* 2024). Across these MENA studies, the strongest pattern is not that EKRs produce dramatic structural change, but that they improve the practical execution of ordinary business activities such as organising work, handling resources, managing customer-facing tasks, and sustaining more disciplined operational routines under constraint (Youssef, 2023; Balestri, 2024; Khabbaz and Kuran, 2024).

Through an RBV lens, these findings suggest that EKRs function as valuable intangible resources because they enhance the capability of rural women entrepreneurs to perform essential operational activities more effectively within constrained environments (Adam *et al.,* 2022). Their value lies in enabling better use of limited resources, more consistent organisation of production and workflow, and more informed management of routine business processes (Shepherd and Wiklund, 2005; Kero and Bogale, 2023). In MENA rural settings, such knowledge can also be considered relatively rare and difficult to substitute because it is often embedded in specific support systems, local training structures, institutional relationships, and contextual experience that are not equally accessible to all women entrepreneurs (Hosseini and McElwee, 2011; Adam *et al.,* 2022; Khabbaz and Kuran, 2024). Through a learning theory lens, the same evidence shows that these operational effects emerge because women acquire, interpret, and apply knowledge through ongoing learning processes rather than through one-time exposure (Bada and Olusegun, 2015). Technical training in Lebanon, NGO support in Egypt, and information-based learning in Iran all indicate that knowledge becomes operationally meaningful when it is internalised through practice, reflection,

and repeated use in real business settings (Tabatabaei and Jafari, 2013; Youssef, 2023; Balestri, 2024). In this sense, RBV explains why EKRs matter as strategic resources, while learning theory explains how they are converted into everyday operational capability (Efgivia *et al.,* 2020; Kero and Bogale, 2023). Together, the two perspectives show that EKRs affect business practices among rural women entrepreneurs in MENA not simply because knowledge is available, but because it is learned, contextualised, and enacted in the routine management of records, resources, customers, and work processes (Toumi et al., 2024; Khabbaz and Kuran, 2024).

Overall, the global and the MENA literature demonstrates that EKRs influence rural women's business practices through two interconnected pathways: behavioural discipline and operational organisation (Balestri, 2024; Sutherland *et al.,* 2025). Knowledge acquired through training, mentoring, and digital engagement supports structured decision-making and communication behaviour, while simultaneously enabling entrepreneurs to implement consistent financial, logistical, and workflow-related practices (Kyrgidou and Petridou, 2013; Donbesuur *et al.,* 2022; Youssef, 2023). However, the literature also suggests that these impacts are not automatic; they depend on the relevance of knowledge to local conditions and the extent to which entrepreneurs actively internalise and apply learning within their routine activities (Rubyutsa *et al.,* 2024; Uthamaputhran *et al.,* 2024).

### 4.3.2. Impacts on Women Entrepreneurs' Entrepreneurial Capabilities

This section extends the prior focus on business outcomes by examining how entrepreneurial knowledge resources (EKRs)—generated through experiential, social, vicarious, and self-regulated learning, internalised as entrepreneurial knowledge (Section 2.3.3), and then utilised in practice (Section 4.2)—shape entrepreneurs' capacity among rural Arab women, specifically self-efficacy and entrepreneurial skills. From a Resource-Based View, these intangible capacities are strategic, context-embedded resources that can underpin durable advantage when they are valuable, rare, inimitable, and non-substitutable (operationalised here as confidence to act under uncertainty and skill repertoires for recognising and exploiting opportunities) (Alonso *et al*., 2019). Evidence from the region indicates that when women access situated knowledge—experiential, social, vicarious, and self-regulated learning—they translate it into heightened task confidence and

more sophisticated decision routines, particularly in agriculture and household-based ventures where entrepreneurial intermediaries' support is thin (Hosseini & McElwee, 2011; Haddad *et al*., 2016). EKRs reinforced by entrepreneurial intermediaries' support further elevate self-efficacy and business practices among women in developing contexts, clarifying that capability gains are strongest when entrepreneurial knowledge is scaffolded by enabling infrastructures (Abdelwahed *et al*., 2023). Learning theory helps explain these dynamics: self-regulated engagement in real problems cultivates reflection, abstraction, and experimentation, which consolidates self-belief and procedural skill (Tseng, 2013).

EKRs function as developmental levers: they build self-efficacy by reducing ambiguity about how to act and expand entrepreneurial skills through iterative, socially embedded learning, thereby aligning RBV's emphasis on strategic capabilities with a constructivist account of how those capabilities are actually formed and maintained in place-specific contexts (Alonso *et al*., 2019; Liao, Nguyen, and Caputo, 2022).

#### *4.3.2.1. Self-Efficacy and Confidence Building*

Self-efficacy, as defined by Karayel (2023) and based on foundational work by Bandura (2001), refers to an individual's personal belief in their ability to execute actions required to manage prospective situations effectively. This concept is central to social cognitive theory, which suggests that an individual's sense of self-efficacy plays a crucial role in how they approach goals, tasks, and challenges (Bandura, 2001; Gardner *et al*., 2015). According to this theory, self-efficacy functions as a critical determinant in the self-regulation of motivation, affecting one's ability to guide their own thoughts, behaviors, and emotions in a way that facilitates achieving personal and professional objectives (Gardner *et al*., 2015). Moreover, self-efficacy is described as a judgment of one's capability to perform specific behaviors necessary to produce designated performance attainments (Quan, 2012). This judgment influences various aspects of human behavior, including the tasks people choose to pursue, the amount of effort they will expend on activities, and their persistence in the face of adversity (Wood & Bandura, 1989). The concept is significant in understanding entrepreneurial behavior, as it determines an individual's likelihood to initiate and persist in the creation and sustainability of a new venture despite the risks and uncertainties

involved (Cox, Mueller, and Moss, 2002; Shane, 2012). Entrepreneurial self-efficacy (ESE)—the belief that one can successfully execute venture tasks—shapes what entrepreneurs attempt, how persistently they act, and how they regulate affect and effort in uncertainty (Gardner *et al*., 2015; Karayel, 2023).

In rural MENA settings, ESE is deeply intertwined with entrepreneurial knowledge resources (EKRs) that emerge when acquired entrepreneurial knowledge is internalised (know-what) through experiential, social, vicarious, and self-regulated learning and utilised as actionable tools (know-how) (Tseng, 2013; Shen *et al*., 2021). Where experiential learning is scarce, women's self-regulated and social learning converts situated know-how in production, pricing, and market interaction into EKRs—templates, checklists, scripts, and network ties—that make complex tasks feel doable, thereby elevating ESE (Yli-Renko, Autio, and Sapienza, 2001; Tseng, 2013; Wang, Lee, and Park, 2020). Empirically, entrepreneurial intermediaries' support that facilitates entrepreneurial knowledge acquisition is repeatedly associated with stronger ESE among women, including in the MENA contexts, because they help translate abstract advice into locally appropriate practices (Soomro *et al*., 2021; Abdelwahed *et al*., 2023). From a learning-theory standpoint, these effects reflect constructivist mechanisms: women appraise, reflect on, and reframe new information against prior experience, co-creating EKRs that are meaningful in their rural constraints; the mastery experiences that follow feedback into stronger self-belief (Tseng, 2013; Gardner *et al*., 2015).

Multiple perspectives caution, however, that the link between EKR and ESE is neither automatic nor uniformly positive (Nanyanzi *et al*., 2024). First, the ESE gain from entrepreneurial learning is contingent on context fit: knowledge must be actionable in the local agro-commercial cycle and gendered norms, or it will not produce authentic mastery experiences (Abdelwahed *et al*., 2023). Nanyanzi *et al*. (2024) find that entrepreneurial learning approaches such as social and experiential learning indirectly improve entrepreneurial effectiveness among women-owned agri-SMEs by enhancing their knowledge base, which subsequently boosts their self-efficacy. Second, ESE is dynamic; experience-sampling studies show that confidence fluctuates with daily task feedback, underscoring the need for continuous micro-learning and timely reinforcement of EKRs (Uy *et al*., 2010; Karayel, 2023). Finally, entrepreneurial learning approaches matter: self-regulated learning

enhances ESE when it culminates in codified, reusable EKRs (Tseng, 2013), while social and vicarious learning strengthen ESE by supplying credible models and reciprocal support that reduce ambiguity in execution (Soomro *et al*., 2021). Evidence from women-owned agri-SMEs further shows that entrepreneurial learning approaches improve effectiveness through the mediating role of entrepreneurial knowledge —i.e., ESE rises as knowledge is transformed into operational entrepreneurial knowledge resource bundles (Nanyanzi *et al*., 2024). Together these findings align with the Resource-Based View: EKRs that are valuable, rare, inimitable, and non-substitutable do not just enhance capability; by enabling repeated mastery, they cultivate resilient self-belief (Alonso *et al*., 2019).

#### *4.3.2.2. Entrepreneurial Skills*

Entrepreneurial knowledge resources (EKRs)—the codified and tacit know-what and know-how that entrepreneurs accumulate and embed in routines—are central to the development of entrepreneurial skills because they are the product of learning processes (experiential, social, vicarious, and self-regulated) that are internalised and then operationalised in practice (Tseng, 2013; Alonso *et al.,* 2019; Nanyanzi *et al*., 2024). Evidence across developing contexts shows that when women repeatedly cycle through observation, reflection, and application, EKRs consolidate into specific capabilities such as opportunity recognition, business planning, pricing and record-keeping, customer engagement, and digital promotion (Gavigan *et al*., 2020; Nanyanzi *et al*., 2024). Bhardwaj (2014) emphasises that experiential learning enhances rural women's entrepreneurial skills (e.g., strategic thinking and customer handling) by fostering practical business competencies and confidence, thereby contributing to better decision-making and problem-solving in dynamic business environments.

In rural settings, social learning _through peer interaction and networking_ further enriches EKRs by supplying situated heuristics and market cues that sharpen negotiation and market-search skills (Soomro *et al*., 2021). Within a Resource-Based View (RBV), these skill-bearing EKRs are valuable, rare, inimitable, and non-substitutable because they are context-built and socially embedded; when reinforced by enabling institutions, they translate into more consistent strategic decision-making (Abdelwahed *et al*., 2023). Studies that track women's learning approaches

confirm the mechanism: self-regulated and social learning build EK (know-what), which is then transformed into EKRs (know-how) that underwrite planning discipline, financial literacy, and adaptive marketing, including the use of social media (Yli-Renko, Autio, and Sapienza, 2001; Tseng, 2013; Wang, Lee, and Park, 2020; Nanyanzi *et al*., 2024). At the same time, research cautions that skill formation is uneven: without persistent entrepreneurial knowledge inputs and feedback, confidence can decouple from competence, producing skill under-utilisation or overreach (Vancouver *et al*., 2002; Hmieleski & Baron, 2008). This underscores that EKRs evolve through continual sense-making rather than one-off exposure—an explicitly constructivist view of learning (Tseng, 2013; Efgivia *et al.,* 2021).

In the MENA context, entrepreneurial knowledge resources play a critical role in enhancing the entrepreneurial skills of rural women across the MENA region (Davis, 2004; Ahmad, 2011a; Toumi *et al*., 2024). Entrepreneurial knowledge resources directly contribute to the development of essential entrepreneurial skills such as opportunity recognition, business planning, marketing, financial literacy, communication, and digital engagement (Hosseini and McElwee, 2011; Danish and Smith, 2012; Nyakudya *et al.,* 2024). In rural Lebanon, for instance, Balestri (2024) highlights how technical training significantly improved women's capacity in agricultural planning and innovation, enhancing their problem-solving and decision-making skills crucial for adapting to market needs. Similarly, Khabbaz and Kuran (2024) emphasise that entrepreneurial learning in the form of experiential learning helped Lebanese rural women develop strategic management and negotiation skills, enabling them to structure their businesses more effectively and interact confidently with stakeholders. In Tunisia, Toumi *et al*. (2024) show that experiential learning (e.g., entrepreneurship training programmes) improved women's business planning and administrative skills, which in turn supported their political and economic agency, demonstrating the multi-dimensional value of skill development. Urban women entrepreneurs in the MENA region, too, benefit significantly from access to entrepreneurial knowledge and utilising entrepreneurial knowledge resources. Ahmad (2011) observes that Saudi Arabian women developed stronger financial management and strategic planning skills after engaging in entrepreneurship training initiatives, allowing them to navigate complex regulatory environments. However, critical perspectives reveal that while entrepreneurial knowledge resources do enhance skills, structural and cultural barriers may hinder the full utilisation of these competencies (Ahmad, 2011a; Danish

and Smith, 2012). For example, Danish and Smith (2012) argue that although women in Saudi Arabia gain significant entrepreneurial skills—especially in market analysis and networking—social restrictions often limit the practical application of these abilities.

For rural Arab women, these insights imply a practical route to capability deepening: social learning in social networks to refine negotiation and market access skills (Soomro *et al*., 2021), self-regulated learning to systematise operations and financial controls (Nanyanzi *et al*., 2024), and intermediaries-supported knowledge to consolidate strategic planning and regulatory navigation (Abdelwahed *et al*., 2023). When EKRs accumulate in this way, they strengthen day-to-day competencies (e.g., pricing, record-keeping, supplier coordination, digital outreach) that underpin business sustainability, while also scaffolding task-specific efficacy—i.e., the belief that one can execute these skills under uncertainty (McGee *et al*., 2009; Miao *et al*., 2017). The relationship among EKRs and entrepreneurial skills is therefore recursive: entrepreneurial learning builds EK, which is utilised into EKRs, which manifest as entrepreneurial skills in finance, marketing, and operations, and this skilled enactment feeds back into stronger EKRs and more accurate self-appraisals of capability (Baum & Locke, 2004; Tseng, 2013; Nanyanzi *et al*., 2024). In RBV terms, it is this cumulative, path-dependent skill formation—rooted in locally learned EKRs—that offers rural women a defensible advantage in constrained MENA markets, provided intermediaries' knowledge support remains accessible and aligned with practice (Adam *et al*., 2022).

## 4.4. Conclusion

In conclusion, this chapter has demonstrated the evidence from research across the global and the MENA region that entrepreneurial knowledge resources exert a profound influence on women's entrepreneurial experiences by shaping both their business practices and entrepreneurial capabilities (Hasan and Almubarak, 2016; Toumi *et al.,* 2024; Nyakudya, Mickiewicz, and Theodorakopoulos, 2024). The discussed literature illustrates how women across the MENA region, particularly those in rural contexts, transform entrepreneurial knowledge into tangible outcomes such as improved financial literacy, strategic planning, marketing, and decision-making (Soomro *et al.,* 2021; Abdelwahed *et al.,* 2023). At the same time, these resources foster self-efficacy and entrepreneurial skills, encouraging women to navigate resource-constrained

environments (Olsson & Bernhard, 2021; Karayel, 2023). Studies in rural Tunisia, Lebanon, and Egypt show that the acquisition of entrepreneurial knowledge—through various entrepreneurial learning approaches—leads to improve business sustainability and entrepreneurial skills (Youssef, 2023; Khabbaz and Kuran, 2024; Toumi *et al.,* 2024). For instance, technical training in Lebanon has been linked to improved decision-making and book-keeping among rural agricultural entrepreneurs, indicating that when entrepreneurial knowledge is translated into practical skills, it can directly influence business sustainability (Balestri, 2024). This relationship is further supported by Bhardwaj (2014), who demonstrates that experiential learning contributes meaningfully to women's ability to adapt and sustain their businesses in emerging markets. Importantly, these impacts are not discrete but intertwined—entrepreneurial skills bolster confidence, while heightened self-efficacy encourages more ambitious and sustained-oriented business practices (Udimal *et al.,* 2019; Shen *et al.,* 2021). Thus, entrepreneurial knowledge resources serve as a practical toolkit that collectively underpins entrepreneurial capacity and business practices (Abdelwahed *et al.,* 2023; Toumi *et al.,* 2024).

This chapter builds on earlier discussions of know-what—the acquisition of entrepreneurial knowledge through diverse entrepreneurial learning approaches—and know-who—the role of entrepreneurial intermediaries such as government, NGOs, academic institutions, corporations, and local intermediaries in mediating access to such resources (Galvão *et al*., 2020; Gavigan *et al*., 2020). The evidence shows that entrepreneurial knowledge resources are most impactful when intermediaries facilitate not only technical and managerial knowledge but also opportunities for application and networking (Soomro *et al*., 2021; Yeh *et al.,* 2021). The utilisation of these resources is context-dependent: while rural women often rely on social, vicarious, and self-regulated learning as well as NGO interventions, urban women entrepreneurs in MENA leverage more structured intermediaries' support and social media platforms for knowledge spillovers (Olsson & Bernhard, 2021). This interplay confirms the Resource-Based View's (RBV) claim that entrepreneurial knowledge resources, when valuable, rare, inimitable, and non-substitutable (VRIN), can underpin sustained competitive advantage (Alonso *et al.,* 2019).

Critically, the chapter has also identified gaps in the literature. Despite growing recognition of the role of entrepreneurial knowledge resources in shaping women's entrepreneurial experiences,

research in the MENA context—particularly rural settings—remains limited and fragmented (Abdelwahed *et al.,* 2023). While studies highlight the importance of entrepreneurial knowledge resources in strengthening business practices and entrepreneurial self-efficacy and skills (Soomro, Shah & Lashari, 2021; Abdelwahed *et al.,* 2023), there is little empirical work that directly examines how specific types of knowledge, such as technical or managerial training, translate into improved production and sustainable business practices. For example, Balestri (2024) finds that technical training in rural Lebanon significantly enhanced women's adoption of improved agricultural methods and managerial practices, yet such focused evidence is scarce across the broader region. Similarly, Olsson and Bernhard (2021) show how digital knowledge, gained through self-regulated learning, supports women's capacity to engage in social media marketing, but few studies explore how these digital competencies integrate with other entrepreneurial knowledge resources to improve business practices. Moreover, the mediating role of entrepreneurial knowledge resources in linking intermediaries' support to women's entrepreneurial confidence and outcomes (Abdelwahed *et al.,* 2023) has not been sufficiently studied in rural MENA, where access to such support is often limited. This gap underscores the need for more nuanced and context-sensitive research that captures how entrepreneurial knowledge resources—ranging from technical and digital to managerial and experiential—shape both business practices and entrepreneurial capabilities among rural women in the MENA region. These gaps underline the need for more context-sensitive research into how women entrepreneurs internalise and utilise the benefits of entrepreneurial knowledge resources.

From an RBV and Learning Theory perspective, the chapter has shown that entrepreneurial knowledge is not simply a static asset but a dynamic resource that evolves as women learn, apply, and reconfigure their practices in response to market and social changes (Efgivia *et al.,* 2021; Adam *et al.,* 2022). Entrepreneurial learning ensures that entrepreneurial knowledge is continuously transformed into adaptive strategies, reinforcing the VRIN attributes of knowledge resources and enabling women to carve competitive advantages even in resource-scarce rural settings (Kero and Bogale, 2023).

Taken together, entrepreneurial knowledge resources can be positioned as drivers of competitive business sustainability (Sugiarno and Novita, 2022) for women entrepreneurs in the MENA region.

Their dual impact is best understood when framed through RBV's VRIN criteria, where knowledge, once internalised through entrepreneurial learning, becomes a strategic resource that is difficult to replicate and instrumental for sustaining competitive advantage (Kero and Bogale, 2023).

This chapter thus concludes the literature review, having explored entrepreneurial knowledge from the perspective of acquisition, internalisation, intermediaries, utilisation, and impacts on women's entrepreneurial experiences and business practices. The next chapter introduces the conceptual framework, with particular focus on the Omani context, to synthesise these insights into an analytical model for investigating how entrepreneurial knowledge resources shape rural women entrepreneurs' experiences.

# Chapter 5. Conceptual Framework and Omani Context

## 5.1. Introduction

Entrepreneurship has increasingly been positioned as a strategic lever for economic diversification and rural development in emerging economies such as Oman (Galvão *et al.,* 2020; Hammami *et al.,* 2022). However, despite the proliferation of entrepreneurial learning approaches (i.e., experiential learning: entrepreneurial training programmes, social learning: social networks and Community of Practices, vicarious learning: mentorship programmes and fairs, and self-regulated learning: online search and social media), a significant research gap remains in understanding how rural women entrepreneurs acquire and internalise entrepreneurial knowledge, the role of intermediaries in facilitating this entrepreneurial knowledge, and the utilisation and impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences (Pugh *et al.,* 2021; Schou, Bucher, and Waldkirch, 2022).

The preceding chapters have critically engaged with this gap. Chapter 2 explored the spectrum of entrepreneurial learning approaches (know-what), emphasising the relevance of experiential, social, vicarious, and self-regulated learning as distinct yet interconnected approaches. Chapter 3 investigated the role of intermediaries (know-who), including governmental, non-governmental organisations, corporations, academic institutions, and local intermediaries in bridging rural entrepreneurs with learning opportunities. Chapter 4 examined entrepreneurial knowledge resources (know-how), foregrounding their role in enabling women to utilise acquired entrepreneurial knowledge in the pursuit of entrepreneurial practices, while also mapping the impacts of these entrepreneurial knowledge resources on women's entrepreneurial experiences within the MENA context. Collectively, these chapters highlighted that while entrepreneurial learning is conceptually diverse and supported by various entrepreneurial intermediaries, its translation into tangible entrepreneurial outcomes remains uneven and fragmented (Hairudinor Daradjat and Asman, 2020; Arslan *et al.,* 2023).

This chapter builds on those insights to advance a conceptual framework tailored to the Omani rural context. The study is anchored in the Resource-Based View (RBV) and learning theory, which together provide a robust theoretical foundation. RBV stresses the strategic importance of

resources that are valuable, rare, inimitable, and non-substitutable (Barney, 1991; Alonso *et al.,* 2019). In rural entrepreneurship, such resources often take intangible forms—knowledge, networks, and skills—that determine competitive advantage and long-term viability (Ratten, 2020; Huq, Tan & Venugopal, 2020). Learning theory complements RBV by explicating the mechanisms through which entrepreneurs acquire, internalise, and utilise these resources (Sugiarno and Novita, 2022). Together, the two perspectives allow for a multi-layered analysis: RBV explains why knowledge resources matter for competitiveness, while learning theory explains how rural women acquire and utilise them in socially embedded, constrained environments (Efgivia *et al.,* 2021; Adam *et al.,* 2022).

The literature review revealed persistent gaps. First, entrepreneurial learning scholarship disproportionately focuses on experiential and social learning in urban contexts, neglecting the entrepreneurial learning approaches in rural MENA contexts (See Chapter 2, Section 2.4.3) (Ahmad *et al.,* 2018; Galvão *et al.,* 2019). Second, the role of entrepreneurial intermediaries in the MENA region remains under-conceptualised, despite evidence that such actors are critical for knowledge transfer, capacity-building, and access to markets (See Chapter 3, Section 3.3) (Youssef, 2023; Toumi, Ghalleb & Akimowicz, 2024). Third, empirical studies rarely integrate the dual outcomes of entrepreneurial knowledge resources: business practices ( day-to-day entrepreneurial behaviours and operational practices) and entrepreneurial capabilities (self-efficacy and entrepreneurial skills) (See Chapter 4, Section 4.3), both of which are especially salient in rural Oman where structural and cultural barriers constrain women's entrepreneurial potential (Ghouse, Durrah, & McElwee, 2017; Hammami *et al.,* 2022).

Within Oman, while the Sultanate has introduced wide-ranging entrepreneurship initiatives, evidence points to a mismatch between these interventions and the situated needs of rural women (Belwal *et al.,* 2014; Al-Harthi, 2017; Ghouse, Durrah, & McElwee, 2021). This underscores the necessity of a conceptual framework that not only integrates RBV and learning theory but also contextualises them to the socio-economic realities of rural Oman. By framing entrepreneurial knowledge as a strategic resource, examining the mediating role of entrepreneurial intermediaries, and tracing the impacts on women's entrepreneurial experiences, this study seeks to advance both theoretical and policy debates.

The remainder of this chapter proceeds as follows: it first outlines RBV and its alignment with learning theory; then articulates the research questions, aims, and objectives; subsequently presents the literature gap across MENA and Omani settings; situates the study in the Omani rural context; and finally introduces the conceptual model guiding the empirical analysis.

## 5.2. Theoretical Framework

This thesis employs two complementary theories—the Resource-Based View (RBV) and constructivist learning theory—to examine rural women's entrepreneurship. RBV emphasises how valuable, rare, inimitable, and non-substitutable resources underpin competitive advantage and business sustainability (Lockett *et al.,* 2009; Shepherd & Wiklund, 2005; Adam *et al.,* 2022). Yet critics note its static treatment of resources, prompting calls for contextualised applications in small-scale ventures (Grande *et al.,* 2011; Kero & Bogale, 2023). Constructivist learning theory, by contrast, stresses knowledge as actively constructed through experience and interaction (Bada & Olusegun, 2015; Mann & MacLeod, 2015). Together, these perspectives shape the study's philosophical and ontological orientation, grounding analysis in both resource mobilisation and learning processes (Efgivia *et al.,* 2021; Sugiarno & Novita, 2022). This section starts by examining both theories. Followed by highlighting their applications in the entrepreneurship literature. Finally, the section concludes by addressing both theories in the research context.

**Overview of the Resource-Based View (RBV)**

The Resource-Based View (RBV) has become a dominant theoretical lens in strategic management research, offering insights into how firms build sustainable competitive advantage through resources that are valuable, rare, inimitable, and non-substitutable (VRIN) (Shepherd & Wiklund, 2005; Sugiarno & Novita, 2022). Unlike external positioning theories that emphasise market forces and industry structures, RBV places internal resources at the centre of performance, highlighting the heterogeneity and immobility of assets across firms (Lockett, Thompson & Morgenstern, 2009). This inward-looking perspective stresses that unique combinations of resources—rather than external conditions alone—(Lockett, Thompson, and Morgenstern, 2009; Sugiarno and Novita, 2022).

Resources in RBV are broadly classified into tangible and intangible categories (Barney, 1991a; Kero and Bogale, 2023). Tangible resources include physical and financial assets such as infrastructure, machinery, or capital, while intangible resources encompass knowledge, skills, reputation, culture, and networks (Sugiarno and Novita, 2022). Intangible resources are particularly significant because they are harder to imitate or substitute, thereby aligning more

closely with the VRIN criteria (Kero & Bogale, 2023). The VRIN framework—valuable, rare, inimitable, and non-substitutable—forms the cornerstone of the Resource-Based View (RBV) by distinguishing which resources generate sustained competitive advantage (Grande, Madsen & Borch, 2011). Resources must first be valuable, contributing to improved efficiency or effectiveness; without value, they cannot enhance sustainability (Shepherd & Wiklund, 2005; Sugiarno & Novita, 2022). They must also be rare, as resources widely available in the market cannot differentiate firms or entrepreneurs (Grande, Madsen & Borch, 2011). The third dimension, inimitability, emphasises that resources embedded in unique histories, social relations, or tacit knowledge are difficult to replicate, thereby providing an enduring advantage (Lockett, Thompson & Morgenstern, 2009). Finally, they must be non-substitutable, meaning that competitors cannot replace them with functionally equivalent alternatives (Kero & Bogale, 2023). Together, these criteria establish a high threshold: only resources meeting all four conditions qualify as strategic (Grande, Madsen & Borch, 2011).

Yet scholars caution that VRIN should not be interpreted too rigidly (Grande, Madsen & Borch, 2011; Kero & Bogale, 2023). For instance, in women's microbusinesses, resources such as social capital and entrepreneurial knowledge often lack rarity in absolute terms but become strategically valuable when embedded in local contexts where alternatives are absent (Adam *et al.,* 2022). Similarly, farm-based ventures demonstrate that even resources partially imitable can yield sustainability benefits when combined with entrepreneurial orientation and local expertise (Grande, Madsen & Borch, 2011). Critics also note RBV's static tendencies, arguing that the VRIN logic underplays how resources evolve and interact dynamically, requiring integration with capability-based perspectives (Lockett, Thompson & Morgenstern, 2009; Kero & Bogale, 2023). Despite these limitations, VRIN remains a powerful heuristic for assessing the strategic role of intangible resources—such as entrepreneurial knowledge, networks, and intermediary support—that underpin sustainability and resilience in resource-constrained contexts (Sugiarno & Novita, 2022).

Yet, RBV alone does not fully explain how these resources are internalised and transformed into capabilities. This is where the integration with learning theory becomes crucial, allowing the study to capture both the possession of resources (RBV) and the processes of resource acquisition and

utilisation (constructivist learning). By situating entrepreneurial knowledge and intermediaries within the VRIN framework, this thesis critically examines their role as strategic, intangible resources that underpin women's entrepreneurial sustainability in rural Oman.

**Overview of Constructivist Learning Theory**

Constructivist learning theory provides an essential lens for understanding how individuals acquire, internalise, and utilise entrepreneurial knowledge through active engagement, social interaction, and contextualised experiences (Alonso *et al.,* 2019). At its core, constructivism argues that learners do not passively absorb information but actively construct meaning based on prior knowledge, reflection, and practice (Bada & Olusegun, 2015). This perspective emphasises learning as a dynamic, situated process shaped by environment, culture, and experience, which makes it especially relevant to entrepreneurship, where knowledge is tacit, experiential, and context-specific (Narayan *et al.,* 2013). Unlike behaviourist or cognitivist models that treat learning as linear and externally driven, constructivism foregrounds the agency of the learner, framing knowledge acquisition as iterative and adaptive (Mann & MacLeod, 2015; Efgivia *et al.,* 2021).

A central principle of constructivism is that learning is most effective when embedded in authentic contexts where learners are engaged in problem-solving, collaboration, and reflection (Efgivia *et al.,* 2021). This perspective resonates strongly with entrepreneurial practice, which often unfolds in uncertain environments that demand adaptive thinking, resilience, and continuous experimentation (Jones, Meckel & Taylor, 2021). Constructivism also underscores the importance of social learning (i.e., social networks and communities of practice), where learners co-create knowledge by sharing experiences and negotiating meaning (Mann & MacLeod, 2015). Within entrepreneurship, these processes are visible in experiential, social, and vicarious learning, and engagement with entrepreneurial intermediaries, all of which enable the transfer of tacit knowledge that cannot be easily codified (Bada & Olusegun, 2015; Jones, Meckel, & Taylor, 2021). The theory further highlights the role of entrepreneurial learning in shaping skills and capabilities. Entrepreneurial learning aligns with constructivism by emphasising experiential learning (e.g., learning-by-doing), and vicarious learning (e.g., reflective practice), whereby knowledge is not

transmitted but built through cycles of action and feedback (Narayan *et al.,* 2013; Bada & Olusegun, 2015; Nweke, Okebanama & Mba, 2025).

Thus, constructivist learning theory complements the Resource-Based View by illuminating *how* resources such as entrepreneurial knowledge are acquired, internalised, and utilised in business practices (Mann and MacLeod, 2015). While RBV identifies entrepreneurial knowledge and entrepreneurial intermediaries as strategic resources, constructivism unpacks the processes through which these resources are acquired, internalised, and utilised in practice (Bada & Olusegun, 2015). Together, they provide a holistic framework for this thesis: RBV explains the strategic importance of entrepreneurial knowledge, while constructivism explains the mechanisms of learning and knowledge transfer in rural contexts (Efgivia *et al.,* 2021).

**Application of RBV and LT in Entrepreneurship Literature**

The applications of RBV and constructivist learning theory in entrepreneurship literature highlight their complementary value in explaining how entrepreneurs mobilise resources and acquire knowledge to achieve sustainability (Lockett, Thompson, and Morgenstern, 2009; Adam *et al.,* 2022). RBV has been widely used to analyse small businesses and entrepreneurial ventures, especially in contexts where tangible resources are scarce, emphasising the strategic role of intangible assets such as knowledge, networks, and skills (Lockett, Thompson, & Morgenstern, 2009; Shepherd & Wiklund, 2005). For example, Grande, Madsen, and Borch (2011) showed how farm-based ventures rely on entrepreneurial orientation and knowledge resources to improve business sustainability, underscoring the importance of resource heterogeneity in rural settings. Similarly, Adam *et al.* (2022) demonstrated that women entrepreneurs achieve sustainability not through financial capital but through education, training, and resilience, highlighting the importance of RBV for gendered and resource-constrained contexts. These insights align with the argument that intangible resources meeting VRIN criteria—valuable, rare, inimitable, and non-substitutable—form the bedrock of sustainable entrepreneurship (Sugiarno & Novita, 2022; Kero & Bogale, 2023). Yet RBV has been critiqued for its static treatment of resources, overlooking how entrepreneurs actually acquire and utilise entrepreneurial knowledge resources (Lockett, Thompson & Morgenstern, 2009). This is where learning theory provides an essential complement.

Constructivist learning theory views knowledge not as a fixed input but as actively constructed through experience, reflection, and social interaction (Narayan *et al*., 2013; Bada & Olusegun, 2015). Its application in entrepreneurship highlights how entrepreneurs learn by doing, experimenting, and engaging with communities of practice (Jones, Meckel & Taylor, 2021). Empirical studies confirm that experiential and social learning processes enhance entrepreneurial skills and adaptability (Nweke, Okebanama & Mba, 2025). Constructivism also shapes approaches to entrepreneurship learning, where interactive and practice-based environments have been shown to better foster entrepreneurial capabilities than traditional didactic instruction (Tajpour, Moaddab & Hosseini, 2018; Efgivia *et al*., 2021). By recognising entrepreneurs as active learners embedded in social and institutional contexts, learning theory extends RBV by explaining how intangible resources—such as knowledge and networks—are built and transformed into capabilities (Mann & MacLeod, 2015).

Several studies have employed RBV in related Omani contexts. Al-Bimani (2022) applied RBV to examine SME performance. The study concluded that entrepreneurial knowledge was a critical intangible resource enabling firms to seize market opportunities. Similarly, Al-Harthi (2017) explored how Omani entrepreneurs utilised educational experiences to develop a competitive advantage, emphasising the role of self-reflection and localised knowledge acquisition in business sustainability. Additionally, McElwee and Al-Riyami (2003) document how Omani women entrepreneurs leveraged social networks and family support to acquire entrepreneurial knowledge, highlighting how resources are not just accessed but socially negotiated. Similarly, Razzak and Jassem (2024) emphasise that rural Omani women use platforms like Instagram and WhatsApp not just as tools but as extensions of their social learning, allowing them to engage in entrepreneurial activity within culturally acceptable boundaries. Furthermore, Omani Institutions like Riyada, Zubair SEC, and various women's associations act as entrepreneurial intermediaries, shaping how women conceptualise entrepreneurship and access entrepreneurial learning (Al-Bimani, 2022). Their role is not just transactional but transformational, enabling the emergence of new capabilities in rural contexts where formal entrepreneurial infrastructure is limited (Al-Balushi & Anderson, 2017; Omanuna, 2024).

In the context of this thesis, the integration of RBV and constructivist learning theory provides a comprehensive framework: RBV captures the strategic value of entrepreneurial knowledge

resources and intermediary support as VRIN assets (Alonso *et al*., 2019), while learning theory illuminates the learning processes (Efgivia *et al*., 2021) by which rural women entrepreneurs in Oman acquire, internalise, and utilise these entrepreneurial knowledge resources. Together, these perspectives enable a nuanced understanding of how entrepreneurial knowledge resources impact entrepreneurial experiences in rural contexts.

## 5.3. Gaps in the Literature

**Conceptual Gaps**

Research on entrepreneurial knowledge acquisition among women in Oman and the wider MENA region remains fragmented and disproportionately (Ghouse, Durrah, & McElwee, 2019; Ghouse *et al*., 2023; Toumi *et al*., 2024). This section highlights the conceptual gaps in entrepreneurial knowledge acquisition, entrepreneurial intermediaries, and the impacts of entrepreneurial knowledge resources. First, the entrepreneurial knowledge acquisition in rural MENA, and particularly in Oman, remains under-conceptualised in three critical respects: first, the neglect of established entrepreneurs in favour of students and start-ups (Belwal, Belwal & Al Saidi, 2014; Schou, Bucher & Waldkirch, 2022; Ghouse *et al*., 2023; Pham *et al*., 2023; Kaur & Chawla, 2024); second, the limited attention to social, vicarious and self-regulated learning that dominate rural contexts (Nambisan, 2017; Pugh *et al*., 2021; Schou, Bucher, and Waldkirch, 2022; Ghouse, Durrah, & McElwee, 2021; Morkus-Makhoul, 2024); and third, the weak theorisation of how knowledge acquisition translates into business and entrepreneurial capabilities outcomes, particularly in rural context (Yli-Renko, Autio & Sapienza, 2001; Faraj *et al*., 2016; Alonso *et al*., 2019). By focusing on established rural women entrepreneurs, this study contributes to filling these gaps by examining how entrepreneurial knowledge is acquired, internalised, and utilised in entrepreneurial knowledge resources within resource-constrained environments.

Second, the presence and role of entrepreneurial intermediaries in facilitating women's access to entrepreneurial knowledge in rural Oman and the wider MENA region remain poorly addressed (Youssef, 2023; Toumi *et al*., 2024). Shepherd and Wiklund (2005) highlight that while intermediaries' support provides some resources, the exact nature and value of these remain

underexplored, a gap echoed by Robson and Bennett (2000) and Youssef (2023). In Oman, most intermediary initiatives are urban-centric and have not been evaluated in terms of effectiveness, leaving rural women with limited access to entrepreneurial knowledge (Al-Harthi, 2017; Razzak & Jassem, 2024). Although multi-stakeholder schemes exist (Arslan *et al*., 2023), their engagement with rural women entrepreneurs is seldom examined. Moreover, grassroots actors such as Omani Women Associations, despite their local presence, are overlooked in entrepreneurship research. This neglect underscores a critical need to examine how intermediaries in rural contexts shape entrepreneurial knowledge acquisition and long-term sustainability.

Third, research on the impacts of entrepreneurial knowledge on women's entrepreneurial experiences in Oman and the wider MENA region remains limited and uneven (Soomro, Shah & Lashari, 2021; Abdelwahed *et al*., 2023). Hammami *et al*. (2022) demonstrate positive links between knowledge and outcomes such as self-efficacy and business sustainability among Omani women, but these findings are largely confined to urban and highly educated groups, leaving rural women absent from the analysis. Similarly, Al-Bimani (2022) shows that entrepreneurial knowledge enhances opportunity recognition in SMEs, yet fails to account for women in rural areas, who face distinct barriers in mobilising such resources. Broader studies reveal that women's diverse educational backgrounds and entrepreneurial trajectories make uniform models of knowledge provision insufficient, particularly in rural contexts where alternative pathways such as vicarious or social learning may be more relevant (Dechant & Lamky, 2005; Belwal *et al*., 2014). While international research suggests that entrepreneurial knowledge resources improve business practices and that self-efficacy mediates this relationship (Clercq & Arenius, 2006; Shen *et al*., 2021; Yossuf, 2023), little attention has been paid to how these processes unfold for established rural women entrepreneurs (Hairudinor Daradjat and Asman, 2020; Yeh *et al*., 2021). This thesis aims to fill this gap by critically examining how entrepreneurial knowledge resources shape outcomes in rural Oman.

**Theoretical Gaps**

The Resource-Based View (RBV) and constructivist learning theory provide complementary but underutilised lenses for analysing how women in rural contexts acquire, internalise, and utilise entrepreneurial knowledge resources (Mann and MacLeod, 2015; Kero and Bogale, 2023). RBV

highlights the strategic value of intangible resources such as knowledge, networks, and skills in sustaining competitive advantage (Shepherd & Wiklund, 2005; Sugiarno & Novita, 2022), yet it remains limited in explaining how these resources are actually acquired and utilised in resource-constrained rural settings (Lockett, Thompson & Morgenstern, 2009; Kero & Bogale, 2023). Constructivist learning theory fills this gap by emphasising that knowledge is actively constructed through experience, reflection, and social interaction (Bada & Olusegun, 2015; Mann & MacLeod, 2015), but it has rarely been extended to account for the mediating role of intermediaries in shaping learning opportunities (Jones, Meckel & Taylor, 2021). Moreover, the impacts of entrepreneurial knowledge resources on outcomes such as self-efficacy, decision-making, and problem-solving have been documented in urban or student contexts (Grande, Madsen & Borch, 2011; Adam *et al*., 2022), leaving rural women entrepreneurs largely absent. This thesis addresses these theoretical gaps by integrating RBV and constructivist learning theory to explain how entrepreneurial knowledge is acquired, reinforced by intermediaries, and utilised, which shape women's entrepreneurial experiences in rural Oman.

## 5.4. Research Questions, Aims, and Objectives

The following section presents the research questions, aims, and objectives that guide this thesis. These emerge directly from the literature review and conceptual gaps identified in Chapters 2, 3, and 4. Chapter 2 examined how entrepreneurial knowledge is acquired and internalised (know-what), highlighting the absence of empirical research on entrepreneurial knowledge acquisition among established rural entrepreneurs in the MENA region. Chapter 3 analysed the role of entrepreneurial intermediaries (know-who), revealing a lack of understanding about how these actors facilitate access to entrepreneurial knowledge in rural contexts. Chapter 4 discussed the utilisation of entrepreneurial knowledge resources and their impacts on women's entrepreneurial experiences (know-how), identifying a gap in understanding how such resources shape the entrepreneurial experiences outside of urban centres. It is from these discussions that the research questions and objectives have been designed, providing a roadmap for addressing the theoretical and empirical gaps.

The overarching aim is to critically investigate how rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, the role of entrepreneurial intermediaries in facilitating

equal access to these resources, and the impacts of utilising entrepreneurial knowledge resources on women's entrepreneurial experiences within the Omani rural context.

The first research question asks: How do rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, and what challenges do they face in accessing such knowledge? This question recognises that knowledge is not simply transferred but actively acquired and internalised in the entrepreneur's practices and decision-making processes (Mann & MacLeod, 2015; Efgivia *et al*., 2021). It aims to investigate the processes through which rural women acquire and internalise entrepreneurial knowledge, and the obstacles they encounter in doing so. The objectives are threefold: (1) to examine the learning processes through which rural Omani women entrepreneurs acquire entrepreneurial knowledge; (2) to explore how they internalise this knowledge; and (3) to analyse the challenges they face in accessing entrepreneurial knowledge.

**RQ 1:** How do rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, and what challenges do they face in accessing such knowledge?

b) **Aim:** To investigate how rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, and the challenges they encounter in accessing such knowledge.
    i) **Obj:** To examine the learning processes through which rural Omani women entrepreneurs acquire entrepreneurial knowledge.
    ii) **Obj:** To explore how rural Omani women entrepreneurs internalise entrepreneurial knowledge
    iii) **Obj:** To analyse the challenges rural Omani women entrepreneurs face in accessing entrepreneurial knowledge within their contexts.

The second research question asks: How do entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and what challenges do they face in ensuring equal access for rural Omani women entrepreneurs? This builds on evidence that entrepreneurial knowledge acquisition is rarely an individual process but one embedded in institutional and organisational contexts (Shepherd & Wiklund, 2005; Kero & Bogale, 2023). It aims to examine how intermediaries—such as NGOs, government, corporations, academic institutions, and local

intermediaries—facilitate women's acquisition of entrepreneurial knowledge and the difficulties they encounter in extending equitable access across diverse rural communities. The objectives are: (1) to examine the role of entrepreneurial intermediaries in helping rural Omani women acquire entrepreneurial knowledge; and (2) to identify the challenges these intermediaries encounter in offering equal access to entrepreneurial knowledge.

**RQ 2:** How do entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and what challenges do they face in ensuring equal access for rural Omani women entrepreneurs?

b) **Aim:** To examine how entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge for rural Omani women entrepreneurs, and to analyse the challenges they encounter in ensuring equal access to such knowledge.
   i) **Obj:** To investigate the role of entrepreneurial intermediaries in facilitating rural Omani women's acquisition of entrepreneurial knowledge.
   ii) **Obj:** To identify the challenges entrepreneurial intermediaries face in providing equal access to entrepreneurial knowledge.

The third research question asks: How do rural Omani women entrepreneurs utilise entrepreneurial knowledge resources, and what impacts do these resources have on their entrepreneurial experiences and business practices? This directs attention to the outcomes of using entrepreneurial knowledge resources, both in terms of business practices and entrepreneurial capability. The aim is to investigate how rural Omani women utilise entrepreneurial knowledge resources in practice, and to explore the broader impacts on their entrepreneurial experiences. The objectives are: (1) to examine how rural Omani women utilise entrepreneurial knowledge resources in their businesses; (2) to explore how EKRs influence business practices; and (3) to analyse the impacts of utilising EKRs on entrepreneurial capability, self-efficacy, confidence, and entrepreneurial skills.

**RQ 3:** How do rural Omani women entrepreneurs utilise entrepreneurial knowledge resources, and what impacts do these resources have on their entrepreneurial experiences and business practices?

b) **Aim:** To investigate how rural Omani women entrepreneurs utilise entrepreneurial knowledge resources and to explore the impacts of these resources on their entrepreneurial experiences and business practices.
    i) **Obj:** To examine how rural Omani women entrepreneurs utilise entrepreneurial knowledge resources in their business operations.
    ii) **Obj:** To explore the influence of entrepreneurial knowledge resources on business practices.
    iii) **Obj:** To analyse the impacts of utilising entrepreneurial knowledge resources on women's entrepreneurial experiences, including self-efficacy and decision-making.

In conclusion, these research questions, aims, and objectives are designed to systematically address the key gaps identified in the literature. They move beyond urban and student-focused studies to investigate how rural Omani women acquire, internalise, and utilise entrepreneurial knowledge resources; they highlight the role and challenges of intermediaries in facilitating access; and they examine the actual impacts of EKRs on entrepreneurial experiences. By answering these questions, this thesis aims to make both theoretical and empirical contributions to understanding rural women's entrepreneurship in Oman and the wider MENA region.

## 5.5. Overview of Omani Context

### 5.5.1. Introduction

This section examines entrepreneurship, women entrepreneurship, and the entrepreneurial process within the Omani context. It builds on the earlier chapters, which explored entrepreneurial knowledge acquisition, the role of intermediaries, and the impacts of entrepreneurial knowledge resources in the MENA settings, by situating these themes within Oman. In doing so, it directly addresses the research questions outlined in Section 5.4 and provides the contextual grounding necessary for the conceptual framework.

The Sultanate of Oman, a nation with deep historical roots and a rich cultural tapestry, has long been characterised by its oil-dependent economy and a public sector-centric labor market (Atef and Al-Balushi 2015; Al-Baimani *et al*., 2021). However, over the past two decades, the Sultanate has actively sought to reshape its economic landscape by fostering entrepreneurship and private sector engagement, with a particular emphasis on supporting national and women entrepreneurs (Khan & Almoharby, 2007; Al-Harthi, 2017). This transformation is occurring against a backdrop of pressing economic and social challenges, including a growing youth population, high unemployment rates among graduates, and persistent structural preferences for public sector employment (Ibrahim, Devesh & Ubaidullah, 2017; Bakheet, 2018). The government's economic diversification efforts, embodied in Vision 2040, seek to reduce dependency on hydrocarbons and enhance the role of entrepreneurship as a means for generating employment and sustainable growth (Al-Baimani *et al*., 2021). In 2024, Oman's GDP increased modestly by 2%, a slowdown primarily attributed to reduced oil production (GEM, 2025; NCSI, 2025). This economic deceleration has intensified the urgency of diversification and heightened the importance of entrepreneurship as a mechanism for resilience (Bakheet, 2018). Notably, the government has amplified support for business incubation, SME development, and entrepreneurship education through various national strategies (Al-Bimani, 2022). Despite these efforts, entrepreneurship in Oman remains nascent and unevenly developed, particularly outside major urban centers (Ghouse, Durrah, & McElwee, 2017; Ghouse *et al*., 2023). While urban areas such as Muscat have seen increasing investment in business incubators and entrepreneurial infrastructure, rural areas continue to face constraints

related to access, awareness, and institutional support (Ghouse, Durrah, & McElwee, 2021; Razzak & Jassem, 2024).

This chapter discusses the status of entrepreneurship, women entrepreneurship, and the learning process in the Omani context. The learning process consists of three dimensions; know-what: acquisition and internalisation of entrepreneurial knowledge, know-who: the role of entrepreneurial intermediaries in accessing entrepreneurial knowledge, and know-how: the utilisation and the impacts of entrepreneurial knowledge resources among women entrepreneurs (Rea, 2005). Moreover, this chapter extends the earlier discussion on using RBV and learning theory (see Section 5.2) by applying it in the Omani context. The Resource-Based View (RBV) and constructivist learning theory provide complementary perspectives on understanding how such knowledge is acquired, internalised, utilised, and transformed into valuable resources within Oman (Alonso *et al*., 2019; Efgivia *et al*., 2021). RBV highlights that intangible resources—such as knowledge, skills, and social networks—become strategically significant when they meet the VRIN criteria, enabling women to develop a competitive advantage in constrained settings (Shepherd & Wiklund, 2005; Adam *et al*., 2022). Meanwhile, learning theory underscores the processual and socially embedded nature of entrepreneurial learning, recognising that entrepreneurs construct meaning through observation, reflection, and practice (Bada & Olusegun, 2015; Mann & MacLeod, 2015). In the Omani context, this dual lens is particularly powerful: RBV explains why acquired and utilised entrepreneurial knowledge resources matter for business sustainability, while learning theory captures how these resources are shaped through rural realities, institutional gaps, and cultural norms (Sugiarno & Novita, 2022).

This chapter, therefore, begins with a contextual analysis of Oman's entrepreneurial status. Following this, the chapter discusses the status of women entrepreneurs in both urban and rural areas and then reviews the entrepreneurial learning approaches and the acquisition of entrepreneurial knowledge. Then it examines the role of entrepreneurial intermediaries—such as government, NGOs, corporations, academic institutions, and local intermediaries—in the Omani context. The next section explores the impacts of entrepreneurial knowledge resources on entrepreneurial experiences and business practices. The chapter concludes with a framework highlighting the entrepreneurial knowledge resources utilised by women entrepreneurs in rural

areas, the intermediaries, and their impacts on women's entrepreneurial experiences. Through this structure, the chapter aims to contribute to a deeper understanding of rural women's entrepreneurship in Oman and to inform more inclusive and context-sensitive approaches to entrepreneurial development.

### 5.5.2. Entrepreneurship in Oman: An Overview

Having examined entrepreneurial knowledge acquisition, internalisation, and utilisation in the broader MENA context, the discussion now turns to Oman. This section provides an overview of entrepreneurship in the country, outlining its status, socio-economic dynamics, and productive families, in order to situate rural women's entrepreneurial experiences within the national context and connect them to the theoretical concerns of this thesis.

Entrepreneurship in Oman is deeply intertwined with the nation's socio-economic evolution and cultural heritage (Al-Moosa, 2018). The term itself originates from the Arabic verb "raada", with "raa'id" historically signifying an individual appointed by their tribe to explore and secure sources of sustenance (Al-Johari, 2009). This traditional concept resonates with the modern interpretation of entrepreneurship in Oman, especially among rural women, as a vehicle for innovation, self-reliance, and community upliftment (Razzak & Jassem, 2024). In this context, entrepreneurship is understood as a spectrum of innovative, non-traditional activities—emerging or established—pursued to optimise local resources and improve economic, social, and environmental well-being (Al-Harthi, 2017; SME, 2025).

In recent years, Oman has prioritised entrepreneurship as a key pillar in its economic diversification strategy, particularly under the Tanfeedh program and the Oman Vision 2040 (Al-Bimani, 2022; NCSI, 2025a). Small and Medium Enterprises (SMEs) and micro-enterprises are central to this agenda. According to the National Center for Statistics and Information, there were over 267,000 registered SMEs and micro-enterprises in Oman as of early 2025, with micro-enterprises (those employing fewer than 5 people) constituting the majority (NCSI, 2025a). These businesses account for a growing share of employment outside the public sector and play a critical role in driving local development, especially in underserved regions (Al-Baimani *et al*., 2021).

Despite strong governmental backing, entrepreneurship remains challenged by youth unemployment, particularly among women (Razzak & Jassem, 2024). As highlighted in earlier NCSI reports, women made up a significant proportion of job seekers, yet remain underrepresented in business ownership (NCSI, 2018). This gap highlights the importance of inclusive entrepreneurial policies and targeted interventions (Razzak & Jassem, 2024). Self-employment has emerged as a promising alternative, yet cultural and structural barriers continue to limit its uptake (Ibrahim, Devesh & Ubaidullah, 2017).

In Oman, entrepreneurship is supported by a network of governmental, corporate, and academic bodies. The Ministry of Commerce, Industry, and Investment Promotion (MOCIIP) plays a central role, notably through its Invest Easy platform designed to simplify commercial registration and licensing (MOCIIP, 2025). The Small and Medium Enterprises Development Authority (SMEDA) also known as Riyada is the key policy entity coordinating support for SMEs, particularly in terms of regulatory facilitation, training, and funding (SME, 2025). Additional stakeholders include the Ministry of Higher Education, Research and Innovation (MoHERI), which integrates entrepreneurship education into national curricula, and the Ministry of Manpower, which promotes entrepreneurship as a pathway to employment (Al-Baimani *et al*., 2021). Financial support initiatives have also been pivotal. The Al Raffd Fund, established in 2014 and stopped in 2020, is a government-backed initiative aimed at providing soft loans to unemployed youth and aspiring entrepreneurs (Al Raffd, 2019). With an initial capital of OMR 70 million (approximately GBP 140 million), it has disbursed over OMR 6.3 million (approximately GBP 12.6 million) to more than 2,275 beneficiaries by 2018—31% of whom were women, reflecting the Fund's commitment to gender inclusivity. Programmes under Al Raffd include Mawrid (for social security beneficiaries), Taasees (for job seekers), Riyada (for general entrepreneurs), and Taaziz (for expanding existing businesses) (Al Raffd, 2019). Complementary programmes like Sharakah (Fund for Development of Youth Projects) and initiatives by local banks such as Bank Muscat, Oman Arab Bank, and Bank Nizwa offer targeted financing schemes to help entrepreneurs launch and scale their ventures (Sanyal & Hisam, 2018). These mechanisms are vital, particularly in rural and remote regions, where access to capital and financial literacy remain major hurdles (Razzak & Jassem, 2024).

Additionally, Oman has made significant strides in digital and physical infrastructure, essential for entrepreneurship in a globalised, digital economy (Atef & Al-Balushi, 2015). With high internet penetration and nearly universal mobile phone access, the country is well-positioned for digital entrepreneurship and e-commerce, including in rural areas (NCSI, 2018). However, societal norms still reflect a preference for stable government employment, and overcoming this mindset remains a work in progress (Khan & Almoharby, 2007; Atef & Al-Balushi, 2015). A large proportion of Omani nationals continue to aspire to public sector jobs, which are perceived as more secure and prestigious, resulting in a limited inclination toward entrepreneurship, particularly among young graduates (Ibrahim, Devesh, & Ubaidullah, 2017; Bakheet, 2018). The government's Omanisation policy, intended to integrate more Omanis into the private sector and reduce dependency on expatriate labor, has had mixed results (Al-Harthi, 2017; Razzak & Jassem, 2024). While it has expanded employment opportunities for nationals, it has not sufficiently shifted societal attitudes toward private sector work or entrepreneurial self-employment (Atef & Al-Balushi, 2015; Razzak & Jassem, 2024). Within this national landscape, one of the most significant pathways for supporting entrepreneurial participation, particularly among women, has been the promotion of productive family initiatives, which formalise home-based economic activities and integrate them into broader strategies for income generation and local development.

The concept of "productive families" is gaining traction in the Gulf Countries, including Oman, as an innovative social and economic development strategy (See Section 2.4.1) (Aftan, 2023). This approach focuses on families that opt to establish and operate their own businesses rather than relying solely on government welfare or social insurance benefits (MOSD, 2023). In Oman, the term "productive family" particularly refers to those who transition from recipients of social insurance to active entrepreneurs contributing to the economy (MOSD, 2023). As of 2023, Oman reports having over 75,000 individuals receiving social insurance benefits, with 295 families identified as productive families (MOSD, 2023). The government supports these families through various means aimed at enhancing their economic independence and sustainability. This support includes providing loans that facilitate the start-up and expansion of family-run businesses, offering spaces and opportunities in exhibitions to showcase and market their products, and creating sales platforms that help these families reach wider markets (MOSD, 2023).

This initiative not only helps reduce the financial burden on the Sultanate by decreasing dependency on social benefits but also encourages entrepreneurial activities that contribute to the broader economic fabric of the country (MOSD, 2023). By supporting productive families, the government of Oman is effectively promoting a model of sustainable development that leverages the entrepreneurial potential within its society. This approach aligns with the broader economic diversification goals of the region, particularly in the face of fluctuating oil prices and the need for more robust economic structures (Al-Harthi, 2017).

### 5.5.3. Women entrepreneurs in Oman

In Oman, women make up half of the population and approximately a quarter are active in the labor force, earning an average monthly income of 765 Omani Rials (approximately GBP 1,530), a figure that has seen a 162% increase due to laws addressing the gender pay gap (NCSI, 2025). The number of Omani women entrepreneurs in 2024 is 48,692, according to the Small and Medium Enterprises Development Authority (SME, 2025). Out of this list, an overwhelming majority (93%) of these businesses are shown as micro- and small- sized service businesses and 2% (approximately 906) total SMEs are established businesses (SME, 2025). Omani women entrepreneurs benefit from significant governmental support addressing legal issues such as gender equality in pay, financial services, and property ownership (NCSI, 2018). The government also facilitates their involvement in entrepreneurship through education, financial support, training, and providing equal opportunities in leadership and managerial positions (Al Sadi, Belwal, and Al Badi, 2011; NCSI, 2018).

Despite these efforts, women's participation in entrepreneurship remains lower than that of men (NCSI, 2018). Most women-owned businesses operate in the informal sector or at the micro-level (Ghouse, Durrah, & McElwee, 2017; NCSI, 2025a). The entrepreneurial landscape for women in Oman has evolved but remains deeply shaped by socio-cultural norms, regional disparities, and sectoral limitations (Ghouse, Durrah, & McElwee, 2018; Ghouse *et al.,* 2023). According to Razzak and Jassem (2024), the majority of SMEs owned by women are micro- and small-sized service ventures. Women entrepreneurs tend to engage in sectors like fitness consulting, clothing boutiques, handicrafts, traditional clothing manufacture, retail and food outlets, tailoring, photo

and video services for parties and weddings, beauty salons, garment sales, and health clubs, highlighting a diversity of entrepreneurial activities, albeit on a smaller scale (Yarahmadi and Magd, 2016). Urban women gravitate towards these accessible sectors due to relatively lower capital and skill requirements, whereas more complex sectors like manufacturing or logistics are rarely explored—likely due to skill gaps and risk perception rather than a lack of familial support (Razzak and Jassem, 2024). Additionally, women in some Gulf countries, including Oman, gravitate toward home businesses because their extended families and communities are very conservative; although working is not prohibited, working in a mixed-gender environment or even outside of the home is sometimes prohibited (Belwal, Belwal, and Al Saidi, 2014). In contrast, rural women face compounded challenges where family traditions play a far more restrictive role, limiting both their mobility and entrepreneurial aspirations (Belwal, Belwal & Al Saidi, 2014; Razzak and Jassem, 2024).

Despite national efforts to promote women's empowerment, such as improved wage parity and greater access to property and financial services (NCSI, 2018; Magd & Thirumalaisamy, 2021), there is a noticeable absence of women-specific incubators and training initiatives. The lack of gender-segregated programmes (see Section 5.5.4) prevents many women from fully participating due to cultural discomfort with mixed-gender environments (Razzak and Jassem, 2024). Consequently, many women resort to social, vicarious, and self-regulated learning through social networks and social media platforms like Instagram and WhatsApp, or through participation in local exhibitions and craft shows (Ghouse *et al*., 2023). These platforms allow rural women to expand their reach beyond Oman into GCC markets (see Section 5.5.6), using tools like 5G and e-commerce to scale their small enterprises despite infrastructural limitations (Ghouse, Durrah, & McElwee, 2021; Ghouse *et al.,* 2023).

Still, these technological advances cannot offset the enduring barriers that women face in Oman. Research by Ghouse, McElwee, and Durrah (2019) shows that even successful cottage-based entrepreneurs often remain confined to informal sectors, and many women lack strategic business planning due to limited access to entrepreneurial learning. Furthermore, regional development is uneven—women in governorates like Al-Dhahra, for instance, are constrained by conservative societal attitudes that relegate them to home-based enterprises (Belwal, Belwal, & Al Saidi, 2014).

Studies also reveal that while some rural women show high levels of personal drive and adaptability (Ghouse *et al*., 2023), their businesses are still vulnerable due to insufficient mentorship and policy support (Ghouse, Durrah, & McElwee, 2017; Ghouse, Durrah, & McElwee, 2021). Although nonprofit centres and awareness workshops exist (NCSI, 2019), they fall short of providing the sustained, technical support women need to thrive in more competitive sectors.

In sum, women's entrepreneurship, in particular, remains underutilised as a national economic asset (Ghouse, Durrah, and McElwee, 2017; 2021). While women in Oman enjoy relatively higher levels of educational attainment and legal rights compared to many of their regional counterparts, significant barriers to their full economic participation persist, especially in rural areas (Razzak & Jassem, 2024). These barriers include restrictive gender norms, limited mobility, and insufficient access to entrepreneurial knowledge, networks, and finance (Belwal, Belwal, and Al-Saidi, 2014; Ghouse, Durrah, and McElwee, 2021). Despite policy rhetoric on gender inclusion, practical implementation often overlooks the contextual realities of rural women, whose entrepreneurial journeys are shaped by intersecting challenges related to geography, culture, and institutional gaps (Al-Harthi, 2017; Ghouse *et al*., 2023). The following section illustrates the entrepreneurial learning approaches available for Omani established entrepreneurs, including women entrepreneurs.

### 5.5.4. Entrepreneurial Learning Approaches in Oman

This section extends the earlier discussion of entrepreneurial learning approaches (know-what dimension) (see Sections 2.3.6 and 2.4.3) by critically examining how experiential, social, vicarious, and self-regulated learning operate within the Omani context, where cultural and institutional specificities shape both acquisition and internalisation of entrepreneurial knowledge.

**Experiential Learning**

In the Omani context, experiential learning (learning by engaging in hands-on business development activities) is the dominant entrepreneurial learning approach, though it mostly targets students and startups and less established entrepreneurs (Al-Abri, Rahim & Hussain, 2018).

Government, corporations, NGOs, and academic institutions have launched targeted programmes to acquire entrepreneurial knowledge (See Appendix A table 17), though gaps remain in terms of outreach, integration, and long-term impact

The Sanad Programme, launched in 2001 under the Ministry of Labor, was an early attempt to promote self-employment among youth by offering basic training and office support (Al-Baimani *et al*., 2021). Moreover, the business incubation centres _Sas Business Incubator, Zubair Small Enterprises Centre (SEC), and National Business Centre offer training courses for the participating entrepreneurs (SEC, 2024; SAS, 2024). Additionally, programmes like Intilaaqah, Cell, Al Wathbah Academy, and INJAZ Oman programmes offer short-term training courses to help entrepreneurs acquire entrepreneurial knowledge (Cell, 2024; Intilaaqah, 2024; INJAZ, 2024; Al-Wathbah, 2025). However, at the university level, most of the provided experiential learning by universities and colleges is within higher education settings (Matriano & Suguku, 2015; Al-Harthi, 2017), neglecting entrepreneurs outside campus.

**Social Learning**

In Oman, social learning plays a pivotal but unevenly distributed role in entrepreneurial knowledge acquisition, shaped largely by gender, geography, and socio-cultural norms (Al-Harthi, 2017). Among both urban and rural entrepreneurs, particularly women, social networks (e.g., personal networks) often serve as primary sources of entrepreneurial knowledge (Al-Baimani *et al*., 2021). McElwee and Al-Riyami (2003) emphasise how Omani entrepreneurs, especially women, rely heavily on social networks—such as husbands, fathers, friends, and colleagues—to acquire basic entrepreneurial knowledge. For example, some female entrepreneurs in their study developed a basic understanding of pricing, customer preferences, and stock management through interactions with family members engaged in self-employment (McElwee and Al-Riyami, 2003). Additionally, business incubation centres (e.g., Sas Business Incubator, Zubair Small Enterprises Centre (SEC), and National Business Centre) offer professional networks to interact with other entrepreneurs and mentors (SEC, 2024; SAS, 2024). However, in rural areas, where access to experiential learning is even more limited, these social networks become essential for survival (Ghouse *et al*., 2023). However, while such networks foster trust-based learning and moral support, they often lack the

depth and breadth required to address market complexity, resulting in knowledge gaps (Belwal, Belwal, and Al-Saidi, 2014).

The conservative structure of Omani society further complicates social learning, especially for women (Razzak and Jassem, 2024). According to Sanyal and Hisam (2018), women entrepreneurs face constraints in accessing broader social networks beyond the family unit due to societal expectations around modesty and gendered interaction. This is particularly evident in market research activities, where direct engagement with male customers or suppliers is culturally restricted (Al-Baimani *et al*., 2021). Consequently, women in both urban and rural settings tend to rely on vicarious observation—watching neighboring businesses rather than engaging in proactive inquiry. As Razzak and Jassem (2024) explain, many women initiate businesses based on superficial assessments of similar enterprises in their area, often skipping formal feasibility studies and relying instead on male family members for setup and logistics. While this provides a form of learning, it is often insufficient for long-term sustainability, leading to business fragility and dependence on family subsidies (Razzak and Jassem, 2024).

Despite these limitations, there is evidence of evolving practices. McElwee and Al-Riyami (2003) observed that some women entrepreneurs, especially in urban areas like Muscat, have begun to form their own informal discussion groups (i.e., Community of Practice: see Sections 2.3.6.2 and 2.4.3.2) to exchange ideas and business strategies. These emerging peer-based learning communities represent a shift from vertical (family-based) to horizontal (peer-to-peer) knowledge sharing (McElwee and Al-Riyami, 2003). This shift may offer a more resilient form of social learning by fostering diversity of thought and greater adaptability (Wenger, 2001). Nevertheless, the intermediary support for these networks remains minimal, and the absence of structured professional interaction limits their effectiveness (Sanyal and Hisam, 2018; Al-Baimani *et al*., 2021).

**Vicarious Learning**

Vicarious learning, understood as acquiring knowledge by observing others rather than through direct experience (Mansoori, 2017), has been increasingly recognised in Oman through

institutional initiatives such as business incubators and exhibitions (Sanyal & Hisam, 2018; Hammami *et al*., 2022). Incubation programmes like the National Business Centre and Sas Business Incubator provide mentoring, advisory services, and infrastructure that allow entrepreneurs to learn by observing peers, mentors, and industry experts (SAS, 2024). Corporate-led initiatives such as the Zubair Small Enterprises Centre (SEC) also contribute meaningfully to the ecosystem by providing professional mentorship, strategic advisory services, role modelling, and networking opportunities to aspiring entrepreneurs (Sanyal & Hisam, 2018; SEC, 2024). Meanwhile, legacy programmes like Shell's Intilaaqah (the Arabic word for "takeoff"), active since 1995, have trained over 7,600 Omanis and continue to offer free expert counseling and business planning support to help youth translate their ideas into sustainable businesses (Intilaaqah, 2025). However, these initiatives are primarily urban-centric, leaving rural women with limited opportunities to engage in such structured observation-based learning (Belwal, Belwal & Al-Saidi, 2014). In rural contexts, exhibitions and fairs have emerged as informal yet significant spaces where women entrepreneurs observe others' practices, adopt marketing strategies, and expand networks (McElwee & Al-Riyami, 2003; Hammami *et al*., 2022). These platforms not only facilitate learning through imitation but also allow rural women to benchmark their craft-based businesses against peers. Yet the literature remains thin on how systematically vicarious learning translates into business sustainability, especially outside urban incubators, suggesting a gap in understanding its long-term impact on rural entrepreneurs (Razzak & Jassem, 2024).

**Self-regulated Learning**

Self-regulated learning, defined as the proactive and autonomous process by which individuals identify gaps in their knowledge and independently seek to fill them, has also been documented in Oman, particularly among women constrained by cultural and institutional barriers (Ghouse *et al*., 2023). Studies reveal that many government and corporate initiatives, while offering training, do not provide gender-segregated programmes, deterring women from full participation due to cultural sensitivities (Razzak & Jassem, 2024). As a result, women entrepreneurs—especially in rural areas—rely on self-regulated learning such as social media platforms to access entrepreneurial knowledge and expand their businesses (Ghouse *et al*., 2019, 2023). Platforms like Instagram, WhatsApp, Snapchat, and Facebook are widely used to observe consumer preferences, network with other entrepreneurs, and learn marketing strategies (Ghouse *et al*., 2023). Rural

women further leverage digital connectivity, including the spread of 5G, to reach clients across Oman and the wider GCC region (which comprises the six wealthy nations of Bahrain, Oman, Saudi Arabia, Kuwait, Qatar, and the United Arab Emirates (UAE)), illustrating the capacity of self-regulated learning to compensate for limited institutional support (Ghouse *et al*., 2021, 2023). Despite these advancements, the literature remains limited in analysing how self-regulated learning translates into sustained entrepreneurial capabilities, particularly in rural Oman where infrastructural gaps and digital divides persist (Belwal, Belwal, & Al-Saidi, 2014; Razzak & Jassem, 2024).

Taken together, social, vicarious and self-regulated learning provide vital yet unevenly distributed pathways for entrepreneurial knowledge acquisition in Oman (McElwee and Al-Riyami, 2003; Sanyal and Hisam, 2018). Urban-based initiatives such as incubators offer structured observation-based learning but are inaccessible to many rural women (Razzak & Jassem, 2024). Conversely, rural entrepreneurs rely heavily on exhibitions and digital platforms, which, while effective, remain under-researched in terms of long-term business impacts (Ghouse *et al*., 2021, 2023). The literature thus highlights a fragmented landscape where women entrepreneurs employ adaptive strategies to learn, but also exposes significant gaps in understanding how these processes differ across urban and rural contexts.

**Internalisation of Entrepreneurial Knowledge Among Omani Women Entrepreneurs**

After acquiring entrepreneurial knowledge through experiential, social, vicarious, and self-regulated learning, Omani women entrepreneurs engage in a reflective internalisation process in which new information is interpreted, contextualised, and embedded into their cognitive frameworks (Efgivia *et al.,* 2021). Consistent with constructivist learning theory, this internalisation involves ongoing meaning-making, where women compare acquired knowledge with prior experiences, negotiate its relevance, and reconstruct it to fit their cultural and operational realities (Bada & Olusegun, 2015; Efgivia *et al.,* 2021). For example, women who learn basic pricing or customer-handling techniques from family members or peers often internalise this information through repeated observation and contemplation before feeling confident to act on it independently (McElwee & Al-Riyami, 2003; Al-Harthi, 2017). Similarly, exposure to business practices through exhibitions, incubators, or digital platforms becomes internalised only after

women reflect on what aspects are feasible within their own constraints, social norms, and market environments (Sanyal & Hisam, 2018; Ghouse *et al.,* 2023). The conservative gender norms in Oman further shape internalisation, as women must often reconcile new entrepreneurial insights with social expectations and familial roles, resulting in a gradual, adaptive form of learning rather than immediate behavioural change (Razzak & Jassem, 2024). In rural areas, especially, where women depend heavily on personal networks and vicarious learning, internalisation occurs through iterative cycles of watching, reflecting, and mentally rehearsing before applying knowledge in practice (Belwal, Belwal, & Al-Saidi, 2014). Thus, internalisation in the Omani context is a deeply situated cognitive process through which women transform fragmented learning inputs into coherent entrepreneurial understanding, aligning with both Learning Theory's emphasis on reflective knowledge construction and RBV's view that knowledge becomes a strategic resource only once fully absorbed and embedded (Alonso *et al.,* 2019).

In summary, entrepreneurial learning in Oman manifests through four interrelated approaches—experiential, social, vicarious, and self-regulated learning—which collectively shape how women acquire and internalise entrepreneurial knowledge (Al-Baimani *et al*., 2021). Experiential learning is evident in day-to-day business practices, while social learning occurs through personal networks, family ties, and community exchanges (Al-Harthi, 2017; Al-Abri, Rahim, & Hussain, 2018). Vicarious learning is facilitated in structured spaces such as incubators and exhibitions, whereas self-regulated learning increasingly takes place via digital platforms like WhatsApp and Instagram, especially among rural women (Ghouse *et al*., 2023). Despite the significance of these approaches, several gaps remain. First, no dedicated incubator or training programme exists exclusively for women, leaving a critical void in targeted support and capacity building (Razzak & Jassem, 2024). Second, most initiatives are concentrated in urban centres such as Muscat and Sur, limiting accessibility for rural women and exacerbating regional disparities (Atef & Al-Balushi, 2015; Yarahmadi & Magd, 2016; Al-Harthi, 2017). Finally, many programmes prioritise early-stage start-ups over long-term growth, reach and continuity, reducing their relevance for established women entrepreneurs (Al-Abri, Rahim, & Hussain, 2018; Al-Balushi & Anderson, 2017). Addressing these limitations requires both gender-sensitive and regionally inclusive approaches to entrepreneurial learning that can strengthen women's sustained participation in Oman's entrepreneurial landscape. These gaps underscore the importance of investigating not

only *how* rural women acquire and internalise entrepreneurial knowledge but also the challenges they encounter in doing so—questions that lie at the core of the first research question guiding this thesis.

### 5.5.5. Entrepreneurial Intermediaries in Oman

This section extends the earlier discussion of entrepreneurial intermediaries (know-who dimension) (see Sections 3.2.2 and 3.3) by critically examining their role in providing access to entrepreneurial knowledge for women entrepreneurs within the Omani context.

Entrepreneurial intermediaries—comprising government, NGOs, corporations, academic institutions, and local intermediaries— in Oman play a central role in accessing entrepreneurial knowledge through entrepreneurial learning approaches _experiential, social, vicarious, and self-regulated learning (Arslan *et al*., 2023). The existing literature shows that entrepreneurs in rural Oman rely on social, vicarious, and self-regulated learning to compensate for weak formal infrastructures (See Section 5.5.4) (Al-Abri, Rahim & Hussain, 2018). However, who provides these opportunities varies across contexts (See Appendix A Table 17). This section addresses the entrepreneurial intermediaries in Oman who facilitate _or not_ the access to entrepreneurial knowledge among entrepreneurs.

**Government**

The government remains the most visible and influential intermediary in Oman's entrepreneurial landscape. It provides legislative frameworks, funding schemes, and entrepreneurial initiatives through key institutions such as the Ministry of Commerce, Industry, and Investment Promotion, Small and Medium Enterprises Development Authority, and the Oman Chamber of Commerce and Industry (AL-Balushi & Anderson, 2017). These initiatives often include entrepreneurial training programmes and business incubators (i.e., experiential and social learning), entrepreneurship awareness campaigns, and grants for startups (Al-Balushi & Anderson, 2017). Nonetheless, critics argue that government programmes tend to be centralised and formalised in ways that may not suit the diverse realities of entrepreneurs, especially those in rural areas (Al-Harthi, 2017; Hammami *et al*., 2022). For example, while urban entrepreneurs often benefit from proximity to ministry-led training centers or chambers of commerce, rural entrepreneurs—particularly women—struggle with physical and cultural barriers that hinder their access to the same resources (McElwee & Al-Riyami, 2003). Furthermore, while policies exist to support

women entrepreneurs, the implementation of such policies lacks gender-sensitive customisation, particularly in rural settings where traditional norms still influence women's mobility and public engagement (Arslan *et al*., 2023).

**Corporations**

Corporations also act as intermediaries, primarily through corporate social responsibility (CSR) programmes that aim to mentor and fund startups (SEC, 2024). Some large companies collaborate with government programmes to create incubation hubs or sponsor entrepreneurship competitions (Al-Balushi & Anderson, 2017). However, these efforts are infrequent and lack a unified framework that ensures continuous support (Arslan *et al*., 2023). The corporations' role in providing access to entrepreneurial knowledge among female entrepreneurs, especially in rural regions, remains largely underdeveloped (Arslan *et al*., 2023). There is limited evidence that corporations actively engage with marginalised communities or that they structure their initiatives to address the unique barriers faced by women, such as limited mobility or societal expectations (Al-Harthi, 2017). This gap suggests a need for private sector interventions to move beyond ad hoc CSR projects toward sustained efforts (Al-Harthi, 2017).

**Academic Institutions**

Academic institutions contribute significantly to the entrepreneurial knowledge acquisition, however, in the Omani context, these institutions mainly offer experiential learning within the higher educational settings (Ghouse *et al*., 2017, 2023). The rigidity of university programmes and the lack of outreach to rural entrepreneurs reduce their impact on established female business owners who may require flexible and context-specific education (Arslan *et al*., 2023). Therefore, literature suggests that universities in Oman still prioritise students, leaving women entrepreneurs (from both urban and rural areas) underrepresented in academic-led entrepreneurial initiatives (Al-Harthi, 2017).

**Non-Governmental Organisations (NGOs)**

Non-Governmental Organisations (NGOs) offer grassroots-level interventions, often filling the gaps left by intermediaries like government, corporations, and academic institutions. In Oman, NGOs are structured into various categories, including charitable organisations, professional

bodies, and Omani Women Associations (OWAs) (Omanuna, 2024). These NGOs are instrumental in reaching underserved segments, especially rural women. According to Omanuna (2024), there are 64 OWAs across the Sultanate that offer entrepreneurship-related workshops (i.e., experiential learning) aimed at enhancing women's entrepreneurial knowledge. Despite their potential, studies reveal significant limitations. For instance, McElwee and Al-Riyami (2003) observed that OWAs often lack strong networks and operational capacity to effectively support women entrepreneurs. They do not provide structured networking platforms or consistent mentorship programmes (i.e., social and vicarious learning) that could help women acquire and utilise entrepreneurial knowledge resources (McElwee and Al-Riyami, 2003).

**Local Intermediaries**

Local intermediaries in Oman—family networks, peer entrepreneurs, suppliers, and community—operate as crucial "know-who" conduits through which established women entrepreneurs access entrepreneurial knowledge, especially in rural settings (McElwee & Al-Riyami, 2003; Belwal, Belwal & Al Saidi, 2014). Personal networks frequently provide first-order guidance on sourcing, pricing, and customer dealing, while simultaneously shaping norms that can both enable and constrain women's entrepreneurial agency (McElwee & Al-Riyami, 2003; Varghese, 2011). Peer entrepreneurs and supplier relationships transmit tacit market intelligence at souqs, fairs, and craft exhibitions, supporting incremental improvements in product quality, branding, and informal bookkeeping among cottage and home-based ventures (Belwal, Belwal, & Al Saidi, 2014; Ghouse, McElwee & Durrah, 2019). In urban corridors, denser supplier and customer networks, alongside access to multi-stakeholder initiatives, broaden learning opportunities; yet centralisation leaves many rural women reliant on personal networks and sporadic outreach, limiting structured knowledge flows (Al-Balushi & Anderson, 2017; Al-Harthi, 2017; Arslan *et al*., 2023). Recent evidence shows women strategically leveraging WhatsApp and Instagram to extend local networks, exchange pricing tips, and test promotions, thereby complementing—rather than replacing—community and supplier mediation (Hammami *et al*., 2022; Ghouse *et al.,* 2023; Razzak & Jassem, 2024). From a capability perspective, these local intermediaries help entrepreneurs sense and seize opportunities by embedding experiential insights into routines, a pathway associated with stronger performance among Omani SMEs (Al-Bimani, 2022).

Despite the growing involvement of multiple intermediaries, a critical gap persists in coordination and inclusivity. Arslan *et al*. (2023) emphasise that to achieve sustainable access to entrepreneurial knowledge in Oman, it must adopt a multi-intermediaries approach that aligns the efforts of government, NGOs, corporations, academic institutions, and local intermediaries. However, current practices are fragmented, the quality, accessibility, and inclusivity of these services vary significantly across urban and rural areas and among different demographic groups, particularly women (Hammami *et al*., 2022). A critical examination reveals that these initiatives often one-off projects and remain urban-centric, with limited reach into rural communities where women are more reliant on social networks and local intermediaries for entrepreneurial support (Arslan *et al.,* 2023; Razzak & Jassem, 2024).

### 5.5.6. The Impacts of Entrepreneurial Knowledge Resources in Oman

This section expands the earlier discussion of the utilisation and impacts of entrepreneurial knowledge resources on entrepreneurial experiences (know-how dimension) (see Section 4.3) by critically examining their impacts on business practices and entrepreneurial capability in the Omani context.

**Entrepreneurial Knowledge Resources Utilisation**

Omani women entrepreneurs utilise acquired entrepreneurial knowledge by integrating it into their day-to-day business practices, translating informal, experiential, and observational insights into operational strategies (McElwee & Al-Riyami, 2003; Ghouse *et al.,* 2021, 2023). Through the lens of Learning Theory this utilisation reflects the final stage of the learning cycle, where knowledge internalised through experience, reflection, and observation becomes actionable and contextually adapted (Bada & Olusegun, 2015; Efgivia *et al.,* 2021). For example, competencies in pricing, customer interaction, and inventory management acquired through family networks become embedded routines once entrepreneurs apply them repeatedly in their businesses (McElwee & Al-Riyami, 2003). Similarly, social media platforms serve as self-regulated learning spaces where rural entrepreneurs experiment with marketing strategies, observe customer responses, and refine their practices accordingly (Ghouse *et al.,* 2023). From an RBV perspective, utilisation marks the moment when entrepreneurial knowledge transitions from a passive input to a valuable, rare, inimitable, and non-substitutable (VRIN) resource, as women transform experiential and digital insights into distinctive business capabilities that competitors cannot easily replicate (Grant, 1996; Alonso *et al.,* 2019). In this way, the application of acquired knowledge not only enhances operational practices but also strengthens the strategic resource base necessary for sustaining competitive advantage (Kero & Bogale, 2023) in resource-constrained Omani contexts.

**Impacts on Business Practices**

The utilisation of entrepreneurial knowledge resources has been shown to significantly influence business practices among established entrepreneurs in Oman, yet the evidence reflects uneven patterns across gender and geography (Arslan *et al*., 2023). In the Omani context, entrepreneurial knowledge resources (EKRs) influence rural women entrepreneurs' business practices by shaping

both their day-to-day entrepreneurial behaviour and their operational practices (Belwal *et al.,* 2014; Al-Harthi, 2017). At the behavioural level, EKRs strengthen women's ability to make more informed decisions, respond to business problems, communicate with customers, and maintain consistency in their products and services (Ghouse *et al.,* 2023). Studies on Omani women entrepreneurs show that knowledge, education, experience, social media, and social support contribute to women's confidence and capacity to manage enterprise-related challenges, suggesting that entrepreneurial behaviour is shaped by the resources women can access and apply in practice (Belwal *et al.,* 2014; Hammami *et al.,* 2022). In rural Oman, personal characteristics and strategic entrepreneurial behaviour are also linked to how women interpret opportunities, respond to uncertainty, and manage daily enterprise demands, indicating that knowledge resources influence practical judgement rather than only formal business awareness (Ghouse *et al.,* 2023). At the operational level, EKRs affect record-keeping, financial management, pricing, marketing, resource coordination, production planning, and supplier relationships (Arslan *et al.*, 2023). Al-Harthi (2017) shows that Omani entrepreneurs' experiences highlight the need for entrepreneurship education and training that is connected to real practice, particularly in developing skills related to planning, customer engagement, and problem-solving. Similarly, Matriano and Suguku (2015) argue that entrepreneurial education and training in Oman supports the development of practical business capabilities, while Arslan *et al.* (2023) emphasise the importance of multi-stakeholder support in strengthening sustainable entrepreneurial practices. These findings indicate that EKRs help rural women entrepreneurs move from informal and reactive ways of working towards more organised routines in managing customers, resources, finances, and daily operations (Razzak and Jassem, 2024). While urban women demonstrate clear gains in entrepreneurial outcomes, the absence of targeted, regionally distributed initiatives for rural women leaves their contributions under-represented and under-analysed. This thesis, therefore, addresses these gaps by examining how rural Omani women entrepreneurs utilise entrepreneurial knowledge resources to shape their entrepreneurial experiences and business practices.

**Entrepreneurial Capability**

The utilisation of entrepreneurial knowledge resources in Oman has been linked to significant yet uneven impacts on entrepreneurial capability, particularly in relation to self-efficacy and skills.

For women entrepreneurs, Hammami *et al*. (2022) highlight a nuanced perspective: while access to knowledge contributes positively to self-efficacy, increased self-efficacy alone does not guarantee entrepreneurial success. Instead, it is the nature and depth of the knowledge—particularly strategic, financial, and managerial insights—that enables women to overcome barriers and sustain their enterprises (Al-Bimani, 2022). This distinction is critical in Oman, where self-efficacy is often shaped by cultural and social expectations, but must be reinforced by practical knowledge to translate into meaningful outcomes (Hammami *et al*., 2022). Al-Harthi (2017) similarly emphasises that Omani entrepreneurs draw on diverse experiential and contextual knowledge to navigate challenges, indicating that entrepreneurial knowledge resources utilisation is not uniform but contingent upon the entrepreneur's ability to adapt learning to local realities. Razzak and Jassem (2024) further argue that Omani women entrepreneurs who integrate entrepreneurial knowledge into their practices demonstrate higher confidence in business decision-making, though this impact is more visible in urban areas where structured support is accessible. In rural contexts, however, the literature provides limited evidence on how entrepreneurial knowledge resources utilisation builds entrepreneurial self-efficacy, underscoring a gap in understanding how women outside Muscat and other cities leverage available resources to enhance their confidence and skills (Hammami *et al*., 2022). Moreover, while Al-Bimani (2022) and Arslan *et al*. (2023) acknowledge the broader contribution of knowledge to developing business-oriented capabilities, there is little empirical data on its direct impact on entrepreneurial skill development among Omani women, particularly in rural regions. Matriano and Suguku (2015) and Al-Harthi (2017) note that structural barriers restrict opportunities to acquire and apply advanced skills, which explains why many women continue to rely on basic operational/technical knowledge rather than developing more complex competencies required to enhance business practices. This suggests that while self-efficacy has been partially explored, the literature on entrepreneurial skills remains underdeveloped, especially regarding how women entrepreneurs, through entrepreneurial knowledge resources utilisation, enhance capabilities such as negotiation, strategic planning, or financial management (Hammami *et al*., 2022). The absence of gender-specific, regionally distributed studies creates an incomplete picture of how entrepreneurial knowledge resources influence entrepreneurial capability in Oman. Overall, the evidence confirms that entrepreneurial knowledge resources have the potential to strengthen confidence and build competencies, but these impacts remain unevenly distributed, with urban women better positioned to benefit than their

rural counterparts (Hammami *et al*., 2022; Arslan *et al*., 2023). The limited exploration of entrepreneurial skills in particular highlights an important theoretical and empirical gap, which this thesis seeks to address by critically examining how Omani women utilise entrepreneurial knowledge resources to enhance their self-efficacy and skills across rural context.

Through an RBV lens, EKRs can be understood as valuable intangible resources because they improve how rural women entrepreneurs organise, interpret, and apply knowledge in daily business practice (Mann and MacLeod, 2015; Kero and Bogale, 2023). Their value lies in strengthening decision-making, problem-solving, customer engagement, and operational discipline under rural and gendered constraints. In Oman, such resources may also be relatively rare and difficult to imitate when they are embedded in women's lived experience, local networks, family support systems, institutional assistance, and context-specific entrepreneurial learning (Belwal *et al.,* 2014; Hammami *et al.,* 2022; Ghouse *et al.,* 2023). Through a learning theory lens, the same evidence suggests that EKRs affect business practices only when women acquire, internalise, and apply knowledge through experience, education, social interaction, and institutional support (Bada and Olusegun, 2015). Entrepreneurial education and training and practical experience therefore operate as mechanisms through which knowledge becomes behaviourally and operationally meaningful (Matriano and Suguku, 2015; Al-Harthi, 2017). RBV explains why EKRs matter as strategic resources, while learning theory explains how these resources are converted into everyday entrepreneurial practices (Efgivia *et al.,* 2021; Adam *et al.,* 2022). In the Omani context, the impact of EKRs is therefore not found in knowledge possession alone, but in the extent to which rural women entrepreneurs enact knowledge through disciplined decisions, structured routines, and consistent business practices (Arslan et al., 2023; Razzak and Jassem, 2024).

**Conclusion**

The utilisation of entrepreneurial knowledge resources in Oman is associated with business practices, including day-to-day entrepreneurial behaviour and operational practices (Al-Bimani, 2022; Razzak & Jassem, 2024). Among women, applied, practice-oriented entrepreneurial knowledge resources enhance confidence and decision quality, though perceived capability alone does not reliably predict outcomes (Hammami *et al*., 2022). Evidence of these benefits is

concentrated in urban settings, while rural women face logistical and social barriers that constrain the translation of entrepreneurial knowledge acquisition into advanced skills and innovative practices (Al-Harthi, 2017; Razzak & Jassem, 2024). Overall, the Omani literature lacks focused analyses of rural women that trace the full sequence from learning, acquisition, and internalisation to utilisation and impact, including the enabling or constraining role of intermediaries (Al-Bimani, 2022; Hammami *et al*., 2022; Razzak & Jassem, 2024). The next section presents the conceptual framework for this thesis, integrating insights from MENA and Omani studies.

## 5.6. Conceptual Framework

The diagram visually represents the conceptual framework underpinning this study, which aims to critically investigate how rural Omani women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, the role of entrepreneurial intermediaries in facilitating equal access to these resources, and the impacts of their utilisation on women's entrepreneurial experiences within the Omani rural context. The framework is designed to illustrate the learning process that women entrepreneurs use to acquire, internalise, and utilise entrepreneurial knowledge resources, and the impacts of utilising these resources. Therefore, the framework is structured around four core components: acquisition and internalisation of entrepreneurial knowledge (know-what), entrepreneurial intermediaries (know-who), utilisation of entrepreneurial knowledge resources (know-how), and business practices.

The learning process begins with four entrepreneurial learning approaches—experiential, social, vicarious, and self-regulated —through which rural women acquire and internalise entrepreneurial knowledge. These entrepreneurial learning approaches are facilitated and shaped by various entrepreneurial intermediaries, including government, NGOs, corporations, academic institutions, and local intermediaries. The combined influence of entrepreneurial knowledge and intermediaries contributes to utilising entrepreneurial knowledge resources in business practices such as decision-making, pricing, marketing, and business strategies. This integrated model allows for a comprehensive understanding of how entrepreneurial knowledge is acquired and utilised within rural contexts across MENA and Omani settings (See Figure 01).

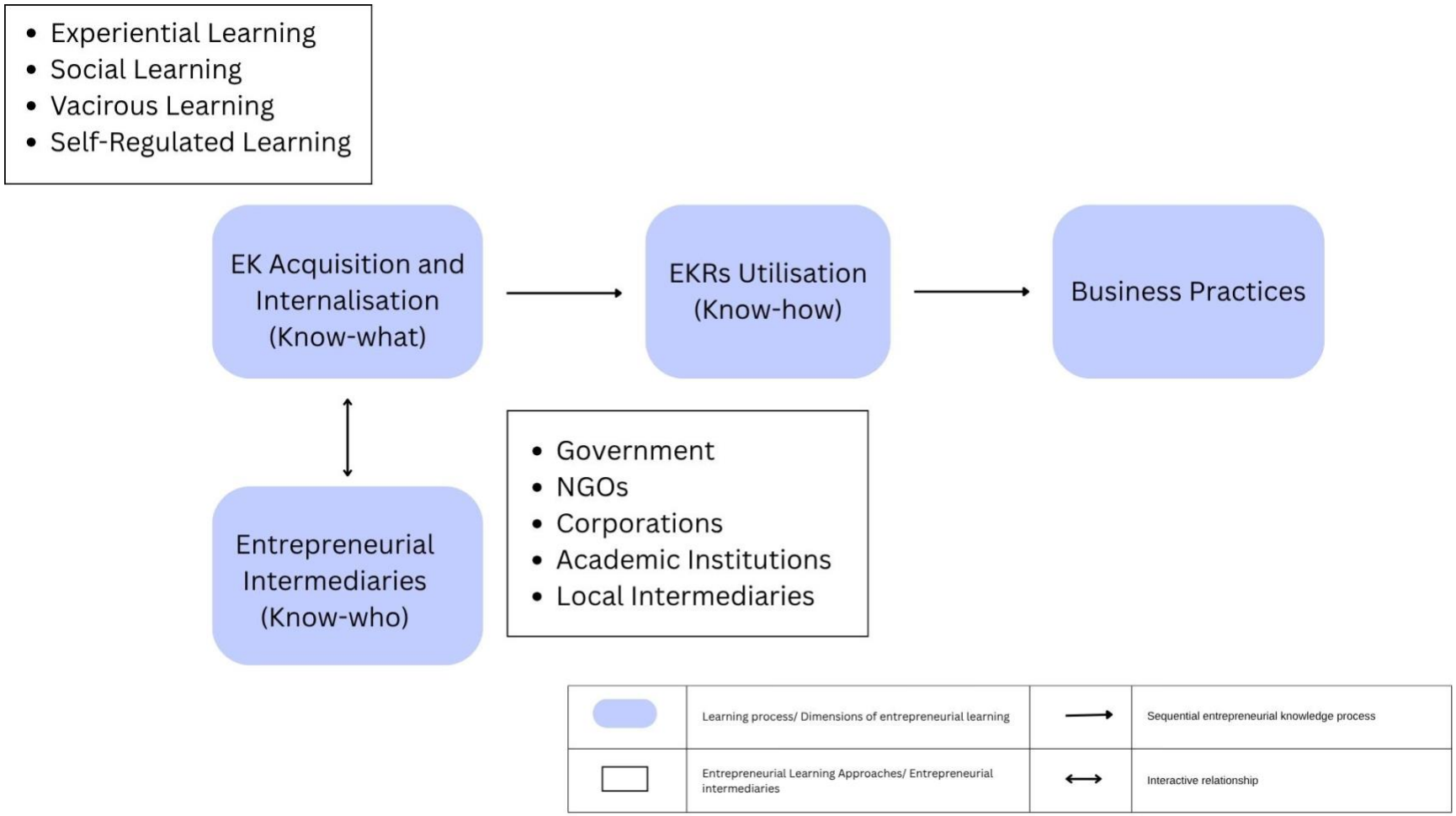


*Figure 1: Conceptual Framework (Literature)*

## 5.7. Conclusion

This chapter has critically examined the theoretical, contextual, and empirical foundations of this thesis by drawing on two complementary frameworks: the Resource-Based View (RBV) and constructivist learning theory. The RBV emphasises that entrepreneurial knowledge constitutes a strategic resource that can be valuable, rare, inimitable, and non-substitutable, providing women with the capacity to sustain competitiveness in constrained environments (Adam *et al*., 2022; Kero and Bogale, 2023). Learning theory adds a processual dimension, recognising that knowledge is not simply transmitted but actively acquired, internalised, and utilised through experiential, social, vicarious, and self-regulated learning (Bada & Olusegun, 2015; Mann & MacLeod, 2015; Efgivia *et al*., 2021). Together, these theories illuminate not only what entrepreneurial learning approaches are used but also how entrepreneurial knowledge resources are acquired, internalised, and utilised by women entrepreneurs in rural Oman.

The discussion was structured around three dimensions developed by Rea (2005). First, know-what refers to the substantive knowledge entrepreneurs acquire through different entrepreneurial learning approaches, such as experiential, social, vicarious, and self-regulated learning. Second, know-who highlights the role of entrepreneurial intermediaries—government, NGOs, corporations, academic institutions, and local intermediaries—in facilitating or constraining access to the entrepreneurial knowledge. Third, know-how captures the ways in which entrepreneurs utilise acquired entrepreneurial knowledge in entrepreneurial experiences and business practices. By foregrounding these three interrelated dimensions, the chapter advances a more holistic and critical approach to entrepreneurial knowledge in the Omani context.

In reviewing the literature, several gaps were identified, particularly within the MENA region. Research has often privileged studies of students, start-ups, or urban entrepreneurs, while neglecting established women entrepreneurs in rural settings (Hammami *et al*., 2022). Few studies disaggregate the entrepreneurial learning approaches or examine how they influence entrepreneurial knowledge acquisition, internalisation, and utilisation (Shepherd and Wiklund, 2005; Adam *et al*., 2022). Similarly, the role of entrepreneurial intermediaries has received insufficient attention, despite evidence that access to structured support is often mediated by these

intermediaries (Galvão *et al*., 2019, 2020). Equally underexplored are the impacts of entrepreneurial knowledge resources, not only on business practices such as day-to-day entrepreneurial behaviours and operational practices but also on entrepreneurial capabilities including self-efficacy and entrepreneurial skill (Balestri, 2024; Cumberland *et al*., 2024). These omissions limit both theoretical development and practical interventions, particularly in rural contexts where women face layered socio-cultural and infrastructural barriers (Khabbaz & Kuran, 2024).

Responding to these gaps, the chapter outlined the research questions, aims, and objectives guiding this thesis. These were designed to investigate how rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, how intermediaries shape their access to entrepreneurial knowledge, and how the utilisation of entrepreneurial knowledge resources impacts entrepreneurial experiences. This critical framing underscores the need to move beyond generic analyses of women's entrepreneurship by examining the situated processes of learning, resource mobilisation, and business sustainability in rural Oman (Abdelwahed *et al*., 2023).

The chapter also situated the discussion within the Omani context. While national initiatives such as Riyada, Intilaaqah, and Zubair SEC have expanded opportunities for entrepreneurs, they remain largely urban-centric and gender-neutral, limiting their relevance for rural women (McElwee & Al-Riyami, 2003; Arslan *et al*., 2023). Evidence from rural regions indicates that women frequently rely on social, vicarious, or self-regulated learning, such as social media, exhibitions, and family networks, to compensate for the absence of dedicated programmes (Belwal, Belwal & Al-Saidi, 2014; Ghouse *et al*., 2019, 2023). This reality reinforces the importance of adopting both RBV and learning theory to understand how entrepreneurial knowledge is acquired, internalised, and utilised differently depending on context (Efgivia *et al*., 2021; Adam *et al*., 2022).

Finally, the chapter presented the conceptual framework developed for this study. This framework integrates the three dimensions of know-what, know-who, and know-how to capture the interplay between learning processes, intermediaries, and the impacts of entrepreneurial knowledge resources utilisation. It positions entrepreneurial knowledge as both a strategic resource and a

socially embedded process, offering a comprehensive foundation for empirical analysis (Kero and Bogale, 2023).

In conclusion, this chapter has established the theoretical orientation of the thesis through RBV and learning theory, identified key gaps in the literature, articulated the research questions and objectives, contextualised the study within Oman, and developed the conceptual framework. Together, these elements provide the scaffolding for understanding how rural Omani women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, and how these resources shape both their entrepreneurial experiences and business practices. The next chapter discusses the research design, research methods used in this study to collect the data, methods used to analyse the collected data, ethical considerations, and research validity.

# Chapter 6. Methodology

## 6.1. Introduction

This chapter sets out the methodology of the study, explaining the research design and mixed-methods strategy (survey, interviews, focus groups, and online observations) adopted to address the research questions. It details how data were collected and analysed to explore entrepreneurial knowledge acquisition, internalisation, and utilisation among rural Omani women entrepreneurs, while also justifying the choice of methods in relation to the Resource-Based View (RBV) and Learning Theory frameworks.

This chapter outlines and justifies the methodological design adopted in this study, which aims to investigate how rural Omani women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, the role of entrepreneurial intermediaries in facilitating equal access to these resources, and the impacts of their utilisation on women's entrepreneurial experiences within the Omani rural context. Anchored in a constructivist ontology and interpretivist epistemology guided by the Resource-Based View (RBV) and learning theory as the theoretical framework, the study adopts a convergent parallel mixed methods design to capture both the measurable patterns and the contextualised meanings of entrepreneurial knowledge acquisition and utilisation. The chapter presents the research philosophy, research design, the mixed-methods rationale, the sampling strategies, and the data collection and analysis procedures that collectively inform the integrity and trustworthiness of the findings.

The choice of a constructivist paradigm is grounded in the understanding that entrepreneurial knowledge—particularly in rural and gendered contexts—is not merely transferred but socially constructed through entrepreneurial learning approaches; experiential, social, vicarious, and self-regulated learning (Maxwell, 2013; Merriam & Tisdell, 2016). This perspective aligns with the RBV's emphasis on entrepreneurial knowledge resources as a strategic internal resource that can generate competitive advantage when it is valuable, rare, inimitable, and non-substitutable (Barney, 1991; Kero and Bogale, 2023). However, unlike traditional RBV applications that assume firm-level stability and access, this study focuses on the individual level by interrogating how

women in marginalised rural settings utilise entrepreneurial knowledge resources through entrepreneurial learning approaches. Learning theory adds a processual dimension, recognising that knowledge is not simply transmitted but actively acquired, internalised, and utilised through experiential, social, vicarious, and self-regulated learning (Bada & Olusegun, 2015; Mann & MacLeod, 2015; Efgivia *et al*., 2021). Together, these theories illuminate not only what types of entrepreneurial learning approaches are used but also how entrepreneurial knowledge resources are acquired, internalised, and utilised by women entrepreneurs in rural Oman.

Methodologically, the study employs a convergent parallel mixed methods approach wherein quantitative and qualitative data are collected concurrently, analysed separately, and then integrated during interpretation (Creswell, 2014). This design allows the research to benefit from the breadth and generalisability of quantitative survey data while also capturing the depth and contextual nuance of qualitative interviews and focus groups (Campbell *et al*., 2012). The combination of methods not only enhances analytical rigour but also reflects the complexity of the entrepreneurial processes under study—where measurable outcomes and subjective experiences co-exist and interact (Balan, 2015).

The quantitative component, collected through a structured online survey distributed via Qualtrics, was designed to generate a broad understanding of the entrepreneurial learning approaches rural women use to acquire entrepreneurial knowledge and the entrepreneurial intermediaries they engage with. This component was particularly valuable in identifying patterns of entrepreneurial learning accessibility and exposure across geographically dispersed regions. The use of descriptive statistics enabled the identification of central tendencies and variability in entrepreneurial learning approaches used, thus providing a foundation for the qualitative phases that followed.

The qualitative component, consisting of semi-structured interviews, digital observations, and WhatsApp-based focus groups, explored in greater depth how women entrepreneurs acquire and internalise the entrepreneurial knowledge. These tools enabled a flexible yet systematic inquiry into the accessibility to experiential, vicarious, social, and self-regulated learning, the role of entrepreneurial intermediaries, and the impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences. The choice to incorporate digital ethnography and

asynchronous messaging platforms was particularly appropriate in the Omani rural context, where physical access and time constraints could otherwise limit participation (Gera & Hasdell, 2021; Neo *et al*., 2022).

Sampling strategies were purposively and iteratively developed to ensure that the research captured information-rich cases across diverse geographies and business types. Participants were selected based on their relevance to the research questions—namely, established rural women entrepreneurs and intermediaries involved in delivering entrepreneurship learning. A phased data collection structure was adopted: Phase 1 focused on surveys, online observations, and exploratory interviews; Phase 2 engaged with entrepreneurial intermediaries; and Phase 3 used focus groups to consolidate women's reflections on the impacts of entrepreneurial knowledge resources.

Overall, the methodology adopted in this study reflects a deliberate effort to balance empirical rigour with contextual sensitivity. It responds to the growing scholarly recognition that entrepreneurship research—especially in non-Western, rural, and gendered contexts—requires methodological pluralism and a grounded understanding of knowledge as a social, cultural, and strategic asset (Bogat *et al*., 2012; Flick, 2017). The following sections of this chapter detail the specific procedures used in sampling, data collection, analysis, ethical considerations, and validation, ensuring that the study is both methodologically transparent and theoretically coherent.

## 6.2. Research Philosophy

### 6.2.1. Ontology

Constructivist ontology assumes that social reality is not fixed, singular, or independent of human interpretation; rather, it is produced through meanings, experiences, interactions, and situated understandings (Mann and MacLeod, 2015). In this view, entrepreneurship is not treated only as an objective economic activity, but as a socially constructed process shaped by how individuals interpret opportunities, constraints, learning experiences, and institutional support (Bogat *et al.,* 2012; Campbell *et al.,* 2012). This position is consistent with interpretivist entrepreneurship research, which argues that entrepreneurial action must be understood through the subjective meanings entrepreneurs attach to their contexts, rather than only through external variables or measurable outcomes (Packard, 2017). Constructivism therefore recognises multiple realities, because different participants may understand the same entrepreneurial phenomenon in different ways depending on their gender, rural location, education, social networks, and lived experience (Mann and MacLeod, 2015; Merriam and Tisdell, 2016). This does not mean that reality is arbitrary; rather, it means that knowledge is context-bound, co-constructed, and shaped through the interaction between researcher, participant, and setting (Creswell, 2014). Within women entrepreneurship research, such an ontology is particularly appropriate because women's entrepreneurial experiences are often embedded in social norms, family roles, institutional access, and community-based practices that cannot be fully captured through detached measurement alone (Tomos *et al.,* 2015).

This constructivist ontology shaped the methodological approach by requiring methods capable of capturing both subjective meaning and contextual patterns (Tebes, 2012). It supports the use of mixed methods because quantitative data can identify broad tendencies, while qualitative data can explain how participants interpret and experience those tendencies in practice (Creswell, 2012; Creswell and Clark, 2017). In this sense, surveys, interviews, focus groups, and online observations are not treated as competing sources of truth, but as complementary ways of accessing different layers of the phenomenon (Flick, 2017). Triangulation strengthens the study by comparing meanings and patterns across data sources, while still recognising that each method produces partial and situated knowledge (Campbell *et al.,* 2012; Flick, 2017). The use of

interviews and focus groups is especially aligned with constructivism because these methods allow participants to express how they understand entrepreneurial knowledge, learning, and business practices in their own terms (Merriam and Tisdell, 2016). Online observations are also suitable because entrepreneurial learning increasingly occurs through social interaction in digital spaces, making naturally occurring communication a relevant site for understanding constructed meanings (Campbell *et al.,* 2012). At the same time, the use of quantitative data does not contradict constructivist ontology when it is used descriptively and interpretively rather than as a claim to universal objectivity (Tebes, 2012; Creswell and Clark, 2017). This methodological position is particularly important when researching rural women, multilingual participants, and potentially hard-to-reach groups, where language, access, and social context influence how knowledge is expressed and interpreted (Chamberlain and Hodgetts, 2017; Resch and Enzenhofer, 2017). Therefore, constructivist ontology justifies a methodological design that is contextual, participant-centred, and interpretive, while still allowing structured comparison across multiple forms of evidence (Merriam and Tisdell, 2016; Creswell and Clark, 2017).

Additionally, the study takes a constructivist position in understanding how women entrepreneurs perceive and internalise entrepreneurial knowledge from various entrepreneurial learning approaches (Tomos, Johnson, & Fawns, 2015). RBV supports this by viewing resources not just as inputs but as socially constructed capabilities that become valuable when internalised and utilised effectively. For instance, self-efficacy—an essential impact examined in this study—is treated as a subjective yet real capability shaped by training, social norms, and experiences (Adam *et al*., 2022). The ontology of this research acknowledges that rural women entrepreneurs' experiences are shaped by their ability to leverage learning opportunities through experiential, social, vicarious, and self-regulated learning—resources that may be intangible but are deeply embedded in real-world conditions. For example, in Oman, many women rely on social and vicarious learning through family networks or observe others' business practices in the absence of formal support (McElwee & Al-Riyami, 2003), illustrating how socially grounded learning forms become critical resources under RBV.

RBV and learning theory under a constructivist ontology also account for the variability in entrepreneurial impacts (Barney, 1991; Barney, Wright, & Ketchen, 2001a; Efgivia *et al*., 2021).

Two women may receive the same training, but their ability to translate it into business practices differs based on their internal cognitive frameworks, access to support systems, and socio-cultural embeddedness (Tomos *et al*., 2015). The same training programme thus becomes a resource of varying value depending on how it is perceived, absorbed, and enacted by the individual entrepreneur (Shepherd & Wiklund, 2005; Mann & MacLeod, 2015). This layered understanding reinforces that entrepreneurship is not simply about acquiring resources but about utilising them in learning processes that generate context-specific value (Efgivia *et al*., 2021). This ontology also supports the exploration of intermediaries not as static service providers but as co-creators of entrepreneurial resources (Lockett, Thompson, and Morgenstern, 2009).

### 6.2.2. Epistemology

Interpretivist epistemology assumes that knowledge is generated through understanding the meanings individuals attach to their experiences, actions, and social contexts (Creswell and Clark, 2017). Rather than treating knowledge as detached, neutral, and universally measurable, interpretivism views knowledge as situated, relational, and produced through interaction between researcher and participant (Creswell, 2012; Packard, 2017). In entrepreneurship research, this is particularly important because entrepreneurial action cannot be fully understood only through objective indicators; it must also be interpreted through entrepreneurs' perceptions, intentions, constraints, and sense-making processes (Packard, 2017). Interpretivist epistemology therefore allows rural women's entrepreneurial experiences to be examined as lived and interpreted realities, shaped by gender, place, social relationships, access to knowledge, and institutional conditions (Bogat *et al.,* 2012). This position aligns with constructivist learning perspectives, where knowledge is actively constructed through experience and reflection rather than passively received (Mann and MacLeod, 2015). It also supports qualitative inquiry as a means of accessing participants' subjective meanings, while recognising that the researcher plays an active interpretive role in analysing and representing those meanings (Creswell, 2014; Merriam and Tisdell, 2016).

This epistemological position shaped the methodological approach by requiring methods capable of capturing both meaning and context (Campbell *et al.,* 2012). Interviews and focus groups were appropriate because they enabled participants to explain how they understand entrepreneurial

knowledge resources, learning processes, intermediaries, and business practices in their own terms (Merriam and Tisdell, 2016). Online observations were also consistent with interpretivism because they allowed the study to examine naturally occurring interactions and knowledge-sharing practices within digital entrepreneurial spaces (Tebes, 2012; Tomos *et al.,* 2015). The use of mixed methods did not contradict interpretivist epistemology, because quantitative data were used to identify descriptive patterns, while qualitative data provided deeper explanation of how those patterns were experienced and interpreted (Creswell, 2012; Creswell and Clark, 2017). Triangulation strengthened the study by allowing different forms of evidence to be compared without assuming that one method alone could reveal a complete truth (Flick, 2017; Campbell *et al.,* 2012). This approach was particularly suitable for researching rural women entrepreneurs, as studies involving multilingual and hard-to-reach participants require sensitivity to language, access, and social positioning in the production of knowledge (Resch and Enzenhofer, 2017; Chamberlain and Hodgetts, 2017). Thus, interpretivist epistemology shaped the research design by privileging participants' meanings while using multiple methods to build a richer and more contextually grounded understanding of the phenomenon (Balan, 2015; Flick, 2017).

From an epistemological standpoint, the RBV and learning theory under interpretivism allow for a nuanced understanding of the micro-level learning processes through which women entrepreneurs, particularly in rural areas, build and leverage their capabilities (Barney, 2001; Lockett, Thompson, and Morgenstern, 2009). It acknowledges the subjective interpretation of resources, recognising that value is not inherent in the resource itself, but in the way it is perceived and used by the entrepreneur (Shepherd & Wiklund, 2005). This is critical for understanding how rural women in Oman, for instance, perceive experiential, vicarious, social, and self-regulated learning as tools for self-empowerment and business expansion, even when these tools are underutilised in broader urban entrepreneurial contexts (Razzak & Jassem, 2024).

This dual framework allows the study to account for both structural and interpretive dimensions of entrepreneurship. RBV provides the structural foundation by identifying the types of entrepreneurial learning that may generate advantage, ranging from entrepreneurial knowledge and capabilities to entrepreneurial intermediary support (Grande, Madsen & Borch, 2011). However, constructivist learning theory explains how these resources are acquired, internalised,

and utilised into entrepreneurial capabilities through iterative cycles of experience, feedback, and social engagement (Narayan *et al.,* 2013; Efgivia *et al.,* 2021). The ontological assumption here is that entrepreneurial knowledge is not a static input but a socially constructed capability, deeply embedded in cultural and institutional contexts, and therefore variable across individuals. As Kero and Bogale (2023) argue, the limitations of RBV in addressing resource dynamics necessitate complementary approaches that capture the fluidity of knowledge creation and learning. Constructivism fills this gap by showing that the value of resources lies not only in their possession but also in the ways entrepreneurs interpret and apply them within constrained environments (Jones, Meckel & Taylor, 2021).

Thus, the constructivist ontology and interpretivist epistemology provide a coherent foundation for this research. It positions RBV as a framework for identifying strategic resources and their VRIN attributes, while constructivist learning theory illuminates the processes through which rural women entrepreneurs actively acquire, internalise, and utilise these resources in their businesses (Narayan *et al.,* 2013; Efgivia *et al.,* 2021). Together, they enable a comprehensive analysis of how entrepreneurial knowledge and entrepreneurial intermediaries function not only as resources but also as lived, socially mediated experiences that shape sustainability and empowerment in rural Omani contexts.

### 6.2.3. Axiology

Axiology concerns the role of values, ethics, and researcher positionality in shaping the production of knowledge, particularly in research that seeks to understand human experiences and social realities (Creswell and Clark, 2017). Within qualitative and mixed methods traditions, axiology recognises that research is not value-neutral; instead, the researcher's beliefs, assumptions, cultural orientation, and ethical commitments influence how questions are framed, how participants are engaged, and how findings are interpreted (Creswell, 2014; Merriam and Tisdell, 2016). This perspective aligns with interpretivist traditions, which emphasise that knowledge emerges through interaction between researcher and participant rather than through detached observation (Packard, 2017). Axiological awareness therefore requires transparency regarding the researcher's role and the ethical responsibility to respect participants' voices and experiences, particularly when working with marginalised or under-represented groups (Campbell *et al.,* 2012; Mann and

MacLeod, 2015). In community-based and person-oriented research, values are embedded in the recognition of participants as active contributors to knowledge rather than passive subjects, reinforcing the ethical obligation to represent their perspectives accurately and respectfully (Bogat *et al.,* 2012). Moreover, axiology is closely linked to learning-oriented research traditions, where understanding participants' lived experiences requires sensitivity to context, language, and social meaning, ensuring that research practices remain respectful, inclusive, and ethically grounded (Mann and MacLeod, 2015; Resch and Enzenhofer, 2017).

Axiology shaped the methodological approach by influencing the selection of methods that prioritise ethical engagement, participant voice, and contextual sensitivity (Flick, 2017). Interviews and focus groups were particularly consistent with axiological principles because they allow participants to express their experiences in their own words, ensuring that knowledge is co-constructed rather than imposed (Merriam and Tisdell, 2016). The use of mixed methods also reflects an axiological commitment to inclusivity and comprehensiveness, as combining qualitative and quantitative approaches enables multiple forms of evidence to be considered and compared, strengthening the credibility and fairness of the research process (Creswell, 2012; Creswell and Clark, 2017). Triangulation further supports this ethical orientation by validating findings across data sources, reducing the risk of misrepresentation and enhancing trustworthiness (Campbell *et al.,* 2012; Flick, 201). In studies involving multilingual or hard-to-reach populations, axiological considerations are especially critical, as careful translation, culturally appropriate communication, and respectful data collection strategies are necessary to ensure accurate representation of participants' perspectives (Chamberlain and Hodgetts, 2017; Resch and Enzenhofer, 2017). Additionally, the integration of different forms of data reflects an ethical responsibility to acknowledge complexity rather than oversimplify social phenomena, reinforcing the importance of transparency and reflexivity in the research process (Tebes, 2012; Tomos *et al.,* 2015). Overall, axiology influenced methodological choices by prioritising ethical responsibility, inclusivity, and reflexive awareness, ensuring that research practices remained aligned with the values of respect, accuracy, and meaningful representation of participants' lived experiences (Creswell, 2012; Chamberlain and Hodgetts, 2017).

## 6.3. Researcher reflexivity and positionality

Researcher reflexivity and positionality refer to the critical awareness of how the researcher's background, experiences, values, and social identity influence the research process, interpretation of data, and representation of participants' voices (Creswell and Clark, 2017; Flick, 2017). Reflexivity requires the researcher to acknowledge that knowledge is co-constructed through interaction, rather than discovered as an objective truth, and that the researcher's assumptions inevitably shape the research design, engagement with participants, and interpretation of findings (Creswell, 2014; Merriam and Tisdell, 2016). Positionality, therefore, involves recognising how shared identities between researcher and participants can influence trust, communication, and the depth of data generated (Creswell, 2012). In this study, the researcher and participants share several significant characteristics: they originate from the same country (Oman), speak the same language, are female, share similar cultural norms, and have entrepreneurial experience. These shared attributes create conditions that can facilitate rapport, encourage openness, and enhance participants' willingness to share detailed accounts of their entrepreneurial experiences, particularly in contexts where cultural norms may influence how women discuss business and social roles (Chamberlain and Hodgetts, 2017; Resch and Enzenhofer, 2017). However, reflexivity also requires critical recognition that such proximity can introduce assumptions or taken-for-granted understandings, potentially limiting critical questioning or leading to over-familiar interpretations of participants' experiences (Mann and MacLeod, 2015). Therefore, maintaining reflexive awareness throughout the research process is essential to balance the benefits of shared identity with the need for analytical distance, ensuring that participants' perspectives are represented accurately and ethically while acknowledging the researcher's role in shaping the knowledge produced (Tebes, 2012; Creswell and Clark, 2017).

## 6.4. Research Design and Justification (Mixed Methods Approach)

This study adopts a social constructionist research paradigm underpinned by the Resource-Based View (RBV) and constructivist learning theory, which offers a strategic framework to investigate how rural women entrepreneurs in Oman acquire, internalise, and utilise entrepreneurial knowledge resources and explore the impacts of women's entrepreneurial experiences. Social

constructionism is particularly appropriate for this study as it emphasises the co-construction of meaning through social and contextual interactions, allowing the researcher to understand how entrepreneurial knowledge is acquired and utilised in specific local settings shaped by cultural, economic, and institutional forces (Berger & Luckmann, 1966). The RBV and learning theory framework complements this by focusing on the learning process _acquire, internalise, and utilise entrepreneurial knowledge resources_ and how such contextualised knowledge becomes a unique internal resource—valuable, rare, inimitable, and non-substitutable—that contributes to competitive advantage in resource-scarce rural contexts (Barney, 1991a; Bada and Olusegun, 2015; Alonso *et al*., 2019).

Rather than seeking to critique power structures, this research is focused on identifying and exploring the strategic entrepreneurial knowledge resources that enable or constrain entrepreneurial sustainability among rural Omani women. RBV has been widely applied to entrepreneurship research to assess how intangible assets such as knowledge, skills, and relationships enhance firm-level capabilities (Barney *et al*., 2001a; Unger *et al*., 2011). Within this framework, entrepreneurial knowledge resources are conceptualised as a strategic asset that can influence both business practices—such as day-to-day entrepreneurial behaviour and operational practices—and entrepreneurial capability—such as self-efficacy and entrepreneurial skills (Teece, Pisano & Shuen, 1997; Adam *et al*., 2022). This perspective also supports the study's interest in the role of entrepreneurial intermediaries, such as government, NGOs, corporations, academic institutions, and local intermediaries, in facilitating access to entrepreneurial knowledge, particularly in resource-constrained rural areas.

A mixed-methods approach was employed to capture both the explored outcomes and the nuanced experiences of rural women entrepreneurs. The quantitative component involved structured surveys to gain an overall overview of the status of women entrepreneurs in rural areas due to the lack of official data, and explore entrepreneurial learning approaches, patterns in access to entrepreneurial knowledge, and types of entrepreneurial intermediaries engaged. The qualitative component included in-depth interviews, focus groups, and non-participant online observations to explore how these entrepreneurs acquire and utilise entrepreneurial knowledge, the role of entrepreneurial intermediaries, and women's entrepreneurial experiences.

Participants were selected through purposive sampling to ensure a diverse representation of rural Omani women entrepreneurs across multiple governorates. Inclusion criteria focused on women who have established and operated businesses for at least two years and live in rural areas, ensuring the research captures sustained entrepreneurial engagement rather than nascent or aspirational entrepreneurship. The sample included entrepreneurs from varying sectors (e.g., agriculture, retail, and services) and with differing educational backgrounds and resource access levels.

Data analysis was conducted using a thematic analysis for qualitative data and descriptive statistics for survey responses. The thematic analysis was guided by the RBV and learning theory framework, identifying how different entrepreneurial learning approaches—categorised as experiential, social, vicarious, and self-regulated learning—are acquired and internalised, and the utilisation and impacts of entrepreneurial knowledge resources. These categories were mapped against key themes such as business practices and entrepreneurial capability. Quantitative data provided triangulation by identifying broader trends in acquiring entrepreneurial knowledge to utilising entrepreneurial knowledge resources and their impacts.

Ethical considerations are integral to this research. Ethical approval was sought from the appropriate institutional review boards. Participants were provided informed consent, and their confidentiality was preserved throughout the study. Cultural sensitivities, especially around gender and geographic context, were respected by ensuring that all interactions are conducted in a manner appropriate to Omani cultural norms and linguistic preferences.

### 6.4.1. The study's Research Aims

This research is structured around three aims. Firstly, to investigate how rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, and the challenges they encounter in accessing such knowledge. Secondly, to examine how entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge for rural Omani women entrepreneurs, and to analyse the challenges they encounter in ensuring equal access to such resources. Thirdly, to investigate how rural Omani women entrepreneurs utilise entrepreneurial knowledge resources

and to explore the impacts of these resources on their entrepreneurial experiences and business practices.

Addressing the research aims of this thesis required careful consideration of different methodological routes, particularly given the focus on rural women entrepreneurs in Oman and the complexities of entrepreneurial knowledge acquisition, internalisation, and utilisation. A purely quantitative approach—such as surveys alone—could have provided breadth by capturing patterns across a larger sample, but it would have lacked the depth necessary to explore the nuanced processes through which entrepreneurial knowledge is acquired, internalised, and utilised in business practices (Creswell, 2014). On the other hand, a purely qualitative approach, relying solely on interviews or focus groups, would have offered deep insights into individual experiences but would have been limited in capturing generalisable trends across the diverse rural contexts (Merriam & Tisdell, 2016). Consequently, a mixed-methods strategy was adopted as the most suitable route, as it combines the strengths of both traditions while offsetting their limitations (Campbell *et al*., 2012).

The mixed-methods approach was designed around triangulation, ensuring that data from surveys, interviews, focus groups, and online observations could be integrated to provide a layered understanding of the research questions (Flick, 2017). Surveys were essential for quantifying patterns of entrepreneurial knowledge acquisition and use (Creswell, 2014). In contrast, semi-structured interviews allowed participants to reflect on their internalisation processes—how they interpret and embed knowledge into their entrepreneurial practices. Additionally, interviews allow for the interpretation of the role of entrepreneurial intermediaries (Merriam & Tisdell, 2016). Focus groups, particularly those conducted through WhatsApp, offered a collective lens, illuminating the role of social learning and community exchanges in shaping the utilisation of entrepreneurial knowledge resources (Chamberlain & Hodgetts, 2017). Online observations complemented these methods by capturing natural, unfiltered conversations in entrepreneurs' own environments, enabling the researcher to study knowledge exchange in real time (Resch & Enzenhofer, 2017).

The chosen design also reflects philosophical and theoretical alignment with both the Resource-Based View (RBV) and Learning Theory. RBV requires attention to how knowledge resources become valuable, rare, inimitable, and non-substitutable (VRIN), a process that cannot be fully captured through numerical measures alone but must be traced through lived experiences (Lockett, Thompson & Morgenstern, 2009). Constructivist learning theory, likewise, underscores the reflective and interactive processes of entrepreneurial knowledge acquisition, internalisation, and utilisation, which are best illuminated through qualitative engagement (Efgivia *et al*., 2021). At the same time, surveys provide the quantitative grounding needed to generalise findings, ensuring that the analysis moves beyond anecdotal accounts to identify broader patterns (Creswell, 2012).

Alternative routes, such as longitudinal or experimental designs, were considered but were not feasible within the constraints of access, resources, and the cultural context (Creswell, 2014; Chamberlain & Hodgetts, 2017). Longitudinal studies could have tracked the evolving impacts of entrepreneurial knowledge over time, but they would have required sustained access to participants across multiple years, a significant challenge in rural Oman, where mobility and availability are limited (Bogat *et al*., 2012) and this approach is difficult due to limited study duration. Similarly, experimental designs may have offered causal inferences but would have been impractical and potentially intrusive in culturally sensitive and hard-to-reach communities (Chamberlain & Hodgetts, 2017). In contrast, the triangulated mixed-methods approach proved both practical and contextually sensitive, enabling trust-building with participants while capturing the multiple layers of entrepreneurial knowledge processes (Renz, Carrington, & Badger, 2018).

In sum, the chosen combination of surveys, interviews, focus groups, and online observations provides the methodological robustness necessary to meet the study's aims. It ensures not only breadth and depth but also contextual sensitivity, enabling the research to credibly interrogate how rural women in Oman acquire, internalise, and utilise entrepreneurial knowledge. This integrative approach directly responds to calls for methodological pluralism in entrepreneurship research (Tomos *et al*., 2015), demonstrating how a carefully designed mixed-methods framework can produce richer, more comprehensive insights than either quantitative or qualitative approaches alone (Roomi, Harrison & Beaumont-Kerridge, 2003).

### 6.4.2. Research Approach

This research has adopted a mixed-methods approach informed by a social constructionist ontology and interpretivist epistemology and underpinned by the Resource-Based View (RBV) and learning theory to explore the impacts of entrepreneurial knowledge resources on rural women entrepreneurs in Oman. Social constructionism emphasises how individuals construct meanings through their interactions with social and cultural systems (Silverman, 2013; Bell & Bryman, 2015), and in the context of this study, it enables a nuanced understanding of how rural women acquire, internalise, and utilise entrepreneurial knowledge resources within their specific socio-economic and institutional environments. The RBV theory offers a robust analytical framework to investigate the value and utility of entrepreneurial knowledge resources accessed by these entrepreneurs, positioning such knowledge as a strategic intangible asset that contributes to sustained competitive advantage (Barney, 1991; Barney, 2001; Kero and Bogale, 2023). Additionally, learning theory facilitates understanding the learning process starting from acquiring and internalising entrepreneurial knowledge to utilising and exploring the impacts of entrepreneurial knowledge resources (Bada and Olusegun, 2015). In this study, entrepreneurial knowledge is conceptualised as a resource that women entrepreneurs transform into capabilities that support both entrepreneurial capability (e.g., self-efficacy, skills) and business practices (e.g., day-to-day entrepreneurial behaviours and operational practices). As rural environments are typically resource-constrained, RBV and learning theory are particularly useful for identifying entrepreneurial learning approaches and acquisition mechanisms that serve as key enablers of entrepreneurial outcomes (Adam *et al*., 2022).

A purely quantitative approach would fall short in capturing the social complexities and lived experiences associated with acquiring and utilising entrepreneurial knowledge resources in rural Oman (Easterby-Smith *et al*., 2018). While many rural entrepreneurship studies tend to adopt positivist and empirical orientations (Dana & Dana, 2005; De Bruin *et al*., 2007), this study aligns with a growing body of scholarship that advocates for diverse and context-sensitive methodologies (McDonald, Chai & Newell, 2015). By integrating both qualitative and quantitative elements, the research aims to deliver a deeper and more holistic insight into how entrepreneurial knowledge is acquired, internalised, and utilised (Tomos *et al*., 2015). The mixed-methods strategy is therefore

justified not only on epistemological grounds but also on practical grounds (Liamputtong, 2020). It allows for the triangulation of data sources and methods to capture both macro-level patterns and micro-level dynamics (Tomos *et al*., 2015; Liamputtong, 2020). Surveys provide generalisable data about acquiring entrepreneurial knowledge and its perceived impacts, while interviews, observations, and focus groups illuminate the subjective meanings and contextual challenges that are often invisible in numerical data (Dana & Dana, 2005; De Bruin *et al*., 2007; McDonald, Chai, & Newell, 2015).

This methodological combination is especially relevant in rural entrepreneurship studies, where formal data is often scarce and local knowledge plays a critical role (Ghouse *et al*., 2017, 2023). A survey was used initially to collect baseline data and establish descriptive trends among rural Omani women entrepreneurs. This was followed by semi-structured interviews and observations to explore the nuances of entrepreneurial learning processes and intermediary roles. Lastly, focus groups were conducted to validate initial findings and encourage deeper reflection and dialogue among participants regarding the impact of entrepreneurial knowledge resources on their entrepreneurial capability and business practices. The learning theory and RBV framework informed each phase of data collection and analysis. In the first phase, the focus was on identifying the entrepreneurial learning approaches and entrepreneurial knowledge acquisition and internalisation accessed by women. Furthermore, phase one examined the challenges rural women entrepreneurs face in acquiring entrepreneurial knowledge. Additionally, phase one briefly explores the role of entrepreneurial intermediaries and the impacts of entrepreneurial knowledge resources. The second phase explored how intermediaries such as government, NGOs, corporations, academic institutions, and local intermediaries facilitate entrepreneurial knowledge acquisition and accessibility. Additionally, investigating the challenges they encounter in providing access to entrepreneurial knowledge. The third phase analysed the entire learning process _acquiring, internalising, and utilising_ with an emphasis on the impacts of entrepreneurial knowledge resources.

### 6.4.3. Triangulation: Strengthening Validity and Analytical Depth

Triangulation plays a central role in enhancing the trustworthiness and analytical rigor of this study. As originally proposed by Denzin (1970) and refined by Renz, Carrington, & Badger (2018), triangulation involves the use of multiple methods, data sources, theories, or investigators to cross-validate findings and reduce biases. This study employed both within-method and between-method triangulation. Within-method triangulation occurred through the use of multiple qualitative techniques (e.g., interviews, observations, focus groups), while between-method triangulation was achieved by integrating survey data with qualitative narratives (Thurmond, 2001). Three types of triangulation—methods, investigator, and data source—were considered. This research utilised methods triangulation, which combined qualitative and quantitative data, and data source triangulation, where insights from different geographic and demographic segments of rural Oman were compared (Casey & Murphy, 2009; Renz, Carrington, & Badger, 2018). Though investigator triangulation was not implemented due to resource limitations, the iterative validation of findings through participant feedback and focus group dialogue helped mitigate researcher bias (Roomi, Harrison & Beaumont-Kerridge, 2003).

Notably, triangulation served not merely as a validation technique but as a strategy to deepen inquiry and enhance analytical breadth (Flick, 2017). It enabled the discovery of patterns that may have gone unnoticed in a mono-method study (Thurmond, 2001). For example, while survey data revealed that many rural women lacked access to entrepreneurial learning, interviews showed how they relied on vicarious and social learning to fill these gaps, consistent with RBV's emphasis on leveraging existing internal resources (Sugiarno and Novita, 2022). Furthermore, the triangulated design proved essential in addressing the scarcity of existing literature and formal statistics on rural women's entrepreneurship in Oman (Roomi, Harrison & Beaumont-Kerridge, 2003). Several Omani studies have already demonstrated the value of triangulation in understanding women entrepreneurs' challenges and resilience (Varghese, 2011; Ghouse, Durrah & McElwee, 2017; Ghouse, Durrah & McElwee, 2019; Ghouse *et al*., 2023). This study builds on those precedents by extending triangulation to explore not only challenges but also the strategic use of entrepreneurial knowledge resources and entrepreneurial intermediary support. The integration of survey, interview, observation, and focus group data across three research phases aligns with the study's research aims: identifying entrepreneurial learning approaches, the process of entrepreneurial knowledge acquisition, exploring entrepreneurial intermediary roles, and

investigating entrepreneurial knowledge resources utilisation and their impacts on entrepreneurial experiences. Each method informed and refined the next, with emerging themes from survey responses guiding interview protocols, and interview findings shaping focus group discussions. This iterative process ensured that data collection remained responsive to emerging insights while grounded in the RBV and learning theory framework (Easterby-Smith et al., 2018; Liamputtong, 2020).

Ultimately, the mixed-methods and triangulated approach adopted in this study supports a richer understanding of how entrepreneurial knowledge resources operate as a strategic resource for rural women entrepreneurs (Tomos, Johnson, & Fawns, 2015; Easterby-Smith *et al*., 2018). It allows for the capture of both structural barriers and agency-driven strategies, reinforcing the study's objective of informing targeted policy and practice (Tomos *et al*., 2015).

## 6.5. Data Collection Methods

Understanding the complex and multifaceted nature of rural women's entrepreneurship in Oman requires more than a singular methodological lens. In response to this challenge, the current study adopts a mixed methods approach, aligned with a constructivist ontology and interpretivist epistemology and framed by the Resource-Based View (RBV) and learning theory. This decision stems from the recognition that entrepreneurial knowledge resources are a contextual, socially embedded, and often intangible resource (Wang, Liu, Liu, 2019)—one that cannot be adequately captured through either quantitative or qualitative methods alone (Campbell *et al*., 2012). Mixed methods research offers a framework for integrating both breadth and depth, thereby facilitating a nuanced exploration of how rural women acquire, internalise, and utilise entrepreneurial knowledge resources within socio-cultural, institutional, and relational contexts (Chamberlain and Hodgetts, 2017). As Creswell (2014) and Merriam and Tisdell (2016) explain, mixed methods enable researchers to combine the generalisability of quantitative data with the explanatory richness of qualitative insights. Within the RBV and learning theory framework, this dual lens is essential for examining not only what resources rural women possess but also how they acquire, internalise, utilise, and leverage those resources to gain competitive advantage in constrained environments (Wang, Lee, and Park, 2020; Kero and Bogale, 2023). Indeed, resource mobilisation is not merely about possession—it involves processes of learning, adaptation, and transformation (Teece *et al.,* 1997; Alonso *et al*., 2019). A mixed methods approach captures these dimensions by allowing simultaneous analysis of patterns and meanings, structures and stories, systems and subjectivities (Creswell, 2014).

### 6.5.1. Convergent Parallel Design and Philosophical Grounding

This study adopts a convergent parallel mixed methods design (Creswell, 2012), where quantitative and qualitative data are collected simultaneously but analysed separately before being merged (Flick, 2017). This design reflects the study's constructivist worldview by using Constructivist learning theory, which assumes that knowledge is socially constructed and contextually situated (Efgivia *et al*., 2021). At the same time, it accommodates the RBV's emphasis on identifying valuable, rare, inimitable, and non-substitutable resources within specific

entrepreneurial contexts (Barney, 1991; Alonso *et al*., 2019). The design is particularly suited to research involving rural women entrepreneurs, whose lived experiences are shaped by gendered expectations, institutional access, and localised cultural practices (Chamberlain & Hodgetts, 2017; Flick, 2017).

The three-phased data collection process (see Table 1) was conducted during the time period March 2022 to January 2023 and reflects an intentional sequencing of methods to maximise analytical rigor and conceptual depth. Phase 1 involved concurrent surveys, semi-structured interviews, and digital observations, targeting rural Omani women engaged in entrepreneurial activity. Phase 2 focused on interviews with entrepreneurial intermediaries—actors who support entrepreneurial knowledge acquisition and entrepreneurial knowledge resources utilisation. Phase 3 consisted of focus groups with rural women entrepreneurs who had participated in entrepreneurial learning approaches, providing a platform for shared reflection on the impact of such knowledge.

*Table 1: Convergent Design Overview*

| **Time Period** | | Mar 2022 | April 2022 | June 2022 | Sept 2022 | Jan 2023 |
|---|---|---|---|---|---|---|
| **Phase 1** | Survey | | | | | |
| | Interview | | | | | |
| | Observation | | | | | |
| **Phase 2** | Interview | | | | | |
| **Phase 3** | Focus Group | | | | | |

*Source: Researcher's own compilation*

This tri-phased structure reflects a commitment to methodological triangulation, where multiple data sources are used to explore the same phenomenon from different vantage points. As Flick (2017) argues, triangulation increases credibility and compensates for the limitations of any single method. In this study, triangulation enabled the researcher to validate patterns identified in the surveys through interviews, observe contradictions or confirmations in the WhatsApp groups, and synthesise broader narratives through focus groups. This cross-method design also enhanced the internal consistency and ecological validity of the research findings (Merriam and Tisdell, 2016).

**Integration of Person-Oriented and Contextual Approaches**

The methodological strategy is also informed by a person-oriented approach, which prioritises the holistic understanding of individuals within their lived contexts (Bogat *et al*., 2012). Rather than isolating variables, the study recognises that rural women's entrepreneurial behaviours are deeply influenced by familial expectations, community norms, religious values, and institutional dynamics (Balan, 2015). The convergent design allows these structural and personal factors to emerge organically and be analysed in relation to one another (Creswell, 2012). This approach is particularly appropriate given the sociocultural and gendered dynamics of rural Oman. Entrepreneurship in this context is not simply a matter of economic activity; it is a relational and often contested identity project (Cope, 2003; Middleton *et al*., 2020). Rural women entrepreneurs navigate roles as mothers, daughters, community members, and business owners simultaneously, and their ability to mobilise resources is often contingent upon their social legitimacy within these roles (Merriam & Tisdell, 2016; Hammami *et al*., 2022). The mixed methods strategy enabled the researcher to explore this complexity by collecting both numerical data on resource access and qualitative insights into the lived experiences that shape entrepreneurial action.

### 6.5.2. Responding to Methodological Gaps in MENA Entrepreneurship Research

The chosen methodology also responds to broader critiques of methodological homogeneity in entrepreneurship research, particularly in the MENA region (Al-Dajani, Marlow, 2013; Tlaiss, 2015; Tomos *et al*., 2015). Historically, the field has been dominated by positivist, quantitative studies that overlook the role of context, gender, and informal knowledge systems (Balan, 2015; Campeau & Kelly, 2023). In contrast, this study adopts a pluralist perspective that acknowledges the relational, emotional, and institutional dimensions of entrepreneurship (Hoeppner and Proeschold-Bell, 2012). This aligns with recent shifts in the field that advocate for more inclusive and nuanced methodologies capable of capturing diverse entrepreneurial pathways (Tomos *et al*., 2015; Anderson & Gaddefors, 2016). Furthermore, research on rural Arab women entrepreneurs remains sparse, with few studies capturing the multiplicity of their entrepreneurial realities (Youssef, 2023; Toumi *et al*., 2024; Khabbaz, & Kuran, 2024). Much of the existing literature either focuses on urban areas or treats rural women as a monolithic category, thus obscuring regional disparities and context-specific constraints (Ghouse *et al*., 2017; Morkus-Makhoul, 2024).

By employing a convergent mixed methods design, this study challenges that gap by centring rural women as knowledge holders, using their narratives, behaviours, and insights as primary data for theoretical advancement and policy recommendations.

**Operational Considerations and Field Realities**

The convergent design also reflects field-based pragmatism (Maxwell, 2013). In rural Oman, logistical constraints—such as limited transportation infrastructure, digital divides, and gendered access restrictions—demanded flexible yet robust methods (Ghouse, Durrah, and McElwee, 2017, 2021). Conducting surveys and interviews in parallel allowed for time efficiency and data freshness (Tebes, 2012). Participants could engage in the method most accessible to them, thereby increasing inclusion and reducing attrition (Hoeppner & Proeschold-Bell, 2012; Creswell, 2012).

Moreover, the use of digital tools—such as Qualtrics for surveys, WhatsApp for interviews and observations, and online focus groups—demonstrated a pragmatic adaptation to the realities of conducting research during the COVID-19 pandemic (Neo *et al*., 2022). These platforms also aligned with participants' communication preferences and daily practices, enhancing data quality and participation comfort (Jailobaev *et al*., 2021; Neo *et al*., 2022). These innovations, however, were not merely logistical adaptations; they represented a methodological response to contemporary shifts in how rural communities engage with technology and knowledge exchange (Chamberlain and Hodgetts, 2017).

**Conclusion**

In sum, the data collection design of this study is a deliberate integration of epistemological alignment, methodological rigor, and field pragmatism (Tebes, 2012). The use of a convergent mixed methods design enabled a holistic, triangulated exploration of rural women's entrepreneurship in Oman, producing findings that are both contextually rich and analytically robust (Creswell, 2012). By combining person-oriented, constructivist learning theory and RBV-aligned approaches, the study contributes to a deeper understanding of how rural women acquire, internalise, and utilise entrepreneurial knowledge resources in ways that are shaped by institutional

structures and cultural constraints (Bogat *et al*., 2012). This section has outlined the rationale and structure of the data collection strategy; the following sections will detail the specific procedures, sampling methods, and tools employed in each phase of the research process.

## 6.6. Sampling Techniques and Participant Selection

This section builds on the discussion of data collection methods (see Section 6.5) and examines the sampling techniques used to recruit participants and the methods of participant selection.

The sampling strategy for this study was carefully constructed to reflect the research aim: to critically investigate how rural Omani women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, the role of entrepreneurial intermediaries in facilitating equal access to these resources, and the impacts of their utilisation on women's entrepreneurial experiences within the Omani rural context. Grounded in a constructivist ontology, interpretivist epistemology, constructivist learning theory, and the Resource-Based View (RBV), the study adopted purposive and snowball sampling techniques to ensure that participants possessed the specific knowledge, experience, and contextual embeddedness required to address the research questions (Merriam & Tisdell, 2016; Flick, 2017).

Purposive sampling was essential given the study's focus on established rural women entrepreneurs who had changed from informal to formal businesses and successfully operated businesses for at least two years, rather than nascent entrepreneurs or those with only informal entrepreneurial intentions. This decision was rooted in the RBV's emphasis on understanding how resources—especially knowledge—are not only acquired but strategically used and configured over time (Barney, 1991a). Women with extended entrepreneurial experience were more likely to offer nuanced, reflective insights into their learning trajectories, resource strategies, and interactions with intermediaries. At the same time, snowball sampling was used to expand access to participants through trusted networks—an approach particularly suited to the social and relational nature of rural communities in Oman, where gatekeeping and trust are critical for participation (Chamberlain & Hodgetts, 2017).

The sampling criteria were tailored to each of the three phases of the data collection process. For Phase 1, the survey, interview, and online observation participants were rural Omani women entrepreneurs drawn from diverse sectors including food production, home-based crafts, fashion, retail, and educational services. Participants were recruited through the researcher's existing networks, community-based recommendations, and outreach through digital platforms such as WhatsApp. Eligibility criteria required that participants: (1) be women residing in rural areas of Oman; (2) have shifted to formal business, established and operated a business for a minimum of two years; and (3) have (or not) engaged in entrepreneurial learning approaches.

For Phase 2, which focused on entrepreneurial intermediaries, participants were selected from organisations that deliver entrepreneurial learning approaches or support with entrepreneurial knowledge acquisition, targeting women entrepreneurs in rural Oman. These included government, NGOs, corporations, academic institutions, and local intermediaries. Participants were required to have a direct experience of delivering entrepreneurial learning approaches or support on entrepreneurial knowledge acquisition and utilisation for women in rural contexts. This phase aimed to capture the intermediaries' roles and perspectives on how entrepreneurial knowledge is acquired and utilised in local realities. Additionally, their challenges in providing access to entrepreneurial knowledge among rural women entrepreneurs. Participants were recruited through referrals from Phase 1 and digital platforms such as Instagram. Snowball sampling was particularly effective in this phase, as early participants often referred the researcher to lesser-known regional actors, expanding the geographical and institutional diversity of the sample.

Phase 3 engaged rural women entrepreneurs who had participated in various entrepreneurial learning approaches and utilised entrepreneurial knowledge resources, specifically to explore how these resources had impacted their entrepreneurial experiences and business practices. Participants were recruited through referrals from Phase 2 intermediaries, as well as through digital announcements in relevant WhatsApp groups. The use of focus groups in this phase required careful selection to ensure group heterogeneity in terms of sector, age, and training experience, while still maintaining shared points of reference for discussion. All participants in this phase met

the same baseline inclusion criteria used in Phase 1, but also had to confirm recent participation in entrepreneurial learning approaches.

To ensure demographic diversity and data richness, attention was given to age, educational background, business type, geographic location, and experience with entrepreneurial intermediaries. The final participant pool included women from multiple governorates across Oman, reflecting regional variation in entrepreneurial knowledge access, cultural norms, and entrepreneurial learning approaches. This approach supports the RBV's call for exploring resource differences in contextually specific ways, enabling comparisons across rural settings that differ in terms of infrastructure, social norms, and economic opportunity structures (Alonso *et al.,* 2019). Additionally, responding to learning theory calls for exploring the learning process in different contexts in marginalised areas (Efgivia *et al*., 2021). Participants were selected until data saturation was achieved within each phase—that is, when no new themes or insights were emerging from additional interviews or focus group contributions (Fusch & Ness, 2015). While the number of participants varied across phases due to logistical constraints and digital access, theoretical saturation remained the guiding principle for determining sample adequacy (Bogat *et al*., 2012). This allowed the study to maintain methodological rigor while adapting to real-world fieldwork challenges (Tomos *et al*., 2015).

The sampling strategy was also sensitive to ethical and cultural dynamics. As noted by Hammami *et al*. (2022), the entrepreneurial participation of Omani women is shaped by gendered expectations and familial negotiations. For this reason, the recruitment process emphasised voluntary participation, informed consent, and gender-appropriate communication, with all materials delivered in Arabic and sensitive to local cultural norms (Resch and Enzenhofer, 2017). In many cases, participants expressed appreciation for being approached through familiar networks, as this mitigated suspicion and facilitated openness during data collection (Chamberlain and Hodgetts, 2017). Table 2 below provides a summary of the sampling criteria and participant categories for each phase of the study.

*Table 2: Sampling Inclusion Criteria*

| Sampling Criteria | | |
|---|---|---|
| **Phase 1** | **Phase 2** | **Phase 3** |
| **Survey, Interview & Observation** | **Interview** | **Focus Group** |
| • Woman entrepreneur *<br>• Lives in a rural area *<br>• Age above 18<br>• At least two years in business | • Omani entity<br>• Involves in entrepreneurial learning in rural areas | • Woman entrepreneur *<br>• Lives in a rural area *<br>• Part of an entrepreneurial learning and/or events<br>• Age above 18<br>• At least two years in business |
| * Self-Defined | | |

*Source: Researcher's own compilation*

In conclusion, the sampling strategy adopted in this study reflects a careful balance between methodological precision and field-level adaptability (Schreier, 2017). By integrating purposive and snowball techniques across three distinct phases, the study ensured rich, multi-perspective data capable of addressing its core research questions (Creswell, 2012). The focus on experienced rural women entrepreneurs and knowledgeable intermediaries ensured that participants were both resource holders and resource interpreters, consistent with the RBV's emphasis on how resources are strategically recognised, accessed, and used (Alonso *et al*., 2019). This participant-centred, context-aware approach not only enhanced the validity and trustworthiness of the findings but also contributed to a more inclusive and nuanced understanding of rural entrepreneurship in Oman (Balan, 2015).

## 6.7. Phases of Data Collection

This section builds on the preceding methodological discussions and outlines the three phases of data collection employed to address the research questions (see Section 5.4), explaining how each phase was designed to capture different dimensions of entrepreneurial knowledge acquisition, internalisation, and utilisation among rural Omani women entrepreneurs.

### 6.7.1. Phase 1: Surveys, Interviews, and Online Observations

Phase 1 of the data collection process was designed to explore the entrepreneurial learning approaches that rural Omani women use to acquire and internalise entrepreneurial knowledge and the challenges they face in accessing entrepreneurial knowledge. This phase employed a triangulated methodological design consisting of surveys, semi-structured interviews, and online observations. The decision to use multiple methods in this phase was based on the need to capture both breadth and depth of data—quantifying patterns of entrepreneurial learning approaches while uncovering lived experiences and knowledge-sharing practices. Such a design is consistent with the convergent parallel mixed methods approach (Section 6.5.1) and supports the RBV's emphasis on understanding the strategic value of intangible resources (Barney, 1991; Kero and Bogale, 2023) and the learning process emphasis on learning theory (Mann, and MacLeod, 2015).

The phase responded to the core research question: How do rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge resources, and what challenges do they face in accessing such knowledge? It aims to investigate the processes through which rural women acquire (through entrepreneurial learning approaches; experiential, social, vicarious, and self-regulated learning) and internalise entrepreneurial knowledge, and the obstacles they encounter in doing so. By combining quantitative and qualitative tools, this phase generated a robust evidence base that informed subsequent phases of the study.

**Survey Design and Implementation**

The survey served as the initial data collection tool to capture general patterns of entrepreneurial learning approaches and entrepreneurial knowledge acquisition among rural women. It was designed based on insights from existing literature and pilot-tested with ten women entrepreneurs for clarity and cultural relevance. The survey instrument was hosted online using Qualtrics and disseminated primarily through WhatsApp, with a focus on rural business groups and entrepreneur networks. Survey questions were organised around three thematic areas: entrepreneurial learning approaches (e.g., experiential, social, vicarious, and self-regulated learning); perceptions of entrepreneurial learning approaches, and briefly touched upon their interaction with intermediaries (i.e., government, NGOs, corporations, academic institutions, and local intermediaries). Most items used closed-ended formats (e.g., multiple-choice questions, Likert scales), with some open-ended questions to allow for elaboration (See Appendix B.1). The survey was presented in Arabic to ensure accessibility and cultural congruence.

Participants were recruited using purposive sampling, with the inclusion criteria detailed in Section 6.6. A total of 141 rural women entrepreneurs responded to the survey (See Table 3). Although modest in scale, the responses offered valuable quantitative insights into frequently used entrepreneurial learning approaches and engagement patterns with entrepreneurial intermediaries. This data was used not for statistical generalisation but to guide and contextualise qualitative data collection, consistent with the methodological principles of exploratory convergent mixed methods research (Creswell, 2014).

*Table 3: Participants' number (survey)*

| | **The current number of respondents** | **The target number of respondents** |
|---|---|---|
| Rural women entrepreneurs | 141 | 140 |

*Source: Researcher's own compilation*

**Semi-Structured Interviews with Rural Women Entrepreneurs**

To enrich and contextualise the survey data, eight semi-structured interviews were conducted with rural women entrepreneurs from diverse governorates and sectors, including food production, crafts, fashion, educational services, and retailing (See Table 4 and Figure 2). These interviews

aimed to delve deeper into the women's entrepreneurial learning approaches, entrepreneurial knowledge acquisition, and challenges in accessing entrepreneurial knowledge. Moreover, the interviews briefly touched upon the entrepreneurial intermediaries and the impacts of utilising entrepreneurial knowledge resources in order to facilitate the transition to phases 2 and 3. The interviews were conducted in Arabic using Zoom or WhatsApp messaging, depending on participants' connectivity and preferences. Each interview lasted between 45 and 60 minutes and was audio-recorded with participant consent. The interview guide was informed by the survey findings and structured around key themes including entrepreneurial learning approaches and challenges in accessing entrepreneurial knowledge. Furthermore, the interview guide includes sub-themes such as the role of entrepreneurial intermediaries in facilitating entrepreneurial knowledge access and the perceived impacts of entrepreneurial knowledge resources. Open-ended questions were used to encourage participants to share personal stories, challenges, and strategies (See Appendix B.2).

These interviews offered rich narratives that revealed how women acquire and internalise entrepreneurial knowledge in environments marked by socio-cultural norms and limited access to entrepreneurial learning approaches. They also highlighted the importance of trust, observation, trial-and-error, community support, and peer interaction (i.e., social and vicarious learning) as approaches through which entrepreneurial knowledge was not only acquired but internalised and adapted—an insight aligned with learning theory and RBV's focus on entrepreneurial knowledge resource utilisation and entrepreneurial learning process (Yli-Renko, Autio, and Sapienza, 2001; Caputo and Nguyen, 2025).

*Table 4: Participants' Info (Interviews)*

| | Participant ID | Region | Business |
|---|---|---|---|
| 1. | Liala | AL Dhahra | Cooking |
| 2. | Faten | AL Dhahra | Oil Production |
| 3. | Aisha | AL Dhaklia | Retailing – Clothing and homeware |
| 4. | Kadeja | AL Dhaklia | Retailing - Clothing |
| 5. | Sara | AL Shaqia South | Bookstore |
| 6. | Zainab | AL Shaqia South | Handicrafts retailing & training |
| 7. | Shika | AL Sharqia North | Tailoring – Traditional customs |
| 8. | Reem | Musandam | Tailoring – Abaya* |
| * Abaya is a loose-fitting, long-sleeved robe worn by Muslim women in Arabic-speaking countries, often with a headscarf or veil. | | | |

*Source: Researcher's own compilation*

*Figure 2: Map of Oman*

*Source: https://www.sketchbubble.com/en/powerpoint-oman-map.html*

**Online Observations: WhatsApp as a Site of Entrepreneurial Knowledge Exchange**

A distinctive feature of Phase 1 was the inclusion of online observations conducted through WhatsApp business groups used by rural women entrepreneurs. This method was grounded in digital ethnography principles and aimed to observe shared entrepreneurial learning approaches and knowledge-sharing behaviours in their natural digital environment (Jailobaev *et al*., 2021; Neo *et al*., 2022). Additionally, the observations aim to notice the frequently mentioned entrepreneurial intermediaries. Three WhatsApp groups, each with 85-593 members, were observed over a nine-month period from April 2022 to January 2023 (See Table 5).

*Table 5: Participant's info (Observation)*

| Group Number | Sector | Members Counts | Messages per day |
|---|---|---|---|
| WhatsApp Group 1 | Mixed gender, mixed sectors | 593 | 2.5K |
| WhatsApp Group 2 | Women entrepreneurs only, mixed sector | 151 | 1K |
| WhatsApp Group 3 | Women entrepreneurs only, traditional perfume sector | 85 | 800 |

*Source: Researcher's own compilation*

With administrative permission and full disclosure, the researcher passively observed group discussions to examine how information, advice, and feedback were exchanged among group members including women entrepreneurs. Themes of interest included how women sought and responded to advice on pricing, product design, customer communication, supplier coordination, business logistics, and training opportunities. Data were recorded through screenshots, field notes, and analytic memos. These digital observations uncovered valuable patterns of social and vicarious learning (e.g., peer-led learning and informal mentorship), where women often co-constructed knowledge through interactive exchanges. For instance, one group discussion about packaging choices led to multiple members sharing photos of their designs, critiquing each other constructively, and recommending suppliers—all in real-time. Such findings provided evidence of Community of Practices (CoPs) and self-organised knowledge environments, where intangible resources such as trust, confidence, and vicarious learning were constantly being negotiated and refined. This method also illuminated social dynamics of learning, including who was seen as an

authority, how consensus was built, and what types of knowledge were legitimised or ignored. In alignment with the RBV, these digital communities emerged as knowledge repositories and social capital hubs, where inimitable, embedded, and experience-based resources were exchanged without a formal structure but with tangible business consequences.

## Integrating Insights Across Methods

The integration of survey data, interviews, and digital observations provided a triangulated understanding of how rural women acquire and internalise entrepreneurial knowledge (Merriam & Tisdell, 2016). While the survey helped establish common patterns (Tomos *et al*., 2015)—such as the popularity of social media as a learning tool (i.e., self-regulated learning) or the low engagement with government training programmes (i.e., experiential learning)—the interviews and observations explained why these patterns exist (Creswell, 2014) and how women entrepreneurs navigate them. For instance, while many survey respondents reported using Instagram to learn business strategies, interviews revealed that they often followed specific influencers who "looked like them" or sold similar products, reflecting a cultural filtering of information sources. Observations showed that knowledge exchange on WhatsApp was often emotional and affirmational as much as technical, revealing the dual role of these platforms as sites of learning and identity-building. These findings reinforced the centrality of embedded, localised, and community-driven knowledge systems in rural women's entrepreneurship—insights that are rarely captured in traditional entrepreneurship research and underscore the value of a constructivist, mixed-methods approach (Creswell, 2012; Neo *et al*., 2022).

## Conclusion

Phase 1 of the data collection offered foundational insights into entrepreneurial learning approaches, and the entrepreneurial learning process in acquiring and internalising entrepreneurial knowledge among rural Omani women entrepreneurs. Additionally, this phase started the conversation about the entrepreneurial intermediaries and the impacts of entrepreneurial knowledge resources which will be discussed in-depth in phases 2 and 3, respectively.

The combination of surveys, semi-structured interviews, and digital observation revealed a vibrant but largely untaped entrepreneurial learning approaches shaped by social learning and self-regulated learning. These findings not only informed the design of Phases 2 and 3 but also advanced the study's theoretical engagement with the learning theory and RBV by demonstrating that the learning process and intangible resources—when contextually grounded and socially distributed—can drive entrepreneurial practice even in structurally constrained environments (Wang, Liu, and Liu, 2019; Adam *et al*., 2022).

### 6.7.2. Phase 2: Interviews with Entrepreneurial Intermediaries

Phase 2 of the data collection focused on examining how entrepreneurial intermediaries—such as NGOs, government, corporations, academic institutions, and local intermediaries—facilitate women's acquisition and utilisation of entrepreneurial knowledge resources and the difficulties they encounter in extending equitable access across diverse rural communities. This phase was developed in response to the second research question: How do entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and what challenges do they face in ensuring equal access for rural Omani women entrepreneurs? Within the broader Resource-Based View (RBV) framework, entrepreneurial intermediaries are recognised as key enablers in shaping access to strategically valuable resources—particularly intangible knowledge assets—and influencing how such resources are developed, localised, and diffused (Barney, 2001; Sugiarno and Novita, 2022). Understanding the role of entrepreneurial intermediaries in providing access of entrepreneurial knowledge among rural women entrepreneurs is critical for exploring how women entrepreneurs acquire and internalise entrepreneurial knowledge in resource-constrained environments and for identifying systematic challenges to access and utilise entrepreneurial knowledge resources.

The methodological aim of this phase was to understand how entrepreneurial intermediaries—such as NGOs, government, corporations, academic institutions, and local intermediaries — conceptualise and execute their roles in providing access to entrepreneurial knowledge to rural women entrepreneurs. Moreover, investigating the challenges intermediaries face in proving this access. Drawing on constructivist ontology and interpretive epistemology, this phase viewed entrepreneurial knowledge acquisition as socially constructed and contextually situated (Merriam & Tisdell, 2016). Hence, the interview process was designed to elicit the meaning-making of the role of entrepreneurial intermediaries in facilitating entrepreneurial knowledge acquisition and internalisation among rural women entrepreneurs.

**Interview Format and Structure**

To facilitate an in-depth and flexible exploration of entrepreneurial intermediaries' roles, semi-structured interviews were employed. This method is particularly well-suited for intermediary research, where organisational processes and individual experiences often intersect in complex and unpredictable ways (Flick, 2017; Liamputtong, 2020). Semi-structured interviews allow for consistency in thematic focus while giving participants the freedom to elaborate on areas of personal and institutional relevance (Creswell, 2014; Chamberlain & Hodgetts, 2017). This approach aligns with the qualitative traditions of social inquiry and was particularly appropriate for capturing how intermediaries define success, understand rural constraints, and identify programme efficacy (Yusuf, 2015).

The interview guide was constructed to reflect both the theoretical framework and the contextual nuances identified in Phase 1. Questions covered topics such as offered entrepreneurial learning approaches, their objectives, adaptation for rural contexts, mechanisms for outreach and inclusion, and challenges encountered in the process (See Appendix B.3). The guide was reviewed by a senior entrepreneurship advisor for clarity and relevance before implementation. Interviews were conducted in Arabic and were held remotely via WhatsApp. Each session lasted between 45 and 60 minutes, was audio-recorded with consent, and transcribed verbatim to ensure fidelity to participant narratives. The decision to use digital platforms for interviewing was guided by both necessity and methodological fit. Given logistical limitations and pandemic-related constraints, digital interviews provided an efficient and inclusive format for engaging professionals across Oman. Moreover, the digital medium aligned with the tools that many intermediaries use themselves for training delivery, thereby reinforcing the contextual relevance of the method (Jailobaev *et al*., 2021; Neo *et al*., 2022).

**Sampling Strategy**

Sampling for this phase followed a purposive strategy, guided by the need to engage only those participants with firsthand experience in delivering entrepreneurial learning approaches or supporting with entrepreneurial knowledge acquisition targeting women entrepreneurs in rural Oman. This sampling approach is widely recognised in qualitative research as appropriate when the aim is to explore a specific phenomenon through the lens of those most knowledgeable about

it (Merriam & Tisdell, 2016; Flick, 2017). The sampling criteria required that participants be affiliated with institutions—government, non-governmental organisations, corporations, academic institutions, or local intermediaries—that actively engage with women entrepreneurs through entrepreneurial learning or policy interventions.

The diversity of the sample was deliberate and essential. Participants were drawn from a cross-section of intermediary types, including government such as the Oman Chamber of Commerce and Industry, NGOs focusing on women's empowerment, and corporations. This heterogeneity allowed the study to explore different models of entrepreneurial knowledge accessibility, various engagement strategies, and the assumptions shaping intermediary outreach (Creswell, 2014). In doing so, the sample reflected Oman's fragmented but evolving entrepreneurship structure (Hasan and Almubarak, 2016; Hammami *et al*., 2022). While the sample size was limited to seven participants (See Table 6), this number was sufficient to reach thematic saturation, a condition in qualitative research where additional data no longer yield new conceptual insights (Roulston and Choi, 2017). The value of the sample lay not in its size, but in its depth and contextual specificity—each participant brought unique insights about intermediaries' practice, cross-sectoral coordination, and the particular challenges of engaging rural women in entrepreneurship learning (Liamputtong, 2020).

This strategy also responds to the methodological gaps noted in regional literature. As noted by Toumi *et al*. (2024), many MENA-based studies on entrepreneurship fail to adequately consider institutional voices, resulting in under-theorised accounts of how policy is translated into practice. By including a range of intermediary actors, this phase offered a deeper, more system-oriented understanding of the entrepreneurship support landscape.

*Table 6: Participants' Info (Interviews)*

| Participant ID | Institution | Intermediary Type |
|---|---|---|
| Nawal | Omani Women Association -Muscat | NGO |
| Rasha | Omani Women Association – Al Dhahra | NGO |
| Ali | Voluntary Team in AL Sharqia | NGO |
| Ahlam | Charitable Team in Al Dhahra | NGO |

| | | |
|---|---|---|
| Wafa | Omani Chamber of Commerce and Industry – Al Dahra | Government |
| Dana | Omani Chamber of Commerce and Industry – Al Sharqia | Government |
| Salim | Private Trainer | Corporation |

*Source: Researcher's own compilation*

**Recruitment Process**

Participants were recruited using a multi-step process that combined purposive outreach with snowball sampling (Merriam & Tisdell, 2016). The initial wave of participants was identified through referrals from Phase 1. Following each interview, participants were asked to suggest other individuals who met the inclusion criteria and who might offer complementary perspectives. Additionally, two participants were identified and recruited via their professional profiles on their websites and a social media platform, specifically Instagram. This snowball sampling technique is particularly effective in accessing hard-to-reach or elite professional groups and is well-established in institutional research (Creswell, 2012; Chamberlain & Hodgetts, 2017). All participants were contacted directly via email, Instagram, or WhatsApp, and each was provided with an Arabic information sheet and consent form detailing the study's aims, confidentiality measures, and voluntary participation. Ethical approval was obtained from the university's institutional review board, and all procedures were aligned with international research ethics protocols. Particular care was taken to anonymise participant identity, especially given the policy-sensitive nature of their work and the risk of political or professional repercussions.

Participants responded positively to the recruitment outreach, often expressing an eagerness to contribute to research that could enhance institutional awareness and improve entrepreneurial learning process _acquiring and internalising entrepreneurial knowledge. Their willingness to participate was further facilitated by the relevance of the topic—rural women's entrepreneurship is a growing policy priority in Oman, and intermediaries were keen to engage in dialogue that could lead to more effective, inclusive, and grounded interventions (Galvao *et al*., 2020; Abdelwahed *et al*., 2023).

**Conclusion**

In conclusion, Phase 2 was methodologically structured to generate entrepreneurial intermediaries' insights into their role in the acquisition and internalisation of entrepreneurship knowledge in Oman. By employing semi-structured interviews with purposefully selected intermediary actors across sectors, this phase illuminated how intermediaries conceptualise their roles in shaping rural women's entrepreneurial learning journeys. The use of digital platforms enhanced accessibility, while the snowball recruitment process allowed for the inclusion of diverse and contextually informed voices (Creswell, 2014). Collectively, this phase contributed a crucial intermediaries' perspective to the study's exploration of how intermediaries—such as NGOs, government, corporations, academic institutions, and local intermediaries—facilitate women's acquisition and utilisation of entrepreneurial knowledge resources and the challenges they encounter in extending equitable access across diverse rural communities

### 6.7.3. Phase 3: Focus Groups with Rural Women Entrepreneurs

Phase 3 of the data collection process was designed to investigate how rural Omani women utilise entrepreneurial knowledge resources in practice, and to explore the broader impacts on their entrepreneurial experiences. This phase directly addressed the third research question: How do rural Omani women entrepreneurs utilise entrepreneurial knowledge resources, and what impacts do these resources have on their entrepreneurial experiences and business practices? This directs attention to the outcomes of entrepreneurial knowledge resources use, both in terms of business practices and entrepreneurial capability. From a Resource-Based View (RBV) perspective, this phase sought to uncover how women themselves perceived the utility and transformation of entrepreneurial knowledge into operational entrepreneurial knowledge resources capable of generating competitive advantage (Barney, Wright, & Ketchen, 2001a; Kero and Bogale, 2023). From learning theory standpoint, this phase discusses the last step of learning process which is utilising entrepreneurial knowledge resources and identifying the impacts of applying entrepreneurial knowledge resources on women's entrepreneurial experiences.

The methodology adopted for this phase reflected the constructivist orientation of the study. It is assumed that knowledge is constructed through social interaction, shared reflection, and co-narration (Merriam & Tisdell, 2016). Focus groups were thus selected as the most appropriate method to capture not only individual views but also group dynamics, shared meanings, and the emergence of collective insights. This approach was especially relevant for women operating in socially and culturally cohesive rural communities, where decision-making and knowledge exchange are often communal processes (Chamberlain & Hodgetts, 2017; Flick, 2017).

**Focus Group Format and Structure**

The focus groups were designed to facilitate open, interactive, and culturally sensitive discussions among rural women entrepreneurs who had acquired entrepreneurial knowledge through different entrepreneurial learning approaches. The goal was to create a safe and familiar space in which participants could discuss their learning journeys, the entrepreneurial intermediaries involved, and the impact of utilising entrepreneurial knowledge resources on their entrepreneurial experiences and business practices. A semi-structured format was used to balance consistency in thematic focus with flexibility to pursue emergent insights (Merriam & Tisdell, 2016). The guiding topics included the entrepreneurial learning approaches, perceptions of the effectiveness of the role of entrepreneurial intermediaries, entrepreneurial knowledge resources utilisation, and the impacts of entrepreneurial knowledge resources on their entrepreneurial experiences (See Appendix B.4).

Given the social norms and logistical constraints associated with rural Omani contexts, the focus groups were conducted online using WhatsApp text messages and voice notes. This method was selected based on both methodological and practical considerations (Morgan and Hoffman, 2017). First, WhatsApp is widely used by rural women in Oman for business, communication, and social interaction, making it an appropriate and accessible platform for group discussion (Neo *et al*., 2022). Second, the asynchronous nature of voice notes allowed participants to engage in the discussion at their convenience, accommodating household responsibilities and variations in internet access. Each focus group included between 3 and 5 participants, which is consistent with best practices in qualitative research that aim to balance diversity of opinion with group cohesion (Flick, 2017). The researcher acted as moderator, introducing each topic with a guiding question

and allowing participants to respond freely, comment on each other's contributions, or raise related issues. This format fostered a conversational flow that was both reflective and contextually grounded, enhancing the richness of the data collected. All conversations were conducted in Arabic, and full informed consent was obtained from participants before recording and transcribing the discussions. Ethical protocols ensured that participant identities were anonymised and that no sensitive business or personal information would be disclosed in any published results.

**Sampling Strategy**

Participants for the focus groups were selected using purposive sampling, guided by the objective of including rural women who had participated in entrepreneurial learning approaches offered by different entrepreneurial intermediaries. This criterion was essential, as the phase aimed to investigate the impact of entrepreneurial knowledge resources on women's entrepreneurial experiences. Additional criteria included: (1) active engagement in entrepreneurial activity for at least two years, (2) residence in a rural region of Oman, and (3) acquisition of entrepreneurial knowledge through any entrepreneurial learning approaches.

The sampling strategy was designed to ensure heterogeneity in terms of sector, age, region, and educational background, in order to capture a broad range of experiences and perspectives. Participants were drawn from sectors including home-based food production, retail, handicrafts, training and consulting, and graphic design. This variation allowed for comparison across different types of entrepreneurial learning exposure, thereby enhancing the analytical generalisability of the results (Morgan and Hoffman, 2017). A total of three focus groups were conducted, comprising 11 women in total. Each group is divided based on the participants' membership whether they are affiliate of local teams, Omani Chamber of Commerce, or not a member of any entrepreneurial intermediaries (See Table 7). While the sample size remained modest, it was sufficient for the study's qualitative and exploratory aims, particularly given the rich, multilayered insights that emerged from the group interactions. Furthermore, the small-group format was well-suited to the Omani cultural context, where women often express themselves more openly in intimate settings characterised by trust and relational familiarity (Hammami *et al*., 2022).

*Table 7: Participants' Info (Focus Groups)*

| **Focus Group #1: Members of Local Teams** | |
|---|---|
| **Participant ID** | **Business** |
| Salma | Retailing – Oil and Honey Production and Trainer |
| Samera | Honey-Hive |
| Hanan | Retailing - Natural Products |
| **Focus Group #2: Members of Omani Chamber of Commerce** | |
| **Participant ID** | **Business** |
| Shahad | Sweet and Gifts |
| Zaina | Nursery |
| Yasmin | Handcrafts and Trainer |
| Basma | Retailing – Traditional Perfume |
| Rawan | Training and Consultation Services |
| **Focus Group #3: None Members** | |
| **Participant ID** | **Business** |
| Kholoud | Kindergarten Private School |
| Huda | Retailing - Seafood Products |
| Nora | Graphic Design |

*Source: Researcher's own compilation*

**Recruitment Process**

Participants were recruited primarily through intermediary referrals and direct outreach within WhatsApp entrepreneur groups, which had been previously identified and engaged during Phase 1. The use of these digital communities as recruitment sites ensured that the focus groups included women who were not only active entrepreneurs but also embedded in social networks and familiar with knowledge-sharing. This strategy reflects the study's broader commitment to recognising and leveraging indigenous knowledge systems that often remain invisible in the entrepreneurship landscape (Preethi, 2017; Khabbaz & Kuran, 2024). Once potential participants were identified, they were contacted individually through WhatsApp with an introductory message explaining the purpose of the study and the nature of the focus group. They were then provided with a digital

version of the participant information sheet and a voice-recorded consent message, which they returned to confirm their agreement to participate. All communication emphasised confidentiality, voluntary participation, and cultural appropriateness, ensuring ethical and respectful engagement with rural women participants.

A key methodological advantage of this recruitment approach was its contextual alignment with how rural women entrepreneurs in Oman already communicate, build trust, and access knowledge. By engaging participants through channels they were comfortable with, the study enhanced its ecological validity and participant responsiveness. It also addressed potential power imbalances between the researcher and the researched by positioning the women not merely as informants but as co-narrators of their entrepreneurial journeys.

**Conclusion**

Phase 3 of the data collection was methodologically significant in that it allowed for the co-construction of meaning among rural women entrepreneurs regarding their entrepreneurial knowledge acquisition, the utilisation of entrepreneurial knowledge resources, and their impacts on women's entrepreneurial experiences. The use of WhatsApp-based focus groups offered an innovative, culturally attuned method of engaging participants who might otherwise be excluded due to geographic, social, or technological barriers (Neo *et al*., 2022). The purposive sampling and recruitment strategy ensured that participants were well-positioned to reflect critically on their experiences and that their insights would contribute meaningfully to the study's broader exploration of entrepreneurial knowledge acquisition, internalisation, utilisation, and impact. In line with the RBV, learning theory, and constructivist paradigms, this phase provided essential insight into how rural women interpret and utilise entrepreneurial knowledge resources in their specific social and institutional environments, and the impact of entrepreneurial knowledge resources.

**Summary: Data Collection Methods by Phase**

The three-phase data collection strategy employed in this study was developed to capture the multifaceted and context-specific dimensions of rural women's entrepreneurship in Oman. Framed by a constructivist ontology, interpretive epistemology, and informed by the learning theory and Resource-Based View (RBV), the methodological design integrated both quantitative and qualitative methods to ensure a holistic understanding of how entrepreneurial knowledge is acquired, internalised, and utilised (Merriam & Tisdell, 2016). Each phase was tailored to a distinct aspect of the research inquiry, yet collectively they offered a coherent and layered approach to addressing the overarching research questions.

Phase 1 employed a combination of surveys, semi-structured interviews, and digital observations to explore the entrepreneurial learning approaches, entrepreneurial knowledge acquisition, and internalisation among rural women entrepreneurs, and discussed briefly the entrepreneurial intermediaries involved. The use of multiple data sources enabled triangulation, with surveys providing general patterns, interviews offering rich narrative context, and WhatsApp group observations revealing real-time knowledge-sharing dynamics (Neo *et al*., 2022). This phase highlighted the nature of entrepreneurial learning in rural contexts, particularly through experiential, social, vicarious, and self-regulated, and entrepreneurial knowledge acquisition and internalisation, collectively, laid the groundwork for subsequent inquiry.

Phase 2 shifted the focus to entrepreneurial intermediaries, examining how entrepreneurial intermediaries —such as NGOs, government, corporations, academic institutions, and local intermediaries—facilitate women's acquisition and utilisation of entrepreneurial knowledge resources and the challenges they encounter in extending equitable access across diverse rural communities. Through semi-structured interviews with entrepreneurial intermediaries, this phase provided critical insight into the role of entrepreneurial intermediaries in offering access to entrepreneurial knowledge among rural Omani women and challenges faced in doing so. The sampling strategy ensured representation across sectors, while the interview method allowed for reflective, in-depth accounts of intermediaries' roles, enabling the study to address the systemic and structural dimensions of entrepreneurial knowledge access.

Phase 3 engaged rural women entrepreneurs who had participated in entrepreneurship learning approaches through a series of WhatsApp-based focus groups. This final phase was designed to elicit a collective view of the learning process; entrepreneurial knowledge acquisition, internalisation, utilisation, and the impacts of entrepreneurial knowledge resources, capturing the women's own perceptions of entrepreneurial transformation. The use of WhatsApp as a digital platform aligned with participants' existing communication practices and ensured accessibility, while the small-group format facilitated shared reflection, enabling the emergence of community-level insights. The methodological design of this phase emphasised relational knowledge construction and contextual sensitivity, reinforcing the study's commitment to inclusive, participant-centred research.

## 6.8. Self-Report Approaches in Data Collection

Given the tacit and context-bound nature of entrepreneurial knowledge resources (EKRs), particularly among rural women, this study relied heavily on self-report methods during interviews and focus groups. Self-report instruments—including structured narratives and reflective accounts—are widely recognised for their ability to capture intangible learning processes such as social, vicarious, and self-regulated learning, which are otherwise empirically elusive (Clarke, 2004; Ernst, 2019). Unlike experiential learning, which can sometimes be evaluated through direct behavioural or performance indicators, the value of social exchanges, observation, and metacognitive strategies is often diffuse, relational, and delayed, making self-reports the most credible analytic lens (Cazan, 2012; Roth, Ogrin, and Schmitz, 2016). Methodologically, self-report allows participants to articulate perceived competence gains, changes in opportunity recognition, and confidence shifts resulting from entrepreneurial learning processes (Gautam *et al*., 2023). However, they are not without limitations, being vulnerable to recall bias and social desirability effects (Ernst, 2019). To mitigate these risks, the study triangulated self-reports with multiple data sources (surveys, interviews, online observations, and focus groups) and applied strategies such as repeated elicitation and temporal alignment of questioning (Roth, Ogrin, and Schmitz, 2016). This methodological choice aligns with the broader evaluation literature in entrepreneurship, which emphasises mixed evidence strategies when investigating complex, socially embedded learning processes (Henry, Hill & Leitch, 2007; Galvão, Marques & Ferreira,

2019). By employing self-report instruments critically and reflexively, the study was able to access the reflective and metacognitive dimensions of entrepreneurial learning that are central to understanding the acquisition, internalisation, and utilisation of EKRs in rural Oman.

Together, these three phases constituted a comprehensive and strategically integrated data collection process. The combination of individual and collective voices, various entrepreneurial learning approaches, and grassroots perspectives, along with entrepreneurial intermediaries, provided a rich empirical foundation for the study (Tebes, 2012). The design also responded to the broader methodological gaps in entrepreneurship research in the MENA region, particularly in relation to rural women's experiences, by embracing pluralism, reflexivity, and contextual embeddedness (Varghese, 2011; Tlaiss, 2015; Ghouse, Durrah, & McElwee, 2021; Ghouse *et al.,* 2023). As a result, the data collected through this multi-phase and self-report strategy not only addressed the core research questions but also generated original insights into how entrepreneurial knowledge is acquired, internalised, and utilised in rural Omani contexts.

## 6.9. Data Analysis Procedures

### 6.9.1. Quantitative Data Analysis: Survey

This section builds on the previous sections (see Sections 6.5, 6.6, and 6.7) that have discussed the methods used in this study, sampling techniques, and the phases of the data collection. This section examines the approaches used to analyse the quantitative data.

The quantitative component of this study focused on analysing survey data collected from rural Omani women entrepreneurs, aiming to understand the entrepreneurial learning approaches, entrepreneurial knowledge acquisition and internalisation, and the entrepreneurial intermediaries involved. In keeping with the study's convergent mixed methods design, the survey analysis sought not to generalise to a larger population but to describe and illuminate patterns in entrepreneurial learning approaches used within a specific contextual setting (Yin, 2015). The descriptive statistical method was selected as the most appropriate analytical approach, grounded in both the philosophical underpinnings of the study and the practical goals of the research (Flick, 2017).

Descriptive statistics are widely recognised as foundational in quantitative research, offering a means to summarise, organise, and interpret numerical data in a meaningful way (Creswell, 2014). Rather than testing hypotheses or making inferential claims, descriptive analysis focuses on computing measures such as means, medians, frequencies, and standard deviations to represent the central tendencies and dispersion within a dataset (Creswell, 2012; Flick, 2017). In the context of this study, this approach enabled a clear and accessible representation of how rural women entrepreneurs acquire entrepreneurial knowledge through entrepreneurial learning approaches—such as experiential, social, vicarious, and self-regulated learning—and how often they internalise acquired entrepreneurial knowledge, as well as the entrepreneurial intermediaries who offer access to the entrepreneurial knowledge. This method was operationalised using Qualtrics software for initial data collection and organisation, followed by SPSS (Statistical Package for the Social Sciences) for deeper statistical analysis. SPSS was particularly well-suited to this task due to its user-friendly interface and robust capacity to handle survey data, generate descriptive outputs, and visualise trends through tables and charts. The use of both tools ensured accuracy in data handling

and facilitated a multi-layered interpretation of the findings. This was essential in a study where the population is often underrepresented or informally categorised, as is common in rural entrepreneurial settings across the MENA region (Albeladi, 2024).

The decision to rely on descriptive statistics—rather than inferential techniques such as regression or t-tests—was a deliberate and theoretically informed choice. As Creswell (2012) and Flick (2017) argue, the use of descriptive methods is especially justified in exploratory or under-researched fields, where the primary aim is to map the terrain and build empirical foundations for future inquiry. In the Omani context, there remains a dearth of disaggregated data on rural women entrepreneurs, making descriptive statistics an effective tool for documenting existing patterns of entrepreneurial learning approaches and the involvement of entrepreneurial intermediaries without prematurely imposing predictive models or causality assumptions. Moreover, the constructivist ontology and interpretivist epistemology underpinning this research favours methods that prioritise contextual interpretation over generalisability (Creswell, 2014; Yin, 2015). From this perspective, descriptive analysis aligns with the philosophical stance that knowledge is situated and locally constructed (Efgivia *et al*., 2021). It allows researchers to highlight the specificities of the study population—in this case, Omani women in rural entrepreneurial settings—while resisting the reductionism often associated with large-scale inferential testing. As Tebes (2012) asserts, within a constructivist and mixed methods paradigm, the value of quantitative data lies not in its predictive power alone but in its capacity to complement qualitative insights and enhance understanding of complex social phenomena.

Nonetheless, it is important to acknowledge the limitations and critiques of relying solely on descriptive statistics. Some scholars argue that descriptive methods, while useful for mapping phenomena, may lack explanatory depth and risk overlooking important relationships between variables (Creswell, 2014). For example, it might have been possible to use inferential tests to examine whether access to certain resources significantly varies across regions or age groups. However, such an approach would require a larger and more representative sample, which was not feasible in this study given the focus on a specific, purposively selected population of established rural entrepreneurs. Furthermore, as Albeladi (2024) notes in his critique of conducting qualitative inquiry in quantitative-dominated cultures, there is often institutional pressure to prioritise

inferential over descriptive analysis. However, this study consciously resists such pressure by asserting the value of descriptive knowledge as a legitimate form of empirical contribution, particularly in contexts where data gaps are significant and structural challenges limit the feasibility of broader sampling (Creswell, 2014).

By employing descriptive statistical techniques, this study successfully identified and articulated the patterns of entrepreneurial knowledge acquisition and access among rural women in Oman. It captured the frequency of engagement with intermediaries, the entrepreneurial learning approaches used (e.g., experiential, social, vicarious, and self-regulated), and the overall acquisition of entrepreneurial knowledge across the participant sample (Creswell, 2012). These results provided critical quantitative grounding for the subsequent qualitative phases, offering direction for the interviews and focus groups and facilitating cross-method triangulation as recommended by Flick (2017) and Creswell (2012).

In sum, the descriptive analysis of survey data contributed a crucial dimension to the mixed-methods design of this study (Creswell, 2014). It enabled the documentation of baseline patterns in entrepreneurial learning approaches, entrepreneurial knowledge acquisition, and entrepreneurial intermediaries, offered initial insights into the landscape of rural entrepreneurship support, and ensured that subsequent qualitative interpretations were anchored in empirical evidence (Yin, 2015). Far from being simplistic or reductive, the descriptive method served as a strategic and philosophically consistent approach for engaging with a complex and underexplored population (Creswell, 2012; Flick, 2017).

### 6.9.2. Qualitative Data Analysis: Interviews, Observations, and Focus Groups

This section builds on the previous sections (see Sections 6.5, 6.6, and 6.7) that have discussed the methods used in this study, sampling techniques, and the phases of the data collection. This section examines the approaches used to analyse the qualitative data.

The qualitative component of this study employed a systematic, multi-layered approach to data analysis, grounded in the principles of thematic analysis and supported by complementary tools such as manual coding and NVivo software. Thematic analysis, as defined by Braun and Clarke (2006), involves identifying, analysing, and interpreting patterns of meaning—or themes—within qualitative data. It is widely recognised for its flexibility and theoretical independence, making it particularly suitable for applied research rooted in constructivist ontology and interpretivist epistemology, where the goal is to uncover how participants interpret and construct reality through their narratives (Merriam & Tisdell, 2016; Liamputtong, 2020). In the context of this study, thematic analysis was applied across three types of data: semi-structured interviews, online observations, and WhatsApp-based focus groups, all of which were conducted to explore rural Omani women's entrepreneurial learning and experiences.

The decision to use thematic analysis was not arbitrary, but a methodological and philosophical choice. It aligned with the person-oriented approach underpinning the study's qualitative strand, which emphasises understanding individuals within their lived, socio-cultural contexts rather than reducing them to variables or data points (Bogat *et al*., 2012). Thematic analysis enabled the research to retain the richness of women's voices, explore how meanings evolved in situ, and uncover subtle variations in how entrepreneurship knowledge was accessed, acquired, internalised, utilised, or constrained (Creswell, 2012). This flexibility was essential in capturing the complexity of rural entrepreneurship in Oman, where entrepreneurial identity and resource mobilisation are deeply shaped by institutional voids, family expectations, and cultural norms (Robinson & Shumar, 2014; Chamberlain & Hodgetts, 2017).

In terms of process, qualitative data analysis unfolded in several phases. First, interviews and focus groups were transcribed in Arabic and translated into English where necessary. Arabic–English translation and backtranslation procedures were employed to enhance linguistic clarity, ensure conceptual equivalence, and strengthen the rigour and credibility of cross-language data interpretation. Additionally, initial manual open coding was conducted concurrently with data collection to identify recurring patterns and determine thematic saturation (Maxwell, 2013). This concurrent analysis allowed the researcher to adapt and deepen subsequent interviews by exploring emerging concepts in more detail—a process that is well-supported in the qualitative literature as a means of enhancing the trustworthiness of data (Creswell, 2014; Merriam & Tisdell, 2016). The next stage involved axial coding, where related codes were grouped to form broader thematic categories, followed by selective coding to refine these categories into overarching themes that captured the essence of participants' experiences. To increase analytical reliability and manage data complexity, the researcher also employed NVivo 12 software to conduct a secondary round of thematic coding. NVivo facilitated more efficient organisation of transcripts and enabled pattern recognition across large textual datasets—particularly useful when working across multiple data sources (interviews, digital observations, and group discussions). Using software does not remove the interpretive labour of qualitative research but enhances its transparency, traceability, and scope for triangulation (Flick, 2017; Liamputtong, 2020). In this study, NVivo was used not just for word frequency or code co-occurrence queries but to test emergent themes against the full dataset, ensuring that interpretations were grounded in the actual narratives of participants and not merely in the assumptions of the researcher.

The analysis of digital observations, particularly within WhatsApp groups, extended the methodological scope of the study into the domain of digital ethnography. As Gera and Hasdell (2021) and Neo *et al*. (2022) note, social messaging platforms offer a unique space for qualitative inquiry into real-time, naturally occurring conversations. In this study, digital fieldnotes and screenshots were coded thematically, with attention to how participants asked questions, shared advice, validated each other's experiences, and navigated entrepreneurial challenges in a virtual peer setting. Observational coding focused not only on the content of discussions but on interactional patterns—such as how authority was constructed, who initiated knowledge-sharing, and what types of entrepreneurial learning were legitimated or contested (Neo *et al*., 2022). This

ethnographic layer enriched the qualitative analysis by embedding it within the lived digital practices of rural women entrepreneurs, thereby offering a more ecologically valid account of their learning behaviours (Robinson & Shumar, 2014).

Despite its strengths, thematic analysis is not without critique. Some scholars argue that its flexibility can become a methodological weakness if not bounded by a clear theoretical framework, potentially leading to superficial or inconsistent theme construction (Creswell, 2014; Liamputtong, 2020). To mitigate this, the analysis in this study was grounded in the learning and RBV theory, and constructivist paradigms, ensuring that emergent themes were linked to broader concepts such as accessing entrepreneurial learning approaches, entrepreneurial knowledge acquisition, internalisation, and utilisation of entrepreneurial knowledge resources (Barney, 1991; Bada and Olusegun, 2015; Kero and Bogale, 2023). Moreover, the triangulation of interviews, observations, and group discussions offered a multi-dimensional understanding of each theme, supporting the credibility and coherence of findings (Flick, 2017; Creswell, 2012). Importantly, this analytical approach also addressed common challenges associated with researching hard-to-reach populations, such as rural women entrepreneurs, who often operate informally and are underrepresented in traditional data systems (Chamberlain and Hodgetts, 2017). As Chamberlain and Hodgetts (2017) argue, effective qualitative research with marginalised groups must prioritise accessibility, trust, and context. The use of familiar platforms like WhatsApp, flexible participation options, and culturally sensitive interview practices ensured that participants could share their experiences authentically, while the analytical process respected the complexity, relationality, and subjectivity of their accounts.

In summary, the qualitative data analysis in this study was characterised by a multi-method, interpretive, and context-sensitive approach. Thematic analysis, supported by manual coding, NVivo software, and digital ethnography, provided a robust foundation for identifying patterns (Liamputtong, 2020; Gera and Hasdell, 2021) in how rural Omani women access, acquire, internalise, and utilise entrepreneurial knowledge resources. By embracing both narrative depth and analytic rigour, this approach produced insights that are both theoretically grounded and practically relevant, contributing to a richer understanding of entrepreneurship in underexplored settings (Creswell, 2014).

**Summary: Data Analysis**

The data analysis strategy adopted in this study was informed by its convergent mixed-methods design, grounded in a constructivist ontology and interpretivist epistemology, and framed by the constructivist learning theory and Resource-Based View (RBV) theoretical lens. This approach facilitated a comprehensive and nuanced exploration of how rural Omani women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, how intermediaries mediate access to such entrepreneurial knowledge, and the impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences. The analysis was structured around two core strands—quantitative and qualitative—each contributing distinct yet complementary insights.

The quantitative analysis was conducted using descriptive statistics, supported by Qualtrics and SPSS software. This method was employed to summarise trends in the usage of entrepreneurial learning approaches, entrepreneurial knowledge acquisition, and entrepreneurial intermediaries' support. Descriptive analysis, which focuses on measures such as means, frequencies, and standard deviations, was chosen for its appropriateness in exploratory studies and its ability to provide a clear picture of the current state without making inferential claims (Creswell, 2014; Flick, 2017). Given the lack of disaggregated data on rural women entrepreneurs in Oman, and the study's focus on mapping patterns rather than predicting outcomes, descriptive statistics aligned well with the research aims and the constructivist paradigm that values contextualised understanding over generalisation (Tebes, 2012; Albeladi, 2024).

The qualitative data analysis employed thematic analysis, a method well-suited for capturing patterns of meaning across diverse narrative data (Braun & Clarke, 2006; Merriam & Tisdell, 2016). Interviews, focus groups, and digital observations were transcribed, coded manually, and further analysed using NVivo software to facilitate organisation and thematic refinement (Hoover, Giambatista, and Belkin, 2012; Merriam and Tisdell, 2016). This analysis unfolded in stages—open coding, axial coding, and theme development—allowing for deep engagement with participants' experiences, particularly regarding entrepreneurial learning approaches, entrepreneurial knowledge acquisition, internalisation, and utilisation, entrepreneurial

intermediary support, and the impacts of entrepreneurial knowledge resources. The study also incorporated digital ethnography in the analysis of WhatsApp group data (Gera & Hasdell, 2021; Neo *et al*., 2022), enabling the exploration of real-time peer knowledge exchange within digital communities.

The integration of quantitative and qualitative findings occurred during the interpretation phase, consistent with convergent mixed methods procedures (Creswell, 2012; Flick, 2017). This integration allowed the researcher to validate patterns, explore contradictions, and enrich the understanding of rural women's entrepreneurship through methodological triangulation (Tebes, 2012). For example, descriptive survey data offered insights into the frequency of use of entrepreneurial learning approaches, which were then contextualised and deepened through qualitative narratives about the utilisation of entrepreneurial knowledge resources, entrepreneurial intermediaries' challenges, and the impacts of entrepreneurial knowledge resources. This interpretive synthesis ensured that the findings were not merely confirmatory, but complementary and explanatory, enhancing both empirical validity and theoretical contribution.

In sum, the data analysis approach used in this study exemplified methodological rigour, theoretical coherence, and contextual sensitivity (Creswell, 2012). The integration of descriptive statistics, thematic interpretation, and digital ethnography enabled a layered understanding of how entrepreneurial knowledge is accessed, acquired, internalised, and utilised by rural women in Oman. This strategy not only fulfilled the requirements of mixed methods research but also addressed longstanding methodological gaps in studies of entrepreneurship in the MENA region (Bogat *et al*., 2012; Chamberlain & Hodgetts, 2017; Liamputtong, 2020). The insights derived from this analytical process provide a robust foundation for subsequent chapters, which synthesise the findings and present implications for policy and practice.

## 6.10. Ethical Considerations

Ethical integrity is a cornerstone of all robust research, but it holds particular weight in qualitative and community-based inquiries involving marginalised or vulnerable populations (Chamberlain & Hodgetts, 2017). This study, which aims to critically investigate how rural Omani women

entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, the role of entrepreneurial intermediaries in facilitating equal access to these resources, and the impacts of their utilisation on women's entrepreneurial experiences within the Omani rural context, required not only adherence to procedural ethics, such as informed consent and data confidentiality, but also a critical and context-sensitive ethical stance rooted in the principles of respect, inclusion, and cultural responsiveness. Ethical considerations were not treated as an administrative add-on but as integral to every phase of the research process, from design and data collection to analysis and dissemination (Merriam & Tisdell, 2016; Liamputtong, 2020).

Given the constructivist ontology and interpretivist epistemology underpinning the study, knowledge was understood as co-constructed between the researcher and the participant, rather than being extracted from passive subjects (Creswell, 2012). This required an ethics of engagement that prioritised building trust, acknowledging positionality, and ensuring participants' voices were not distorted or instrumentalised (Maxwell, 2013; Creswell, 2014). The research also adopted a person-oriented approach, which views individuals as complex actors embedded in relational, cultural, and institutional contexts (Bogat *et al*., 2012). As such, ethical responsibility extended beyond procedural compliance to include careful consideration of power asymmetries, gender norms, and the socio-economic conditions of rural participants (Chamberlain & Hodgetts, 2017). The study received full ethical approval from the institutional review board of the University of Strathclyde. All participants were provided with detailed information sheets and consent forms, available in Arabic, outlining the study's purpose, procedures, and their rights, including the right to withdraw at any time. However, gaining informed consent in rural settings involved more than handing out documents. It required communicating in culturally appropriate ways, often through verbal explanations and repeated reassurances, especially for participants unfamiliar with formal research practices. As Chamberlain and Hodgetts (2017) note, ethical practice in "hard-to-reach" communities depends on relational trust and iterative clarification rather than one-time documentation. Informed consent was adapted for different modes of data collection. In interviews and focus groups, consent was obtained through recorded audio confirmations for participants' comfort. For digital observations, particularly within WhatsApp groups, permission was sought from group administrators before any data was recorded or analysed. Participants were reminded of their voluntary participation and confidentiality protections throughout the study, particularly

given the use of digital platforms, which can raise concerns about data permanence and surveillance (Gera & Hasdell, 2021; Neo *et al*., 2022).

Confidentiality was treated with the utmost seriousness, especially considering the tight-knit nature of rural communities, where breaches of anonymity could lead to social harm or reputational risk. Pseudonyms were assigned to all participants, and any identifying details were removed or altered during transcription. Audio recordings and transcripts were stored securely on encrypted devices, and access was restricted to the principal researcher. Furthermore, when reporting data—particularly in the analysis of WhatsApp conversations—care was taken to anonymise quotes and avoid attributing specific content to identifiable individuals or groups, even in anonymised form. As Flick (2017) and Merriam and Tisdell (2016) caution, in digital and ethnographic contexts, standard anonymity procedures may be insufficient, necessitating heightened attention to contextual sensitivity. In addition to protecting data and identity, the study recognised the emotional and relational dimensions of ethical research. Discussions of business challenges, institutional neglect, or familial constraints often surfaced during interviews, requiring the researcher to navigate emotionally charged territory with empathy and reflexivity. As Liamputtong (2020) argues, ethical research with women from traditional societies must anticipate and ethically respond to expressions of vulnerability, without slipping into extractive or performative modes of listening. The researcher therefore maintained a reflexive journal throughout data collection, recording emotional cues, contextual observations, and ethical dilemmas as they arose, ensuring transparency in decision-making and analytic interpretation. The ethics of reciprocity and benefit-sharing were also carefully considered. While the study did not offer financial compensation to participants, it prioritised non-material forms of reciprocity, such as affirming women's expertise, acknowledging their entrepreneurial labour, and sharing research insights with participants in Arabic after the study's completion. This approach is consistent with community-based research ethics, which emphasise the redistribution of knowledge and the recognition of participants as co-creators rather than data sources (Bogat *et al*., 2012; Tebes, 2012). The ethical dimension also extended to the role of the researcher's positionality. As an educated, institutionally affiliated researcher engaging with women who may have limited formal education or technological literacy, power differentials were inevitable. To mitigate this, the researcher approached all interactions with humility, avoided technical jargon, and emphasised a listening posture over directive

questioning. Regular reflection on positionality helped to temper any assumptions and guard against implicit biases that could shape interpretation. As Maxwell (2013) and Merriam and Tisdell (2016) point out, ethical reflexivity is essential in qualitative inquiry, especially when dealing with intersecting hierarchies of gender, geography, and institutional power. Finally, ethical dissemination was a key priority. Findings were presented in a way that honoured the complexity and dignity of participants' experiences, avoiding deficit narratives or oversimplified portrayals. The research deliberately moved away from framing rural women as passive recipients of aid, instead highlighting their strategic agency, resilience, and contextually embedded knowledge practices. This ethical framing was integral not only to upholding participants' dignity but also to aligning with the study's theoretical commitment to viewing entrepreneurial knowledge as a dynamic, socially constructed resource (Creswell, 2012; Tebes, 2012).

In sum, ethical considerations in this study were treated not as procedural hurdles, but as a continuous, relational, and reflective practice, interwoven with every methodological and interpretive choice (Liamputtong, 2020). The research upheld rigorous ethical standards while remaining responsive to the lived realities of participants, ensuring that the knowledge produced was not only valid but also morally and culturally accountable.

## 6.11. Pilot of Study

A pilot study was conducted across all research phases—survey, interviews, and focus groups—to ensure the validity, reliability, and contextual appropriateness of the research instruments before the full-scale data collection. In the quantitative phase, a pilot survey involving ten respondents was administered to test the clarity, structure, and internal consistency of the questionnaire items. This step was essential to assess whether the language, sequencing, and scale design were comprehensible to rural Omani women entrepreneurs, many of whom possess varying levels of education and digital literacy. Conducting a pilot survey allows researchers to identify ambiguous items, refine response options, and improve content validity prior to the final launch (Creswell, 2014; Merriam & Tisdell, 2016). Similarly, in the qualitative phases—interviews conducted across Phases One, Two, and Three—two participants were selected for each phase to pre-test the interview guide. This approach helped evaluate the logical flow of questions, the effectiveness of

prompts in eliciting rich narratives, and the emotional comfort of participants in discussing personal and business-related experiences. As Creswell (2012) and Flick (2017) emphasise, pilot testing is critical for enhancing the trustworthiness of qualitative data by ensuring that questions align with participants' linguistic and cultural contexts. Moreover, the pilot phase allowed the researcher to fine-tune the pacing and tone of interviews, mitigating potential interviewer bias and respondent fatigue. The iterative refinement process also informed data triangulation strategies by ensuring that the survey, interviews, and focus groups were methodologically coherent and theoretically aligned with both the Resource-Based View (RBV) and Learning Theory frameworks. In this way, the pilot study functioned as both a methodological and epistemological safeguard, reinforcing the study's internal consistency, construct validity, and contextual sensitivity before proceeding to full-scale implementation (Campbell *et al*., 2012; Flick, 2017).

## 6.12. Reliability, Validity, and Triangulation of Data

Ensuring the reliability and validity of findings is a cornerstone of rigorous research, yet in mixed-methods designs—particularly those underpinned by constructivist paradigms—these concepts must be interpreted and operationalised in nuanced and contextually appropriate ways. This study, which sought to explore the entrepreneurial knowledge resources of rural Omani women and the role of intermediaries, adopted a convergent parallel mixed methods approach wherein qualitative and quantitative data were collected concurrently, analysed independently, and integrated during the interpretation phase. As such, establishing trustworthiness, credibility, and confirmability across both data strands was essential to ensure the integrity and usefulness of the research outcomes (Maxwell, 2013; Creswell, 2014; Merriam & Tisdell, 2016).

**Reliability in Quantitative and Qualitative Strands**

In quantitative research, reliability typically refers to the consistency and repeatability of measurement (Creswell, 2014). To support this, the survey instrument used in this study was pre-tested with ten rural women entrepreneurs to ensure clarity, cultural appropriateness, and content relevance. This pilot stage enabled the refinement of ambiguous items, increasing internal consistency. Moreover, the use of Qualtrics and SPSS ensured that data collection and analysis

were conducted using tested and standardised tools, reducing the likelihood of procedural errors and enhancing reproducibility (Creswell, 2012). However, in qualitative inquiry—particularly in person-oriented and community-based research—reliability is reframed as dependability, which refers to the consistency of findings over time and across researchers (Bogat *et al*., 2012; Merriam & Tisdell, 2016). To achieve this, the study incorporated audit trails, where decisions regarding coding, theme development, and data interpretation were documented and reviewed. The researcher also engaged in reflexive journaling throughout data collection and analysis to critically examine biases, assumptions, and shifts in interpretation, a strategy widely recognised for enhancing qualitative dependability (Maxwell, 2013).

**Validity: Internal, External, and Construct**

Validity in mixed methods research is inherently multidimensional (Flick, 2017). In the quantitative strand, internal validity was addressed by ensuring that survey items were tightly aligned with the research questions and theoretical framework (Creswell, 2014). While inferential testing was not employed due to the exploratory nature of the study and the non-probabilistic sample, construct validity was enhanced through the use of indicators grounded in established entrepreneurship literature—such as frequency of use of entrepreneurial learning approaches, engagement with intermediaries, and impacts of entrepreneurial knowledge resources. In qualitative research, validity translates into credibility and authenticity, both of which were upheld through member checking, prolonged engagement, and methodological triangulation (Merriam & Tisdell, 2016; Flick, 2017). During interviews and focus groups, participants were encouraged to clarify and reflect on their responses. Summaries of key themes were shared with selected participants for feedback, helping to ensure that interpretations resonated with their lived experiences. Furthermore, the use of culturally familiar platforms such as WhatsApp for focus groups increased ecological validity, ensuring that participants were comfortable and engaged in the research process (Neo *et al*., 2022).

**Triangulation of Data**

Triangulation is a core strategy for enhancing the validity and credibility of mixed methods research, particularly when investigating complex social phenomena (Creswell, 2014). In this study, triangulation occurred at three key levels: data source triangulation, methodological triangulation, and theory triangulation (Creswell, 2012; Flick, 2017).

Data source triangulation was achieved by drawing information from multiple participant groups, including rural women entrepreneurs and entrepreneurial intermediaries. This enabled a multi-perspective understanding of the knowledge ecosystem and helped validate key themes that emerged across contexts. For instance, women's reports of insufficient experiential learning were mirrored by intermediaries' reflections on institutional limitations—thus reinforcing the findings through convergence. Methodological triangulation involved the integration of survey data, semi-structured interviews, digital ethnography, and focus groups. This combination allowed for the verification of findings, as well as the identification of contradictions that offered new analytic insights. For example, while survey responses suggested high usage of social media platforms (i.e., self-regulating learning) among rural women as an approach to acquire entrepreneurial knowledge, qualitative data revealed that digital use was often passive or imitative rather than strategic—adding necessary depth to the interpretation. As Flick (2017) argues, triangulation is not only about confirming results but also about deepening and enriching interpretation. Theory triangulation was achieved through the concurrent application of learning theory, RBV, and constructivist perspectives to interpret findings. While the RBV helped frame the analysis of knowledge as a strategic resource, the learning theory helped to analyse the learning process, and the constructivist lens illuminated the sociocultural processes through which this knowledge was constructed, shared, and made actionable. This dual-theoretical grounding enabled a more robust interpretation of the data, avoiding simplistic or one-dimensional conclusions.

**Integration of Findings and Validation**

The final phase of analysis involved meta-inference, where qualitative and quantitative findings were compared and integrated to identify points of convergence, divergence, and expansion (Creswell, 2012). Where contradictions arose, they were treated not as errors but as opportunities for deeper inquiry. For example, the limited attendance in experiential learning reported in the

survey was interpreted in light of qualitative insights that revealed cultural, familial, and logistical barriers to participation—highlighting the added explanatory value of the qualitative strand. To further enhance validity, the researcher employed peer debriefing, sharing emerging findings with colleagues experienced in entrepreneurship and gender studies to test the logic of interpretations and receive critical feedback (Creswell, 2014). This process improved the confirmability and analytic transparency of the study and ensured that findings were not simply a reflection of researcher bias or selective attention (Maxwell, 2013; Merriam & Tisdell, 2016).

**Conclusion**

In sum, this study employed a rigorous and multidimensional approach to reliability, validity, and triangulation, tailored to the demands of mixed methods and the complexities of researching entrepreneurship in rural Omani contexts. By combining procedural rigour with contextual sensitivity and integrating multiple data types as well as multiple theoretical perspectives, the study upheld high standards of trustworthiness and produced findings that are both empirically robust and grounded in the lived realities of participants (Creswell, 2012; Merriam & Tisdell, 2016).

## 6.13. Conclusion

This chapter has outlined the research design, methodological design, and data collection and analysis strategies used in this study to investigate how rural Omani women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, the role of entrepreneurial intermediaries in facilitating equal access to these resources, and the impacts of their utilisation on women's entrepreneurial experiences within the Omani rural context. Grounded in a constructivist ontology and interpretivist epistemology and framed by the Resource-Based View (RBV) and learning theory, the methodology adopted reflects a deliberate commitment to exploring entrepreneurship as a contextually embedded and socially constructed phenomenon, rather than as a universal or decontextualised process (Maxwell, 2013; Merriam & Tisdell, 2016).

The adoption of a convergent parallel mixed methods design allowed for a nuanced understanding of rural women's entrepreneurial realities (Creswell, 2012). Quantitative survey data provided empirical evidence of patterns in resource use and intermediary access, while qualitative data—gathered through interviews, digital observations, and focus groups—captured the subjective meanings, learning trajectories, and challenges experienced by women in their entrepreneurial journeys. This combination of methods enabled both breadth and depth in analysis and strengthened the study's credibility, transferability, and analytical triangulation (Creswell, 2014; Flick, 2017).

Methodologically, the study responds to critiques of entrepreneurship research that either marginalise rural and gendered experiences or treat entrepreneurial learning as peripheral (Glávo *et al*., 2020; Toumi *et al.,* 2024). By positioning entrepreneurial learning approaches as legitimate sources of entrepreneurial knowledge, the study reaffirms their strategic value under the RBV framework. These entrepreneurial learning approaches meet RBV's criteria for valuable, rare, inimitable, and non-substitutable resources that contribute to competitive advantage, particularly in constrained environments (Barney, 1991a; Adam *et al*., 2022). Additionally, the entrepreneurial knowledge acquisition, internalisation, and utilisation meet the stages of the learning process in constructivist learning theory (Alonso *et al*., 2019).

Equally important was the study's attention to sampling and participant engagement. Purposeful and snowball sampling strategies ensured that the voices of women with direct, lived entrepreneurial experiences were central to the inquiry (Merriam & Tisdell, 2016). Intermediaries were also engaged not simply as institutional actors, but as agents influencing the flow, interpretation, and legitimacy of entrepreneurial knowledge. The phased data collection process—moving from individual experiences to institutional perspectives and then collective reflection—allowed for a comprehensive and multi-level exploration of the research questions (Creswell, 2014).

The data analysis strategy further reinforced the study's commitment to methodological rigour and interpretive depth (Liamputtong, 2020). Descriptive statistics were used to illustrate general trends in resource access and engagement, while thematic analysis, supported by NVivo software and

elements of digital ethnography, revealed the complex interplay of learning, agency, and intermediaries' support in shaping entrepreneurial practice. Triangulation across data types, collection phases, and theoretical lenses enhanced the validity and trustworthiness of the findings (Bogat *et al*., 2012; Flick, 2017).

Ethical considerations were treated not as procedural checklists, but as relational commitments to transparency, consent, and cultural sensitivity. Given the study's engagement with rural women—a group often underrepresented or misrepresented in entrepreneurship research—ethical reflexivity was critical (Chamberlain & Hodgetts, 2017). Measures such as language-accessible consent procedures, anonymity, and participant feedback loops helped ensure that the research was both respectful and responsible (Morgan and Hoffman, 2017).

In conclusion, the methodology adopted in this study was both theoretically coherent and contextually responsive (Creswell, 2014). It addressed the need for methodological pluralism in entrepreneurship research while centring the voices and experiences of rural Omani women (Tebes, 2012). The convergent mixed methods design provided a robust platform for capturing both the strategic and relational dimensions of entrepreneurial knowledge (Flick, 2017). This foundation supports the interpretive work that follows in the next chapter, where the study's findings are discussed in detail and situated within the broader academic and policy discourse on rural women's entrepreneurship in the MENA region.

# Chapter 7. Findings and Analysis

## 7.1. Introduction

This chapter presents and critically examines the empirical findings derived from a three-phase mixed-methods (see Section 6.7) investigation into the acquisition of entrepreneurial knowledge, the role of entrepreneurial intermediaries in providing access to entrepreneurial knowledge, and the impacts of entrepreneurial knowledge resources on entrepreneurial experiences of rural Omani women. The overarching aim is to critically investigate how rural Omani women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, the role of entrepreneurial intermediaries in facilitating equal access to these resources, and the impacts of their utilisation on women's entrepreneurial experiences within the Omani rural context. By combining survey data (141 participants), in-depth interviews (15 across phases 1 and 2), online observations (three WhatsApp groups with 85-593 members each) and focus group discussions (three groups with 11 participants), this chapter offers a comprehensive, multi-perspective understanding of the entrepreneurial knowledge acquisition, internalisation, and utilisation as experienced by women entrepreneurs and entrepreneurial intermediaries in rural Oman.

Three research questions guided the investigation; (1) How do rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, and what challenges do they face in accessing such knowledge? (2) How do entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and what challenges do they face in ensuring equal access for rural Omani women entrepreneurs? (3) How do rural Omani women entrepreneurs utilise entrepreneurial knowledge resources, and what impacts do these resources have on their entrepreneurial experiences and business practices? This chapter will utilise the conceptual model presented earlier (see Section 5.6) as a guide in answering the research questions. The framework is designed to illustrate the learning process that women entrepreneurs use to acquire, internalise, and utilise entrepreneurial knowledge resources, and the impacts of utilising these resources. Therefore, the framework is structured around four core components: acquisition and internalisation of entrepreneurial knowledge (know-what), entrepreneurial intermediaries (know-

who), utilisation of entrepreneurial knowledge resources (know-how), and entrepreneurial impacts, in which each component is dedicated to answering a research question (see Figure 3).

The first major theme arising from the data was the multidimensional nature of entrepreneurial learning approaches. The findings reveal that rural women entrepreneurs acquire entrepreneurial knowledge through entrepreneurial learning approaches _experiential, social, vicarious, and self-regulated learning. While some women gained entrepreneurial knowledge through family, peers, trial-and-error approaches, and social media, others benefited from entrepreneurship education and training programmes, albeit inconsistently. However, access to these entrepreneurial learning approaches is uneven and shaped by factors such as geography, education level, technological literacy, and familial constraints. Digital platforms like WhatsApp and Instagram have emerged as important alternative learning spaces, allowing women to learn independently and vicariously observe market trends and learn indirectly from others, especially in contexts where physical access to training is restricted. These findings indicate that while entrepreneurial knowledge is accessible in fragmented forms, its reach and relevance are often undermined by structural and cultural barriers, limiting its potential to drive sustainable entrepreneurship. Additionally, women entrepreneurs use reflection, observation, and contemplation in order to internalise the acquired entrepreneurial knowledge.

Secondly, the role of entrepreneurial intermediaries in offering entrepreneurial knowledge access to women entrepreneurs surfaced as both a facilitating and a limiting factor. Government entities, such as the Ministry of Agriculture, Fisheries, and Water Resources, and Oman Chambers of Commerce and Industry, as well as NGOs like the Omani Women Associations (OWAs) and local teams (charitable and voluntary), have initiated efforts to enhance the acquisition of entrepreneurial knowledge. However, these efforts tend to be generic, short-term, and unevenly distributed across rural regions. Participants expressed a strong desire for more localised, sector-specific, and sustained support. Some entrepreneurial intermediaries, particularly at the local level, were perceived as out of touch with the real needs of rural women or constrained by bureaucratic inefficiencies. In contrast, a few success stories were linked to innovative strategies such as mobile training units and peer mentorship programmes. The findings underscore that while intermediaries

are essential to bridging knowledge gaps, their effectiveness hinges on contextual responsiveness, inclusivity, and continuity of engagement.

The final strand of the analysis highlights the differentiated impacts of entrepreneurial knowledge resources on women's experiences. The utilisation of entrepreneurial knowledge resources was found to correlate positively with improved business decision-making, increased self-efficacy, and modest business sustainability. Women reported enhanced abilities in areas such as pricing, social media marketing, and customer engagement. However, the depth of these impacts varied. For many, the utilisation of acquired entrepreneurial knowledge helped establish or sustain microenterprises but fell short of catalysing significant customer communication, products development, and financial management practices. Moreover, the lack of follow-up support, mentorship, and long-term engagement weakened the transformation of entrepreneurial knowledge into business sustainability.

Taken together, the findings suggest that entrepreneurial knowledge acquisition is necessary but insufficient on its own. Its value is mediated by its utilisation in business practice and providing the right conditions, including social norms, institutional support, and infrastructural availability. The analysis across all phases affirms that entrepreneurial success among rural Omani women is not only a function of what they know but also of who enables their learning, how consistently support is provided, and how accessible entrepreneurial knowledge is across different contexts.

The chapter proceeds by structuring the findings according to the three research questions and their subcomponents, integrating perspectives from surveys, interviews, online observation, and focus groups. The aim is to offer a detailed yet holistic understanding of rural women’s entrepreneurial realities in Oman, laying the foundation for evidence-based policy and practice interventions in the subsequent chapter.

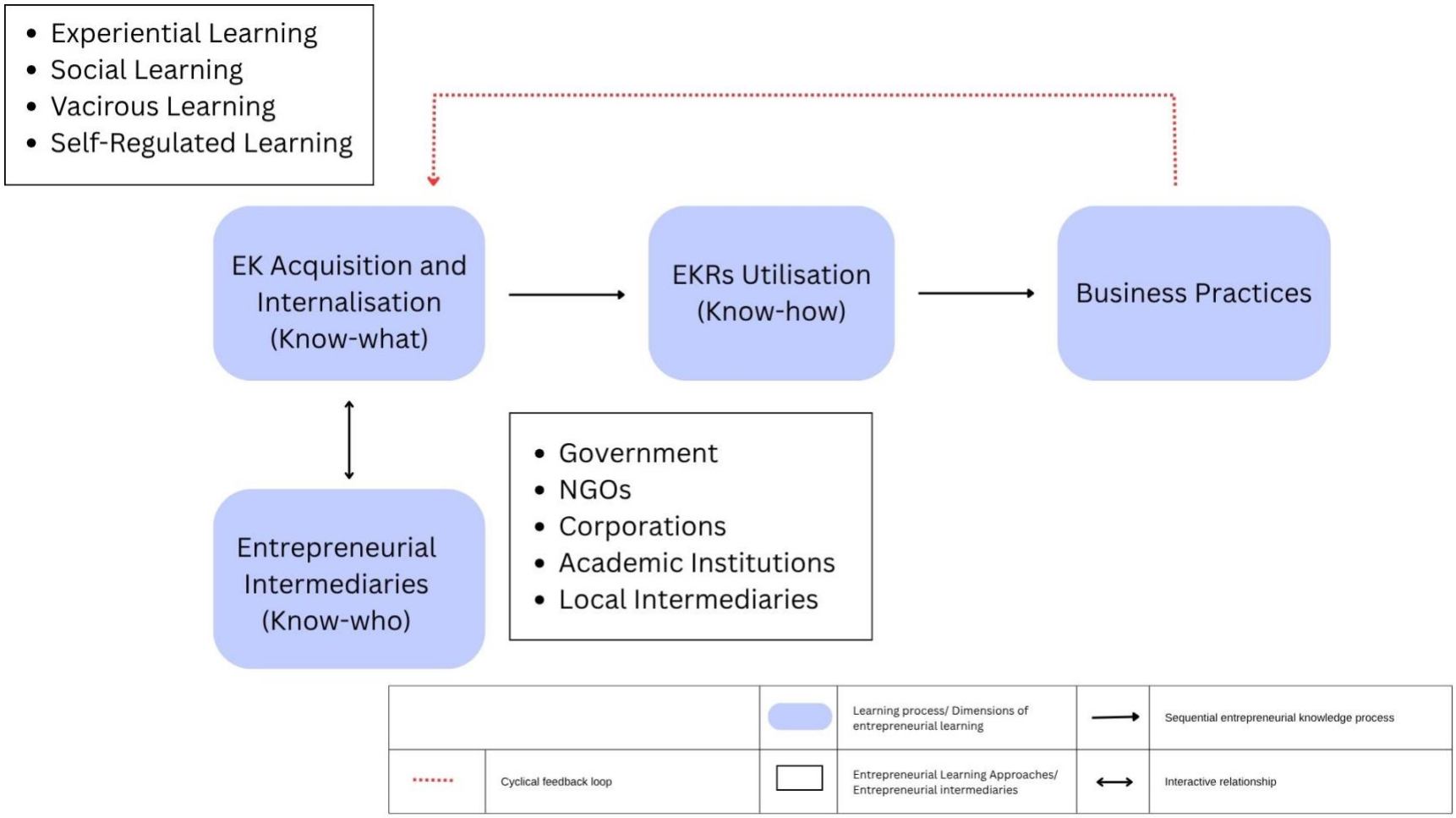


*Figure 3: Conceptual Framework (Findings)*

## 7.2. Participants Demographics

The data collection for this study was systematically executed across three distinct phases, incorporating a wide range of participants primarily from rural areas. The first phase consisted of a survey with responses from women entrepreneurs (n=141), in-depth interviews with eight women entrepreneurs, and online observation with three WhatsApp groups. The second phase included interviews with seven entrepreneurial intermediaries, while the third phase featured three focus groups, each comprising three to five members.

**Demographics of First Phase**

In the first phase (see Table 8), the survey respondents had diverse educational backgrounds: 91 held a high school diploma, 31 had a bachelor's degree, 14 had completed primary education, and four had a master's degree or higher. The age profile was on average between 26 and 45 years, with a marital status spread of 109 married, 21 single, seven divorced, and four widowed. Furthermore, 27 respondents live in rural Al Dakhilia governate, 23 in rural North Al Sharqia, and 22 in rural South Al Sharqia.

Occupational backgrounds varied as 86 respondents were housewives, 35 were unemployed, and others were distributed across student, retiree, private sector, and government sector roles. Regarding their entrepreneurial engagement, 84 respondents operated their business full-time, and 57 part-time. Business registration status showed that 49 had formal setups registered with the Ministry of Commerce, Industry, and Investment Promotion, whereas 92 operated informally without registration. The businesses ranged in age from less than a year to over ten years, reflecting a broad spectrum of entrepreneurial experience. Workforce details revealed that 110 respondents worked solo, ten had one employee, and the rest had up to more than ten employees. The sectors covered were varied, including tailoring, cooking, real estate, graphic design, marketing, retail, restaurants, and more, showcasing the wide range of entrepreneurial activities undertaken by the respondents.

*Table 8: Participants Demographics (Phase 1)*

| Age | | |
|---|---|---|
| **Age Group** | **Count** | **Percentage** |
| 18–25 years | 10 | 7% |
| 26–35 years | 62 | 44% |
| 36–45 years | 59 | 42% |
| Above 45 years | 10 | 7% |
| **Educational Level** | | |
| **Education Level** | **Count** | **Percentage** |
| No formal education | 0 | 0% |
| Primary certificate | 14 | 10% |
| Secondary / General Diploma | 91 | 64% |
| Bachelor's degree / Diploma | 31 | 22% |
| Master's or higher | 4 | 3% |
| **Marital Status** | | |
| **Status** | **Count** | **Percentage** |
| Single | 21 | 15% |
| Married | 109 | 77% |
| Divorced | 7 | 5% |
| Widowed | 4 | 3% |
| **Governorates** | | |
| **Governorate** | **Count** | **Percentage** |
| Muscat | 6 | 4% |
| Dhofar | 5 | 4% |
| South Al Batinah | 6 | 4% |
| North Al Batinah | 9 | 6% |
| South Al Sharqia | 22 | 16% |
| North Al Sharqia | 23 | 16% |
| Al Dakilia | 27 | 19% |
| Al Buraimi | 3 | 2% |
| Musandam | 9 | 6% |
| Al Wusta | 13 | 9% |
| Al Dhahrah | 18 | 13% |
| **Business Age** | | |
| **Business Age** | **Count** | **Percentage** |
| 1 year or less | 23 | 16% |
| 1–3 years | 52 | 37% |
| 4–7 years | 31 | 22% |
| 8–10 years | 14 | 10% |
| More than 10 years | 21 | 15% |
| **Business Sectors** | | |
| **Sector (Category)** | **Count** | **Percentage** |
| Sewing/Tailoring | 36 | 22% |
| Retail | 32 | 20% |

| | | |
|---|---|---|
| Handicrafts | 26 | 16% |
| Beauty products | 11 | 7% |
| Education | 11 | 7% |
| Beauty salons | 6 | 4% |
| Healthcare | 5 | 3% |
| Food & Sweets (Home-based) | 7 | 5% |
| Incense/Perfumes | 2 | 1% |
| Traditional Foods & Spices | 2 | 1% |
| Gifts & Decorations | 1 | 1% |
| Childcare/Nursery | 1 | 1% |
| Administrative Services | 1 | 1% |
| Printing & Design | 1 | 1% |
| Design & Marketing Services | 1 | 1% |
| Handicrafts (Saffron/Resin) | 1 | 1% |
| General Services | 1 | 1% |

The interviewees in the first phase were equally diverse (See Table 9). Seven had a high school education, and one was studying for a doctoral degree. Their businesses, ranging from three to more than ten years old, included sectors such as retailing, tailoring, bookstores, training, and cooking. Some were affiliated with significant non-governmental organisations such as the Omani Women Association and local team, and government like the Omani Chamber of Commerce and Industry.

This comprehensive demographic and professional profiling of participants underpin the analysis of the data collected, ensuring a nuanced understanding of the entrepreneurial knowledge dynamics in rural Omani areas. The structured approach in presenting the findings aligns with the study's objectives, clarifying the exploration of entrepreneurial knowledge, intermediary roles, and the impacts of entrepreneurial knowledge resources on women's experiences in rural settings.

*Table 9: Participants' Profile (Phase 1)*

| **Participant Name:** | **Liala** | | |
|---|---|---|---|
| Region: | Al Dhahra | Business sector: | Cooking |
| Business age: | 9+ years | Membership: | LT and OWA |
| Area of Coverage: | Her village and nearby villages | | |
| Participant Vignettes: | Liala is a rural woman entrepreneur operating a home-based food business developed out of economic necessity following marital separation. With limited formal education and no external financial support, she initiated her enterprise with a single product and gradually expanded to include traditional foods and catering for local | | |

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|---|---|---|---|
| | events. Her customer base remains largely confined to nearby villages due to mobility, financial, and labour constraints. Despite operating in inadequate housing conditions and without assistance, she sustained the business to support her children, demonstrating resilience and gradual skill development through peer learning and informal training opportunities. | | |
| | | | |
| **Participant Name:** | **Zainab** | | |
| Region: | Al Sharqia | Business sector: | Handicrafts Retailing & Training |
| Business age: | 5 years | Membership: | LT and OWA |
| Area of Coverage: | Within city | | |
| Participant Vignettes: | Zainab is a rural entrepreneur from a village context who developed a crochet-based business driven by personal interest and local market demand. She began with small purchases of materials and gradually expanded her operations, travelling with her husband to Dubai to source supplies in bulk. Over time, she became a local supplier and trained other women and students in crochet skills. She actively participated in exhibitions and training programmes accessed through social media and local initiatives. Despite disruptions during COVID-19 and rising supply costs, she remained committed to expanding her business and pursuing further learning opportunities. | | |
| | | | |
| **Participant Name:** | **Aisha** | | |
| Region: | Al Dhakilia | Business sector: | Retailing and Arabic Teacher |
| Business age: | 10+ years | Membership: | none |
| Area of Coverage: | Within city | | |
| Participant Vignettes: | Aisha is a married rural entrepreneur and mother of six who manages two income-generating activities: a small retail trading business and part-time Arabic language teaching for foreign learners. She initiated her trading venture over ten years ago with minimal capital, gradually expanding product types through supplier networks and family collaboration. Despite lacking formal training, she relied on experimentation, social media, and informal learning to sustain operations. Her entrepreneurial activities were shaped by childcare responsibilities, fluctuating customer demand, and disruptions during COVID-19, requiring periods of business suspension and gradual recovery. | | |
| | | | |
| **Participant Name:** | **Shika** | | |
| Region: | Al Sharqia | Business sector: | Tailoring – Traditional Customs |
| Business age: | 5 years | Membership: | OWA |
| Area of Coverage: | Within Village | | |

| | | | |
|---|---|---|---|
| Participant Vignettes: | Shika is a retired rural woman who established a home-based tailoring business driven by a long-standing interest in sewing. After retirement, she formalised her skills through online and local training courses and informal family support, particularly from relatives experienced in tailoring and pricing. She markets her products primarily through WhatsApp groups and family networks, while remaining hesitant to participate directly in public markets. Her enterprise reflects gradual skill development, reliance on informal learning networks, and adaptation during COVID-19, when increased online demand supported business continuity and encouraged further skill enhancement. | | |
| | | | |
| **Participant Name:** | **Reem** | | |
| Region: | Musandam | Business sector: | Tailoring – Abaya Design |
| Business age: | 4 years | Membership: | none |
| Area of Coverage: | Within village | | |
| Participant Vignettes: | Reem is a rural entrepreneur operating an abaya tailoring shop established in 2018 within a small border community. She financed the business independently and manages daily operations, including supervising two workers and maintaining financial records using manual bookkeeping. Her business development relied primarily on academic knowledge gained through business studies rather than formal entrepreneurship training. Operating in a geographically constrained market, she faced persistent challenges related to limited local demand, cross-border competition, and supply disruptions during COVID-19, which affected material sourcing and financial stability despite periods of increased local demand. | | |
| | | | |
| **Participant Name:** | **Kadeja** | | |
| Region: | Al Dhakilia | Business sector: | Retailing |
| Business age: | 5 years | Membership: | none |
| Area of Coverage: | Within city | | |
| Participant Vignettes: | Kadeja is a rural entrepreneur from a mountainous village who established a small trading business selling fabrics and ready-made clothing through WhatsApp groups. She initiated the business five years ago using a small loan from her sister and gradually diversified products based on customer demand. Operating with minimal financial resources and relying on social security income, she managed transactions, pricing, and record-keeping manually. Limited access to formal training and local business events shaped her reliance on self-learning and informal networks, while COVID-19 disruptions temporarily halted her operations and reduced financial stability. | | |
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| **Participant Name:** | **Faten** | | |

| | | | |
|---|---|---|---|
| Region: | Al Dhahra | Business sector: | Oil Production and Poultry |
| Business age: | 3 years | Membership: | LT |
| Area of Coverage: | Within city | | |
| Participant Vignettes: | Faten is a rural entrepreneur managing two small home-based ventures producing frankincense oil and operating a chick-hatching business. She initiated these activities to supplement household income, relying on experimentation, online tutorials, and informal guidance from agricultural supervisors. Limited access to transportation constrained her participation in formal training, shaping reliance on digital learning and family support, particularly from her husband. Her business activities were influenced by local market demand and household responsibilities, while COVID-19 disruptions and rising costs temporarily halted production and reduced income stability. | | |
| | | | |
| **Participant Name:** | **Sara** | | |
| Region: | Al Sharqia | Business sector: | Bookstore |
| Business age: | 6+ years | Membership: | None |
| Area of Coverage: | Within village | | |
| Participant Vignettes: | Sara is a rural entrepreneur and former kindergarten teacher who established a stationery and printing shop to address the lack of educational services in her locality. Supported initially by her husband, she relied on personal initiative, prior teaching experience, and informal learning to manage operations and select products tailored to community needs. Household responsibilities and childcare shaped her working hours and business continuity. During COVID-19, school closures severely reduced demand, creating financial pressure and debt, which prompted her to diversify into educational toys to sustain income and maintain business viability. | | |
| | | | |

The online observations through WhatsApp groups were diverse. The WhatsApp groups contain entrepreneurs from across the Sultanate and from different sectors such as retailers, lawyers, trainers, traditional perfume makers, cooking, honey makers, handicrafters, and so on. These groups are organised by an event organiser company called East Coast. The observations aim to observe shared entrepreneurial learning approaches and to notice the frequently mentioned entrepreneurial intermediaries. The number of group members ranging from 85 to 593 members with an average of 1.4K message per day across three groups.

**Demographics of Second Phase**

The participants in the second phase of the research were selected from a diverse range of entrepreneurial intermediaries based across three key regions in Oman: Al Sharqia, Al Dhahra, and Muscat (See Table 10). These participants represent a vital segment in supporting rural women entrepreneurs to access and acquire entrepreneurial knowledge. Each of these intermediaries has been engaged with their respective entities for over three years, suggesting a deep level of experience and understanding of the local entrepreneurial landscape. This experience is crucial as it impacts the quality and effectiveness of the support they provide to entrepreneurs.

The distribution of intermediaries across Al Sharqia, Al Dhahra, and Muscat provides a broad perspective on the regional differences and needs in entrepreneurial support services. Al Sharqia and Al Dhahra are known for their rural landscapes, which present unique challenges and opportunities compared to the more urbanised and centrally located Muscat. The fact that these intermediaries have been involved for more than three years indicates stability and a sustained commitment to supporting local entrepreneurship. This longevity in service allows them to develop significant insights into the challenges and needs of rural women entrepreneurs in these areas.

This demographic setup enhances the study's understanding of how intermediaries—such as NGOs, government, corporations, academic institutions, and local intermediaries—facilitate women's acquisition and utilisation of entrepreneurial knowledge resources and the difficulties they encounter in extending equitable access across diverse rural communities. The insights gained from these intermediaries are vital for examining the effectiveness of intermediaries' role in the entrepreneurial learning process in rural Oman.

*Table 10: Participants' Profile (Phase 2)*

| **Participant Name:** | **Nawal** | | |
|---|---|---|---|
| Region: | Muscat | Entity: | OWA (NGO) |
| Job Position: | Head of Women's Skills Development Committee | | |
| Participant Vignettes: | Nawal is a committee leader within a women's association responsible for skills development, project supervision, and marketing support for women entrepreneurs. Her role involves organising training workshops, facilitating access to markets, and supporting the development of rural women's enterprises through partnerships with government and private entities. She contributes to initiatives that promote handicrafts, food production, and home-based businesses, while addressing challenges such as limited funding, inconsistent | | |

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| | attendance in training programmes, and the need for sustained institutional support to strengthen women-led enterprises and enhance their market participation. | | |
| | | | |
| **Participant Name:** | **Rasha** | | |
| Region: | Al Dhahra | Entity: | OWA (NGO) |
| Job Position: | President of Omani Women Association | | |
| Participant Vignettes: | Rasha is the president of a women's association with extensive experience in community-based women's development and entrepreneurial support. She oversees initiatives that organise training workshops, exhibitions, and marketing opportunities for rural women, often in collaboration with government and private institutions. Her work focuses on improving women's economic participation despite logistical challenges such as transportation barriers, social norms, and regulatory requirements for organising markets. She emphasises community outreach and partnerships as key mechanisms for engaging rural women and supporting income-generating activities that contribute to household livelihoods. | | |
| | | | |
| **Participant Name:** | **Wafa** | | |
| Region: | Al Dhahra | Entity: | OCI (Government) |
| Job Position: | Head of Businesswomen Committee | | |
| Participant Vignettes: | Wafa is a board member of the Chamber of Commerce in Al Dhahirah and chairs both the Businesswomen Committee and the Labour Market Committee. She also leads a voluntary women's team that supports community initiatives and rural women's participation in entrepreneurship. Her work centres on organising workshops, exhibitions, and awareness programmes, while using networks such as WhatsApp groups and local representatives to reach rural entrepreneurs. She highlighted institutional training, peer learning, and media platforms as key sources of entrepreneurial knowledge for rural women. | | |
| | | | |
| **Participant Name:** | **Dana** | | |
| Region: | Al Sharqia | Entity: | OCI (Government) |
| Job Position: | Head of Businesswomen Committee | | |
| Participant Vignettes: | Dana is the Chair of the Businesswomen Committee in North Al Sharqiyah, with prior experience managing a regional branch of a business support institution. Her role focuses on enhancing women's economic participation through workshops, exhibitions, marketing outlets, and field visits to rural businesses. She has facilitated training programmes, annual forums, and collaborative initiatives with government, universities, and private entities. She emphasised the importance of outreach activities, exhibitions, and targeted training in encouraging rural women to engage in entrepreneurship and access practical knowledge for managing small enterprises. | | |

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|---|---|---|---|
| **Participant Name:** | **Ali** | | |
| Region: | Al Sharqia | Entity: | Voluntary Local Team (NGO) |
| Job Position: | Founder of Rural Women Initiative | | |
| Participant Vignettes: | Ali is the leader of a local voluntary team supporting rural women through project preparation, training coordination, and participation in exhibitions within dispersed village communities. His work involves assisting women in developing project descriptions, collecting data, and facilitating access to local initiatives. Activities are largely confined to the local wilaya due to regulatory restrictions and organisational structures governing voluntary teams. He highlighted significant institutional barriers, including limited recognition, reduced autonomy following regulatory changes, and declining opportunities for exhibitions, which constrained the team's capacity to sustain support for rural women entrepreneurs. | | |
| | | | |
| **Participant Name:** | **Ahlam** | | |
| Region: | Al Dhahra | Entity: | Charitable Local Team (NGO) |
| Job Position: | Founder of Step Centre | | |
| Participant Vignettes: | Ahlam is an entrepreneur and social activist who established her own business in 2004 and later founded a women-led charitable team in Al Dhahra. Drawing on personal experiences of business loss and recovery, she developed structured training pathways through the "Step" Centre to support productive families. Her work involves identifying suitable projects, delivering tailored training, facilitating social media skills, and monitoring ventures for up to two years to ensure sustainability. She emphasised empowerment through self-reliance, transforming dependent households into income-generating enterprises across rural communities. | | |
| | | | |
| **Participant Name:** | **Salim** | | |
| Region: | Al Sharqia | Entity: | Private Trainer (Corporation) |
| Job Position: | Founder of S'aad Initiative and marketing trainer | | |
| Participant Vignettes: | Salim is the Chief Executive Officer of a marketing and promotion company, with over 17 years of experience across government and private sectors. He is a professional trainer, coach, and author who has delivered marketing and sales training to more than 4,000 participants, many of whom are women entrepreneurs and home-based business owners. Through the "S'aad" initiative, he provides specialised training in marketing and product development, alongside ongoing mentoring through digital platforms. He highlighted persistent challenges related to institutional collaboration and limited awareness | | |

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| | among rural women regarding the importance of continuous entrepreneurial learning. |
| | |

**Demographics of Third Phase**

In the third phase of the research, focus group discussions were conducted to further delve into the impacts of entrepreneurial knowledge resources on the experiences of rural women entrepreneurs. These focus groups included participants from four key regions in Oman: Al Sharqia, Al Batinah, Al Dhahra, and Al Dhakilia. The diversity of participants was notable, not only in terms of geographical distribution but also in the variety of industries they represented, which ranged from oil production to training and consulting, honey-hives, graphic design, nursery, private school, seafood production, and handicrafts. Some participants are affiliate and members of entrepreneurial intermediaries such as Omani Chamber of Commerce, Omani Women Associations, and Local Teams (See Table 11).

The businesses operated by these participants varied widely in terms of longevity, with some being two years old and others having been in operation for over a decade. This variety provided a rich tapestry of experiences and insights into the entrepreneurial journey. Participants were predominantly involved with major entrepreneurial intermediaries such as the Omani Women Association, Omani Chamber of Commerce and Industry, and various Local Teams, which play pivotal roles in their entrepreneurial activities.

The composition of the focus groups was intentionally heterogeneous, including women from different regions and tribes, thereby ensuring a broad spectrum of perspectives and experiences. This diversity is crucial for a comprehensive understanding of the entrepreneurial landscape in rural Oman and for gauging the impacts of entrepreneurial knowledge resources across different cultural and regional contexts. Such a varied group also helps in highlighting unique challenges and successes that may be specific to certain locals or sectors within the rural Omani entrepreneurial environment.

*Table 11: Participants' Profile (Phase 3)*

| **Focus Group #1: Members of Local Teams** | | | |
|---|---|---|---|
| **Participant Name:** | **Hanan** | | |
| Region: | Al Dhahra | Business sector: | Retailing – Natural Products |
| Business age: | 9+ years | Membership: | LT and OWA |
| Area of Coverage: | Her village and nearby villages | | |
| Participant Vignettes: | Hanan is a rural entrepreneur engaged in retailing natural products, particularly frankincense-based items such as oils, toners, and related products. Her entrepreneurial practices evolved through experimentation with locally available materials and participation in exhibitions, where she learned informal marketing strategies such as product sampling and gifting to attract customers. Customer satisfaction and product presentation were central to her approach, prompting continuous product modification and packaging improvements. Her business development reflects experiential learning shaped by market interaction and gradual refinement of product quality and promotional techniques. | | |
| | | | |
| **Participant Name:** | **Salma** | | |
| Region: | Al Dhahra | Business sector: | Oil Production & Training |
| Business age: | 10 years | Membership: | LT and OWA |
| Area of Coverage: | Within City | | |
| Participant Vignettes: | Salma operates an oil production enterprise and engages in training activities within community settings, including workshops and exhibitions organised through local associations. Her participation in exhibitions and community events facilitated the development of skills related to packaging, branding, and regulatory compliance, including obtaining commercial registration and product trademarks. She also contributes to community-based knowledge exchange by delivering workshops, particularly within school settings. Her entrepreneurial trajectory reflects integration of production activities with community training roles, supported by institutional collaboration and active participation in local initiatives. | | |
| | | | |
| **Participant Name:** | **Samera** | | |
| Region: | Al Dhakilia | Business sector: | Honey-Hives |
| Business age: | 10 years | Membership: | LT |
| Area of Coverage: | Within City | | |
| Participant Vignettes: | Samera manages a honey-hives enterprise grounded in personal interest and long-standing engagement with beekeeping as both a livelihood and a hobby. She diversified her products by developing honey-based foods, skincare products, and natural wax derivatives. Marketing activities rely primarily on digital platforms such as | | |

| | | | |
|---|---|---|---|
| | WhatsApp and Instagram, alongside partnerships with distributors who sell products on her behalf. Participation in occasional training programmes supported product diversification, although household responsibilities limited attendance at exhibitions. Her enterprise demonstrates gradual product innovation driven by passion, experimentation, and adaptive marketing strategies. | | |
| | | | |
| **Focus Group #2: Members of Omani Chamber of Commerce** | | | |
| **Participant Name:** | **Rawan** | | |
| Region: | Al Sharqia | Business sector: | Training and Consulting |
| Business age: | 5 years | Membership: | OCI |
| Area of Coverage: | Across the country | | |
| Participant Vignettes: | Rawan is an experienced entrepreneur with a background in multiple ventures, including vending machine services and event management. Her entrepreneurial pathway involved securing loans, managing operational failures, and transitioning between business sectors following financial losses and market disruptions during COVID-19. Drawing on postgraduate education in business administration, she later established a consultancy and feasibility study service aligned with her academic expertise. Her trajectory reflects iterative learning through failure, reinvestment, and professional repositioning within knowledge-based service industries. | | |
| | | | |
| **Participant Name:** | **Zaina** | | |
| Region: | Al Sharqia | Business sector: | Nursery |
| Business age: | 2 years | Membership: | OCI |
| Area of Coverage: | Within City | | |
| Participant Vignettes: | Zaina is the owner of a childcare centre established after recovering from financial losses incurred during COVID-19. Following the closure of her previous nursery, she re-entered the market by purchasing and relaunching a new centre despite accumulated debt and prolonged licensing delays. Her entrepreneurial journey was shaped by complex regulatory procedures, financial obligations, and competition from nearby centres. Sustaining the business required resilience, borrowing capital, and managing operational costs during delayed approvals, reflecting the administrative and financial pressures associated with service-based enterprises. | | |
| | | | |
| **Participant Name:** | **Shahad** | | |
| Region: | Al Dhahra | Business sector: | Sweet & Gifts |
| Business age: | 5 years | Membership: | OCI |
| Area of Coverage: | Across the country and Gulf Countries | | |
| Participant Vignettes: | Shahad is the founder of a home-based gifts and distribution business initiated to generate household income as a non-employed homemaker. Beginning with minimal capital, she conducted informal | | |

| | | | |
|---|---|---|---|
| | market observation to identify unmet local demand and gradually expanded her services. The business developed through incremental investment, sourcing materials from distant markets, and responding to customer preferences. Over time, she expanded delivery services beyond her locality to national and regional markets, demonstrating entrepreneurial growth shaped by customer demand and market awareness. | | |
| | | | |
| **Participant Name:** | **Basma** | | |
| Region: | AL Sharqia | Business sector: | Traditional Perfume Production |
| Business age: | 16 years | Membership: | OCI |
| Area of Coverage: | Within City | | |
| Participant Vignettes: | Basma is a retail trader with over sixteen years of market experience, operating a small commercial shop that evolved from informal home-based selling. Her entry into the marketplace occurred without formal planning, requiring relocation across multiple premises to improve customer flow and manage fluctuating rental costs. The business experienced significant financial strain during COVID-19, resulting in accumulated rent and reduced income. Despite persistent market decline and operational uncertainty, she remained committed to sustaining the business, demonstrating long-term adaptability and endurance within changing commercial conditions. | | |
| | | | |
| **Participant Name:** | **Yasmin** | | |
| Region: | Al Sharqia | Business sector: | Handicraft & Training |
| Business age: | 11 years | Membership: | OCI |
| Area of Coverage: | Within city | | |
| Participant Vignettes: | Yasmin is a home-based craft entrepreneur specialising in handmade products, including embroidery, decoupage, and recycled art. Her entrepreneurial skills developed through family-based learning, school-based craft education, and extensive self-regulated learning using online platforms. Over time, she formalised her expertise through short courses and professional training, enabling her to expand her product range and participate in regional exhibitions. Her business reflects a progression from informal household skills to structured entrepreneurial activity supported by continuous learning and participation in training programmes. | | |
| | | | |

| **Focus Group #3: None Members** | | | |
|---|---|---|---|
| **Participant Name:** | **Huda** | | |
| Region: | Al Batinah | Business sector: | Seafood Production |
| Business age: | 5 years | Membership: | None |
| Area of Coverage: | Within City | | |

| | | | |
|---|---|---|---|
| Participant Vignettes: | Huda is a food entrepreneur from Al Musannah specialising in fish-based food products, including dried fish and shrimp products. She actively participated in multiple formal training programmes delivered by national and international institutions, focusing on food safety, leadership, feasibility studies, and export readiness. Her business growth reflects structured learning and institutional engagement, including participation in exhibitions and networking initiatives. Through these experiences, she developed organisational skills, team management capacity, and strategic planning abilities that supported expansion, strengthened quality standards, and increased engagement with clients and potential investors. | | |
| | | | |
| **Participant Name:** | **Kholoud** | | |
| Region: | Al Batinah | Business sector: | Private School |
| Business age: | 2 years | Membership: | None |
| Area of Coverage: | Within City | | |
| Participant Vignettes: | Kholoud is an early childhood educator from Wilayat Nakhal who co-established a kindergarten through a partnership with three colleagues. Her entrepreneurial pathway was shaped by prior professional experience in educational settings, where she developed administrative and teaching competencies. Business operations relied on team-based knowledge and experiential learning rather than formal business training. Marketing strategies were initially based on existing client relationships and word-of-mouth referrals, supported by planned use of social media and printed materials. Her enterprise reflects collective entrepreneurship grounded in professional expertise and shared responsibilities. | | |
| | | | |
| **Participant Name:** | **Nora** | | |
| Region: | Al Batinah | Business sector: | Graphic Design |
| Business age: | 3 years | Membership: | None |
| Area of Coverage: | Within City | | |
| Participant Vignettes: | Nora is a graphic designer from Al Musannah operating a design and branding business developed through long-term self-learning and professional experience. She relied extensively on digital platforms, particularly YouTube and online courses, to build technical and marketing competencies. Workplace exposure and collaboration with peers contributed to the development of organisational and pricing strategies. Her business practices reflect iterative learning through experimentation, peer interaction, and client feedback, which strengthened customer engagement and enabled her to expand services to include training and consultancy activities within her field. | | |
| | | | |

This section presents the demographic characteristics of participants across the different phases of data collection. The findings show that participants were drawn from multiple governorates, ensuring diverse rural representation. In terms of business profiles, the majority were solo entrepreneurs managing micro-enterprises, with a large proportion operating in sewing, retail, handicrafts, and home-based food production. Most businesses were relatively young, established within the past three years, though a smaller group demonstrated longer-term experience exceeding a decade. Collectively, these demographic insights provide important contextual grounding for understanding the entrepreneurial learning process (acquisition, internalisation, and utilisation), the entrepreneurial intermediaries' role in offering access to entrepreneurial knowledge, and the impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences in rural Oman.

The following section discusses the findings of the first research question by examining the entrepreneurial learning approaches, acquiring and internalising entrepreneurial knowledge, and the challenges rural Omani women entrepreneurs face in acquiring entrepreneurial knowledge.

## 7.3. Acquiring and Internalising Entrepreneurial Knowledge by Rural Omani Women

The section represents the know-what dimension (see section 2.3.5) and aims to answer the first research question: How do rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge, and what challenges do they face in accessing such knowledge? Its aim is to investigate the processes through which rural women acquire and internalise entrepreneurial knowledge, and the obstacles they encounter in doing so. Phase 1 of the research collection investigated this question in-depth, but phases 2 and 3 addressed it briefly. Drawing on the survey responses (n=141), eight in-depth interviews with rural women entrepreneurs, online observation of three WhatsApp groups with 85 – 593 members each, seven interviews with entrepreneurial intermediaries, and three focus groups, this section presents a critical and comprehensive analysis of the entrepreneurial learning approaches, entrepreneurial knowledge acquisition and internalisation, and the challenges in acquiring entrepreneurial knowledge.
This section is divided into three sub-sections: entrepreneurial learning approaches, entrepreneurial knowledge acquisition and internalisation, and challenges in entrepreneurial knowledge acquisition.

### 7.3.1. Entrepreneurial Learning Approaches

This section discusses the emerging entrepreneurial learning approaches across all phases. The entrepreneurial learning approaches are experiential, social, vicarious, and self-regulated learning. Understanding these approaches is essential, given that access to entrepreneurial knowledge is a cornerstone for entrepreneurial development, particularly in rural settings where systemic barriers to entrepreneurial learning are often pronounced.

The survey reveals the entrepreneurial learning approaches Omani rural women entrepreneurs use to acquire entrepreneurial knowledge (see Table 12). The table shows that self-regulated learning is the most used approach among other learning approaches and vicarious learning is the least. Furthermore, the online observations show that _on average of 378k messages in nine months _ experiential and vicarious learning are the most common learning approaches entrepreneurs/group organisers post across three WhatsApp groups (see Table 13). Additionally, the interviews and

focus group show how the entrepreneurial learning approaches thematically emerged (See the thematic coding in Appendix: C Table 18).

*Table 12: Frequency of Entrepreneurial Learning Approaches (Survey)*

| | Frequency | Percentage | Total | Entrepreneurial Learning Approach |
|---|---|---|---|---|
| Attended course | 21 | 9% | 11% | Experiential |
| College/university | 4 | 2% | | |
| Friends | 30 | 13% | 30% | Social |
| Family members | 32 | 13% | | |
| WhatsApp Groups | 9 | 4% | | |
| YouTube/social media | 59 | 25% | 61% | Self-regulated |
| Books and articles | 8 | 3% | | |
| Personal experience | 78 | 33% | | |
| Exhibitions | 2 | 1% | 1% | Vicarious |
| Others | 4 | 2% | | |

*Table 13: Frequency of Entrepreneurial Learning Approaches (Online Observation)*

| | Frequency | Percentage | Entrepreneurial Learning Approach |
|---|---|---|---|
| Courses | 46k | 12% | Experiential |
| Exhibitions | 122k | 32% | Vicarious |
| Networking Events | 12k | 3% | Social |
| Personal Experience | 22k | 6% | Self-regulated |
| Promoting products | 200K | 53% | |

**Experiential Learning**

*Entrepreneurship Education and Training Programmes*

Experiential learning, including government-organised workshops and entrepreneurial training programmes, was one of the themes that emerged (across all phases) as a resource for acquiring entrepreneurial knowledge. The survey data revealed that approximately 11% of respondents had attended at least one entrepreneurial training course organised by entrepreneurial intermediaries

such as government, NGOs, corporations, academic institutions, and local intermediaries. Similarly, the online observations show that 12% of shared messages were announcements of courses organised by entrepreneurial intermediaries like government, NGOs, corporations, and local intermediaries. Nine percent of survey participants reported some engagement with government-supported training. However, the reach of these Governmental and semi-governmental support programmes (e.g., Riyada, Sanad, and Business Incubation Centers) remained uneven. Women in more remote or underserved areas reported less interaction with these programmes, suggesting that their distribution and marketing remain urban-centred. Online observations echoed that most of the announced courses are held in urban cities like Muscat, Sur, and Nizwa. Hence why, a significant 52% indicated that they had never participated in structured training. However, deeper insights from interviews and focus groups reveal mixed feelings about these programmes.

Experiential learning opportunities for rural women entrepreneurs in Oman emerged in the interviews and focus groups as both present yet unevenly distributed, with women highlighting limited but diverse training initiatives. Several participants recalled attending structured programmes such as Sanad, Intilaqah, Cell, Tamkeen, Inspire programmes, Al Wathba Academy, and workshops provided by the Omani Women Association or the Chamber of Commerce and Industry. Rawan (runs a Training and Consultation Services) shared "Currently, from 2016 to 2018, I joined the Al Wathba Academy programme, which lasted four months […] After Al Wathba Academy, I also joined the Entrepreneurs Development Programme […] I joined the mentoring programme where I was assigned a mentor who provided guidance on managing my business." Additionally, programmes that target rural women entrepreneurs specifically such as Sena project, Al-Seeb Ladies project, Rural Women Project, Rehabilitation Rural Women Project, Empowering Rural Women course, Women Entrepreneurs Training in Rural Development, Train the Trainer in Agricultural Entrepreneurship projects, Entrepreneurship Development Programme, and Rural women Scheme (see Table 14 for more details). Ali (NGO intermediary) describes provided projects "We volunteered as a team implementing Rehabilitation Rural Women projects that focused on rehabilitating rural women and transforming them from having no occupation into becoming entrepreneurs. The training stages included marketing and promotion to ensure their projects could succeed, and the training period sometimes extended from one and a half to four

years.” Participants, like Shahad (runs a Gifts and Sweet business) appreciated the marketing workshop for "opening her mind to marketing strategies." Others described engagement in online courses, which became an important supplement to local offerings when formal workshops were absent or inaccessible. Nora (runs a Graphic Design business) illustrated that “Due to lack of workshops, I started learning through YouTube […] then later I began buying online lessons. At the same time, I attended any available online workshop, […] and until today I still buy some online courses.” Additionally, several entrepreneurial training programmes and courses were mentioned in the WhatsApp groups such as courses about cosmetic, perfume and soap making, customer service, communication, train the trainer, feasibility study, crochet, painting, investment, and Photoshop courses as well as entrepreneurial training programmes like Cell and Mustadeem programmes (See Appendix D.1).

*Table 14: Entrepreneurship Education and Training Programmes*

| Name | Organiser | Description | Coverage | Services | Target |
|---|---|---|---|---|---|
| Rural women Rehabilitation Project | Voluntary team | Specifically it targets rural women start-ups and provide consultancy for successful businesses. The project stopped in 2018 due to lack of funding. | Al Sharqia | Training and mentoring | Rural women |
| Step Centre | Charitable Team | Step Centre offers 1 week to 3 months training programme. Additionally, the Center offers training courses from 3 months to 2 years aim to rehabilitating/incubating Productive Families by providing help and guidance and consultations to run a successful and sustainable business. The team has trained more than 1800 families in total and more than 100 have been empowered and graduated from the Centre (ready to run the business without team's help). | Al Dhahra | Training and mentoring | Productive Families |
| A'Seeb Ladies Project | OWA | Is a project for rural women to make wood, cooper, silverware crafts. OWA organises courses to train them and participate in exhibitions with a media coverage in OWA social accounts and website | Muscat | Training | Rural women |
| Sen'a Project | OWA | Is for rural women who are interested in running seafood businesses. | Muscat | Training | Rural women |
| Rural Women Project | Ministry of Agriculture | They offer courses related to agriculture sector | Rural areas | Training | Rural women |

While these experiences illustrate the availability of state-supported and community-based training, the women's accounts also underscore a mixed perception of value. Some noted that workshops were beneficial, providing exposure to business planning, marketing, and financial management, and a few even obtained funding opportunities through follow-up programmes like the Cell programme that linked training to grants. Rawan (runs a Training and Consultation Services) demonstrated that by saying "Some of these courses were under Tamkeen […] I joined a programme that lasted two months called the Cell Programme […] This programme gives you the opportunity to present your business idea […] After that, I was qualified and they gave me a grant to start my project." Yet others described the content as superficial or repetitive, suggesting that many courses did not align with the practical challenges of sustaining small rural businesses. Yasmin (runs a Handicrafts and Training business) shared "Most workshops target beginner entrepreneurs […] but those who already have three or four years of experience do not benefit from workshops about how to start a business. They need higher-level workshops, such as how to develop and expand their projects." Many participants expressed scepticism about bureaucratic hurdles and urban-centric programme designs and others criticised the generality of the content, noting that courses were "too theoretical" and "not suitable for small rural businesses" Sara (runs a Bookstore business). As one interviewee Liala (runs a Cooking business) articulated: "The workshops are too general; they teach you about business but not about managing a small farm or running a cooking business in a village." Hence, several interviewees expressed a need for sector-specific training, particularly in fields such as food production, tailoring, and e-commerce, which dominate rural women's enterprises. Moreover, interviewees and focus group participants repeatedly stressed that application processes were complex and often required connections or literacy levels that many rural women lacked. As one focus group participant (Kholoud runs a Seafood Production business) explained: "The programmes sound nice on paper but are far from our reality." Another participant Zaina (runs a Nersury business) articulated "Even the specialised workshops for rural women were not delivered in rural areas; they were all conducted in the city of Sur. This created a challenge because women had to travel long distances, sometimes 50–60 kilometers, to attend, which was difficult due to family responsibilities." Additionally, running an informal business influenced access to training, as Ali (NGO intermediary) explained "Women who have a commercial registration can go directly to the Development Bank, the SME Authority,

or other institutions… but those without registration rely on voluntary teams or associations to access training and support."

Critical here is the unevenness: women in some governorates reported never hearing of such programmes, while others attended multiple workshops offered by local associations and ministries, pointing to geographical disparities in access. One participant (Faten runs Oil Production and Poultry business) shared "I attended so many workshops and programmes throughout my entrepreneurial journey," and another participant (Kadeja, runs a Retailing – Clothing business) from a different governorate noted "Honestly, until now I have not heard of anything significant in our area. What I have seen are only simple workshops, and they are not enough. There are no large conferences or major programmes in our region." While training programmes are available, participation is not uniform across all regions. Interviewees from more remote areas such as Al Dhahra noted that while workshops are occasionally offered, logistical barriers (such as travel costs and time constraints) limit participation. Thus, although formal education is an important resource, its practical reach remains unevenly distributed, favouring women closer to urban centres. Basma (runs a Retailing – Traditional Perfume business) illustrated "Even the specialised workshops for rural women were not delivered in rural areas; they were all conducted in the city of Sur […] This created difficulties for women who live far away and could not easily travel to attend." Focus group discussions confirmed this and revealed frustration with available training programmes: although initiatives existed, many women felt excluded due to geographical distance, timing clashes, and lack of childcare support. For example, Faten (runs Oil Production and Poultry business), a focus group participant noted: "They tell us about the courses, but most are in Muscat, Sur or Sohar — not in our village. How can we go when we have children and no transportation?" On the other hand, participants (like Nora runs a Graphic Design business) who do not have domestic obligations and caregiving roles demonstrated that attendance was not uniformly restricted across participants by noting "[…] and at the same time, I attend any workshop whenever I do not have commitments, whether it is online or face-to-face in training halls." Moreover, many participants observed that experiential learning was episodic, often project-based or dependent on external sponsors, and rarely sustained or tailored to their needs as home-based or micro-entrepreneurs.

Interestingly, intermediary interviews showed mix perspectives. While some providers believed they were offering sufficient formal education. A participant from OCCI (Dana, Government intermediary) stated: "We organise workshops in different Wilayats. Women should come forward and enroll; the opportunities are there." Others (Ali and Salim) admitted that programme dissemination often fails to reach rural women effectively. Salim (Corporate intermediary) noted "The biggest challenge was reaching the participants […] the most difficult issue is the lack of cooperation from entities responsible for women, such as associations and similar bodies." Ali (NGO intermediary) acknowledged the limitations "Despite all these programmes, there is still a lack in promoting these programmes and making them available to rural entrepreneurs." Proving that the uptake of these programmes remains low, suggesting a mismatch between availability and accessibility. Similarly, the online observation shows that the announced courses are concentrated in Muscat and Nizwa (See Appendix D.1).

Surprisingly, only a small fraction (around 2%) of participants mentioned universities or higher education institutions as a source of entrepreneurial knowledge, despite recent governmental efforts to embed entrepreneurship courses in academic curricula. However, none of the announced courses in the WhatsApp groups are organised by academic institutions. This suggests a gap between academic entrepreneurship education and its actual relevance or accessibility to rural women. Thus, while entrepreneurship training programmes are theoretically a key resource, the reality reveals uneven access, poor contextualisation, and logistical barriers, limiting their practical impact for rural women. Participant (Samera runs a Honey-hive business) confirm this by articulating "No one has ever contacted us, and no one has invited us to an exhibition or lecture about entrepreneurship from any college or university […] not once." Intermediaries like (Dana, Government intermediary) confirmed "Only once, the University of Sharqiyah contacted us to be a sponsor, and we only sent the project logo—nothing more than that. We have never participated in any university or college activities related to entrepreneurship."

The narrative across the interviews and focus groups thus suggests that while experiential learning exists in rural Oman, it is not consistently embedded in the entrepreneurial environment; instead, it relies on fragmented institutional initiatives, online supplements, and ad hoc training delivered by local Omani Women Associations and local teams. Women critically assessed these

opportunities as useful for initial exposure but insufficient for long-term business sustainability, often turning to other learning approaches—social, vicarious, or self-regulated—to fill the gaps. Zainab (runs a Handicrafts retailing & training business) noted "When workshops were organised through contracts from Muscat, the duration in rural areas was reduced to only one or two days to reduce travel and accommodation costs for trainers."

**Social Learning:**

*Social Networks and Community of Practices (CoP)*

Social learning emerged as one of the most accessible and embedded approaches of entrepreneurial knowledge acquisition among rural Omani women, with participants repeatedly highlighting the centrality of family, friends, suppliers, and peer networks, as well as community groups such as WhatsApp groups. Only 3% of shared messages across three WhatsApp groups were about invitations to join networking events (See Appendix D.2). However, survey results indicated that 30% of women leaned on friends, relatives, WhatsApp groups, or local mentors for business advice. Women described how knowledge about pricing, marketing, and business management was not learned in classrooms but shared through intimate circles of trust. One participant explained (Liala, runs a Cooking business), "I learn from my friends and neighbours", while another added (Aisha runs a Retail business), "my mother and my sisters helped me by sharing their experiences". These accounts reveal that kinship and friendship bonds function as informal mentoring systems, where women exchange tips, advice, and emotional support, compensating for the absence of formalised training structures. WhatsApp groups, in particular, were described as dynamic spaces of social learning and practice. As one woman (Kadeja runs a Retail business) noted, "we join WhatsApp groups for trading and knowledge exchange", illustrating how digital networks have become Community of Practice platforms where women not only market products but also observe how others negotiate with customers, introduce new goods, or manage delays in payment. Participants like Salma and Zaina (run Oil and Honey Production and Trainer, and Nursery Businesses, respectively) emphasised: "I learned about government grants from a WhatsApp group run by other women entrepreneurs." This reflects a social capital-based model of entrepreneurial knowledge acquisition, which is essential in rural contexts. However, digital

spaces remain informal, unregulated, and uneven in quality, leading to risks of misinformation alongside genuine support. Intermediaries such as Ahlam and Ali (NGO intermediaries) recognised this trend: "We run several WhatsApp groups for local entrepreneurs, but we need to leverage online platforms better because this is where rural women are increasingly getting their information." Particularly through Instagram, WhatsApp, and Facebook, some women accessed business advice, market information, and peer support groups. One participant explained, "We follow Instagram accounts where they explain how to market or manage small businesses." Additionally, Yasmin (runs Handicrafts and Trainer business) confirmed “WhatsApp groups are the main marketing channel between Omani entrepreneurs.” While this form of knowledge acquisition offers flexibility and real-time learning opportunities, it also raises concerns about information quality and the absence of structured mentorship. This echoes the online observations in which the members use WhatsApp group share business-related knowledge, seek advice from other members, and promote their products (See Appendix D.2). In fact, 53% of shared messages were products promotions. Such social learning environments blur the line between social interaction and professional development, turning everyday communication tools into entrepreneurial classrooms.

The perspectives of women, however, were not uncritically positive. Several participants recognised both the strength and the limitations of such learning. For example, Liala and Hanan shared that their friends’ experience was their primary source of acquiring entrepreneurial knowledge. As Shika (runs Tailoring- Traditional Customs business) mentioned, "I learned how to set prices through my cousin, who has a tailoring business." While sisters, neighbours, and friends provided immediate practical advice, this knowledge was sometimes inconsistent or rooted in personal habits rather than tested business practices. Interviews revealed that informal conversations at local markets, community events, and through WhatsApp groups often acted as substitutes for acquiring entrepreneurial knowledge through experiential learning. One participant (Sara runs a Bookstore business) shared how suppliers shaped her decisions, explaining that local shopkeepers would “treat me well and help me with the stationary stock. The suppliers are patient with me when I had an outstanding balance due to COVID-19. They also helped me with the pricing”, which not only facilitated her access to products but also offered tacit knowledge about inventory and trust-based trade. Interview data supported this trend; for instance, Zainab and Sara

(run Handicrafts Retailing and Training, and Bookstore businesses) explained that learning from their suppliers significantly influenced their confidence to grow their ventures. Another participant (Liala runs a Cooking business) explained "Discussing and exchanging ideas with others is very useful […] my colleague suggested that instead of using large plates, I should use smaller ones, and I applied her idea successfully." Focus groups confirmed this, with participants emphasising the importance of word-of-mouth knowledge transmission. Shika (runs a Tailoring – Traditional customs business) confirmed "At the beginning, I learned sewing from my aunt, and I also learned with neighbours; we used to sit together and sew." Additionally, the intermediaries encourage this knowledge transfer, Ali (NGO intermediary) stated "The flash memory/memory stick (which contains business-related information) would pass among twenty women in the village; they would exchange it among themselves and learn from it." It is worth noting that WhatsApp groups, which were highlighted in interviews as active spaces of community of practice and peer-to-peer exchange, did not appear as a standalone category in the survey but were subsumed under broader social and experiential learning options. A participant (Hanan runs Retailing - Natural Products) shared "I took several courses through WhatsApp or Telegram." Furthermore, another participant (Salma runs Retailing – Oil and Honey Production and Trainer business) asserted "Later, I joined WhatsApp Groups with trainers from Bahrain and Qatar, and I benefited greatly from them." This indicates that although women recognise the role of such digital communities in enabling networking, visibility, and the sharing of practical solutions, these are not yet systematically leveraged across the wider participant group. Overall, the survey shows that social learning through social networks and Community of Practices is present but secondary, supplementing rather than replacing women's stronger reliance on self-driven and experiential learning approaches.

This reliance also produced vulnerabilities: women often extended credit to customers based on social trust, only to struggle with repayment, a pattern one woman critiqued when noting that "some women do not pay immediately, and I have to be very patient with them". Additionally, social learning had limitations — primarily the recycling of outdated practices and reinforcing traditional (often limited) business models. Entrepreneurial intermediaries expressed concern over this reliance. Ali (NGO intermediary) noted: "They depend too much on each other's experience. Sometimes wrong information spreads fast." This highlights a tension: while social learning

embeds business in a web of communal relations, it can reinforce risky practices where social obligation outweighs commercial discipline.

Moreover, the interviews revealed a hierarchy in social learning approach: family and friends were consistently acknowledged as the first circle of influence, while professional networks, such as committees of the Chamber of Commerce and Industry, or Omani Women associations, were mentioned only by women with more established businesses. Participants (entrepreneurs and intermediaries) confirmed this hierarchy. Kadeja (runs a Retailing business) noted "My source of knowledge is family and friends […]" and Ali (NGO intermediary) explained this choice "Entrepreneurial knowledge resources are personal experience, friends and family as long as they don't have a commercial registration." However, more established entrepreneurs stated their entrepreneurial knowledge resources is professional networks. Rawan (runs a. Training and Consultation Services business) articulated "We joined the Chamber of Commerce and Industry and became part of the Businesswomen Committee […] and we attended many entrepreneurship courses through the Chamber." This shows how access to broader entrepreneurial networks remains uneven, privileging those with stronger connections, business informality, or urban linkages. Women themselves recognised this gap, contrasting the immediate accessibility of WhatsApp peer groups with the formality and occasional inaccessibility of professional associations. The narratives also indicated that social learning was sometimes gendered, as women depended primarily on other women within their families and communities, reinforcing solidarity but also limiting exposure to wider markets and diverse practices. Zainab (runs a Handicrafts Retailing & Training business) confirmed "I conducted courses through the women association for about twelve rural women […] later, their daughters came to me and told me: 'My mother taught me,' and when I asked from where her mother learned, she said: From you."

Critically, these findings suggest that social learning is both a strength and a constraint: it provides immediate, culturally embedded, and low-cost knowledge exchange, but its informality can perpetuate narrow horizons and risky practices. A participant (Shahad runs a Sweet and Gifts business) illustrated "I took their numbers and promoted them in other groups […] there are many good projects, and we gain experience from them and they gain experience from us. […] exchanging ideas and experiences benefits us greatly and helps us develop ourselves." Women's

reflections reveal an acute awareness of this duality. They valued social ties as indispensable to their entrepreneurial journeys, yet several accounts hinted at a desire for more structured forms of support that could complement and professionalise what they learn informally. As Kholoud (runs a Kindergarten Private School business) stated "We need more workshops, more training, and more activities […] rural women need more awareness in entrepreneurship." Thus, social learning in rural Oman is best understood as a double-edged resource—rich in trust, empowerment, and immediacy yet limited in reliability—forcing women to continually navigate between solidarity and sustainability. This approach of acquiring entrepreneurial knowledge underscores the critical role of family networks as source to gain entrepreneurial knowledge in rural Oman, especially where experiential learning is limited or culturally less accessible. It also reflects a broader pattern noted in Arab rural contexts, where gender norms encourage women to seek business advice and entrepreneurial knowledge within trusted social circles rather than public institutions (Ghouse *et al*., 2017; Albeladi, 2024).

**Vicarious Learning**

Vicarious learning, understood as the acquisition of entrepreneurial knowledge through observation and participation in markets, exhibitions, and fairs, featured strongly in the accounts of rural women, though with notable variation in access and perspectives.

*Exhibitions, Traditional Markets, and Fairs*

The survey included items on participation in exhibitions and training, and while it showed moderate levels of involvement in experiential learning, it also indicated that 1% of women entrepreneurs supplemented learning by engaging in local fairs and souqs. This was reinforced by interview narratives where women explicitly linked exhibitions to both exposure and learning. One participant (Kadeja runs a Retailing business) recalled, "Once they organised an Eid market at the school, a teacher contacted me and said come display your goods, and I went". Although she emphasised the value of visibility and customer contact, she also admitted that such opportunities were sporadic and locally organised, not part of a systematic entrepreneurial support system. In contrary, online observation shows that 32% of shared messages were invitations to participate in local and international exhibitions (See Appendix D.3). However, the local exhibitions are held in

the International Exhibition Centre and shopping malls in major cities such as Muscat, Sur, and Nizwa. Shahad (runs a Sweet and Gifts business) recalled “They informed me one day before […] and by afternoon I had to travel to Muscat to attend the exhibition.” In contrast, another participant (Hanan runs a Retailing - Natural Products business) asserted “Most exhibitions and lectures are more available in the governorates. […] they are mainly held at the governorate level rather than in the villages.” Furthermore, Samera (runs a Honey-Hive business) articulated “Here in Al-Jabal Al-Akhdar it is difficult for us to attend those distant exhibitions located in Muscat […] it is far for us, so it would be better if each region had its own exhibition.” Interviewees echoed this unevenness, noting that women in some areas created their own small fairs in common village spaces, while in other governorates formal exhibitions were absent, reflecting geographical disparities in opportunity. Interviews and focus groups indicate that there are many traditional markets held in Al Sharqia and Al Dhahra regions such as auctions, camel races, and Wednesdays and Thursdays markets. The Wednesday market is one of the famous traditional markets in the Al Sharqia region. This weekly market targets women entrepreneurs only to participate in and sell their products.

The focus groups provided more complex reflections. For example, one participant explained that participating in markets was not just about selling but about observing peers: “When I see other women’s projects, I learn from them”. This highlights how exhibitions and fairs became sites of vicarious learning where imitation, adaptation, and comparison shaped entrepreneurial strategies. Women described how they adjusted pricing, presentation, and product diversity after seeing what competitors offered, suggesting that observation was as instructive as participation. Hanan (runs a Retailing - Natural Products business) recalled “Before participating in exhibitions, I had no knowledge about product labels… but through my participation in the exhibition, I learned how labels are made and what information should be written on them.” At the same time, participants also criticised these venues as saturated and competitive. A focus group participant noted how development authorities allowed multiple nurseries and shops to cluster in small areas, remarking that “they allowed nurseries to open without any spacing, and this harms the business owner”. Such comments reveal an ambivalence: while vicarious learning offered inspiration and benchmarks, it also exposed women to the pressures of competition, imitation, and market overcrowding.

Women's perspectives also showed that vicarious learning was not confined to formal exhibitions but extended to informal everyday spaces such as parks, traditional souqs, and community halls. Some described how Omani Women Associations organised small markets where tables were rented for five Omani Rials (approximately ten GBP), providing affordable entry points for displaying goods. Zainab (runs a Handicrafts retailing & training business) confirmed "She [the leader of Omani Women Association] organised an exhibition in the park […] she brought a tent and tables, and each woman displayed her products—traditional perfumes, food, clothing, and crafts—each with her own table." These micro-fairs served as grassroots platforms where rural entrepreneurs could gain exposure and informally compare practices. Yet, participants were acutely aware of the limitations of these arrangements: they were temporary, poorly advertised, and often drew only local buyers. International or regional exhibitions were rarely mentioned, underlining that the vicarious learning accessible to rural women remains largely confined to local contexts, with little opportunity to access wider or more diverse entrepreneurial models.

Another critical point the participants present is that exhibitions' themes usually target traditional sectors like traditional perfumes, cloth designing, and honey products, and neglect the non-traditional sectors like vending machines, construction, and graphic design. For example, Rawan (runs a Training and Consulting business) used to run a vending machines business and had to participate in an exhibition in Dubai because this business sector was new to the Omani market. Additionally, Sara who runs a bookstore business in her village claims that the existing exhibitions do not fit with her business sector.

> *"There are always exhibitions and events especially during the holidays. A few years ago I participated in an exhibition organised by OWA in Ramdan and Eid Al-Adha. […] Unfortunately, there were not many people who visited my corner to see my project. The turnout was bad unlike other projects. But I always get many visitors at the exhibitions held in schools. For example, some schools hold an exhibition and they invite female entrepreneurs or bookstore owners so they make sure that the turnout will be high. There is always collaboration between OWA, but for my case the school exhibitions are more beneficial."*

Sara (run a Bookstore business

Critically, the findings suggest that vicarious learning in rural Oman is both a powerful and problematic approach. It empowers women to observe, adapt, and innovate based on peer practices in communal spaces; however, it is unevenly available and often unsustainable. The reliance on occasional fairs, school markets, or rented tables indicates that rural women's exposure is mediated by local intermediaries rather than structured policy or institutional programming. Moreover, while women valued these experiences for building confidence and providing insights into consumer preferences, they also highlighted how limited scale, market saturation, and geographic inequality curtailed their effectiveness. Thus, vicarious learning, while essential to many women's entrepreneurial journeys, remains a fragmented and opportunistic practice—deeply embedded in communal life but constrained by structural gaps that prevent it from evolving into a systematic channel for entrepreneurial development.

**Self-Regulated Learning**

From the survey data and qualitative accounts, self-regulated learning stands out as a vital and important pathway for acquiring entrepreneurial knowledge. When participants were asked about how they acquire entrepreneurial knowledge, the largest share of women indicated reliance on personal experience (33%), online platforms such as social media, YouTube, and educational sites (25%), and a smaller fraction (4%) relying on books and articles. These figures highlight how women turn inward to their own practices and outward to digital resources when formal and institutional learning is either absent or insufficient.

*Personal Experience:*

Personal experience was a prominent theme that emerged as a mode of entrepreneurial knowledge acquisition among rural women. Over 37% of survey participants reported that they had not attended any entrepreneurship education and training programmes or courses, but learned over time through practical business operation. Additionally, survey participants indicated that self-learning through running their businesses was their primary way of acquiring entrepreneurial

knowledge. The interviews and focus groups confirmed this tendency with striking clarity. Participants like Aisha (runs a Retailing business) noted that “Honestly, I just learned on my own, trying to change the way I display my products and expand my reach by making offers or draws”, showing that trial and error was not only an accepted but an intentional method of growth. The trial-and-error method taught her more about customer preferences and financial management than any workshop. Others such as Zainab (runs a Handicrafts Retailing & Training business) emphasised how making mistakes, particularly regarding pricing and supplier management, was a critical learning curve. She explained “Maybe it was because I was reducing my prices too much […] people became used to my low prices, so I kept selling more goods, but later I realised that I could not continue buying again because traders had increased prices significantly.” Several women cited learning from customer feedback and adapting traditional skills (e.g., sewing, food processing, handicrafts) as their main source of acquiring entrepreneurial knowledge. One woman (Salma; runs a Retailing – Oil and Honey Production and Trainer business) remarked: "The market teaches you faster than any workshop." Interestingly, intermediaries also acknowledged the strong role of self-regulated learning. A participant from the Omani Women Association (Nawal; NGO intermediary) explained: "Many women develop their skills naturally without formal support — it is cultural."

*Social Media and Online Resources*

Self-regulated learning, particularly through the use of internet resources and social media, was another crucial category of entrepreneurial knowledge acquisition. This notable trend was the increasing use of digital platforms (WhatsApp groups, Instagram, and YouTube) as entrepreneurial learning tools. This trend highlights the digital shift even among rural entrepreneurs, facilitated by increased mobile internet penetration in Oman (NCSI, 2025). About 25% of respondents indicated that they followed business-oriented social media accounts, watched YouTube videos, or learned entrepreneurial practices through searching online. This finding reflects a shift from traditional resource reliance to self-regulated, digitally mediated learning, aligning with global trends in rural entrepreneurship where digital technology mitigates geographic isolation. Interviewees also shared similar experiences; for example, a participant mentioned that she learned packaging techniques for her homemade products by watching YouTube tutorials, while Yasmin (runs a Handicrafts and

Training business) noted that following business accounts on Instagram inspired her to innovate her service offerings. Another (Zainb, runs a Handicraft Retailing and training business) explained how YouTube and social media became her classroom: “I used YouTube and searched how to sew and learn new techniques. Also, from YouTube I learned how to teach other women crochet”, while others described following tutorials and online communities across Oman, Saudi Arabia, Yemen, and Egypt, signalling a transnational dimension to their self-regulated learning.

Women’s perspectives on these methods were both pragmatic and critical. They often acknowledged that self-regulation provided flexibility, affordability, and immediate applicability, particularly for those who lacked access to formal workshops. One participant stressed, “All of this was self-learning; I bought a sewing machine, kept sewing for a while, and then I had customers”. Such statements illustrate how self-regulated learning not only generated technical skills but also enabled the gradual building of clientele and reputation. Another participant (Huda, runs Retailing - Seafood Products business) claimed “Things were simple—for example, on my Instagram account I did not pay attention to captions before, and I did not know about carousel posts or how to design them attractively. I learned these, and my work became more appealing, and people became impressed with what I presented. After that, I applied the same methods in the projects I manage.” Yet women also implied that this autonomy came with limitations: learning by oneself was slower, sometimes based on guesswork, and often lacked the depth of structured guidance. A few pointed to online videos or social media accounts as inspiring but not always comprehensive, requiring them to filter through large amounts of information and adapt it to their own contexts. This selectivity demonstrates a sophisticated agency in how they navigated digital tools, but it also reveals the structural absence of consistent, tailored support for rural entrepreneurs.

A critical tension that emerged across narratives was the balance between empowerment and isolation. While self-regulated learning allowed women to sustain businesses independently—sometimes with remarkable innovation—it also underscored their marginal position outside institutional circuits of entrepreneurial learning. Women’s reliance on Instagram and WhatsApp for product marketing and customer interaction, and on YouTube for skill acquisition, reflects a strong digital adaptation, but it equally points to a situation where many had little choice but to

rely on themselves. Without formal interventions, trial-and-error methods may perpetuate inefficiencies. The persistence of phrases like "I taught myself through trial and error" shows pride in resilience but also reveals an underlying critique: institutional programmes were either not accessible or not sufficiently responsive to their realities. As discussed by Yin (2011), in contexts where formal knowledge dissemination is limited, entrepreneurial skills are often acquired through iterative practice. However, this method can expose women to significant risks, such as financial loss or business failure, especially when safety nets are minimal. Consequently, self-regulated learning in rural Oman should be seen as both a creative survival strategy and a symptom of systemic gaps. Women leveraged digital platforms and their own initiative to compensate for shortcomings in experiential and social learning, demonstrating determination and adaptability, yet their accounts consistently carried the undertone that this was not the ideal path but the only viable one available.

**Summary**

The findings across all phases reveal that rural Omani women entrepreneurs primarily rely on social, vicarious, and self-regulated learning, with experiential learning, entrepreneurship education and training programmes playing a secondary, often inaccessible role. The findings demonstrate that rural Omani women's entrepreneurial learning is shaped by a mosaic of interrelated approaches, each carrying distinctive strengths and limitations. There is no single dominant approach that comprehensively meets their needs. This finding is consistent with the broader MENA literature, which emphasises the disconnected nature of entrepreneurial learning available to women in rural areas (Belwal *et al*., 2014; Ghouse *et al.,* 2023).

Experiential learning, through programmes such as Sanad, Intilaqah, and Cell programme, or short courses at the Omani Women Association, offered structured exposure but remained unevenly accessible across governorates, with many women complaining that content was either repetitive or not tailored to their realities. Social learning, rooted in families, friends, suppliers, and WhatsApp peer groups, was the most culturally embedded, enabling women to exchange advice and strategies informally, yet it was also constrained by social obligations that sometimes translated into risky practices such as selling on credit. Vicarious learning, accessed through local

markets, fairs, and exhibitions, enabled women to learn by observing peers — adjusting prices, product presentation, or diversifying based on what they saw — but opportunities were sporadic, geographically uneven, and often plagued by competition and saturation. By contrast, self-regulated learning emerged as the most dominant and resilient pathway, with women reporting that they relied heavily on personal experience, trial and error, YouTube tutorials, Instagram, and online sites to build their businesses independently. This autonomy fostered creativity and adaptability, yet it also reflected systemic gaps: women often turned inward to self-learning not out of preference but necessity, filling the void left by underdeveloped formal and professional support structures. Critically, the interplay of these approaches underscores that while experiential and institutional channels remain patchy, women compensate through social ties, observational practices, and self-regulated learning, acquiring entrepreneurial knowledge in ways that are deeply contextual, resourceful, and adaptive, yet marked by fragmentation and unequal access.

Analysing the participants' perspectives reveals varying attitudes towards different entrepreneurial learning approaches. Some women, particularly younger and more educated participants, valued experiential learning and self-regulated learning more highly. Older participants or those with limited formal education leaned more heavily on social learning. For example, Samera praised a Ministry of Agriculture, Fisheries, and Water Resources workshop that introduced her to basic bookkeeping practices, while Aisha preferred relying on lessons from her early business mistakes, expressing scepticism about the practical relevance of theoretical courses and that the courses are delivered by men.

Finally, it is important to highlight that the quality of entrepreneurial learning approaches accessed remains questionable. Several open-ended responses indicated dissatisfaction with the superficiality of many training programmes, which tend to offer generic advice rather than sector-specific, technical, or market-oriented knowledge. Thus, while a range of entrepreneurship education and training programmes is technically available, the depth, quality, and contextual relevance of these programmes remain significant concerns. Additionally, the analysis critically uncovers a mismatch between what entrepreneurial intermediaries believe they offer and what rural women actually experience and utilise. Thus, entrepreneurial support systems need

restructuring and localisation to truly meet rural women's needs — not merely by expanding access but by adapting content, delivery, and support mechanisms to fit rural realities.

In conclusion, the entrepreneurial learning approaches identified among rural Omani women entrepreneurs are diverse but unevenly distributed, varying greatly in quality and relevance. Training programmes, family networks, digital platforms, and limited governmental initiatives constitute the primary sources of entrepreneurial knowledge. Yet, significant gaps remain, particularly in terms of access to high-quality, tailored, and contextually appropriate entrepreneurial learning approaches, particularly for women in the most remote areas. This sets the stage for further exploration in the following sections, particularly regarding challenges to access entrepreneurial knowledge (7.3.3) and entrepreneurial intermediary roles (7.4.1).

### 7.3.2. Entrepreneurial Knowledge Acquisition and Internalisation

The process through which rural Omani women entrepreneurs acquire and internalise entrepreneurial knowledge is marked by a cycle of exposure, observation, reflection, and practice, shaped less by formal instruction and more by everyday experiences and improvisation (see the thematic coding in Appendix: C Table 19). Survey results show that 33% of participants identified personal experience as their primary source of knowledge, while a further 25% relied on YouTube and online platforms, underscoring the centrality of self-regulated engagement. Women described how this process unfolded in practice: one explained, “I taught myself through trial and error”, suggesting that mistakes were not merely setbacks but integral to learning. Similarly, another shared, “I used YouTube and searched how to sew and learn new techniques”, showing how acquisition begins with seeking external input, which is then internalised through continuous application. Reflection and adaptation were also evident in how women spoke about modifying their approaches in response to feedback or observation. One participant noted, “I try to change my display method by making offers or draws”, an example of reflective practice where knowledge is reconfigured to suit context. This demonstrates that entrepreneurial knowledge acquisition was rarely passive; rather, it involved a deliberate process of experimentation, testing ideas, and re-aligning them with customer expectations.

Observation played a crucial role, particularly in vicarious learning contexts. In focus groups, women explained that exhibitions and markets were spaces of comparison: “When I see other women’s projects, I learn from them”. Here, knowledge was acquired by watching how peers presented products, interacted with customers, and navigated competition, and internalised by adjusting one’s own practices accordingly. This observational dimension also extended into digital spaces, where platforms like Instagram allowed women to study how others branded and promoted goods, even if indirectly. Contemplation was another important part of the process, with several participants describing moments of considering what had gone wrong and how to improve. For example, one woman reflected on her early trading experiences, recalling that “I did not succeed very well […] but I felt I had more desire, that I could do things differently and better”. Another participant (Zainab runs a Handicrafts Retailing & Training business) claimed “Maybe it was because I was reducing my prices too much […] people became used to my low prices, so I kept selling more goods, but later I realised that I could not continue buying again because traders had increased prices significantly.” Such self-awareness shows how internalisation was not mechanical but involved recognising gaps, nurturing motivation, and re-committing to entrepreneurial activity.

Practice was the final and perhaps most decisive stage of internalisation, where knowledge was reinforced through repeated application. Women spoke of refining pricing strategies by aligning with market norms: “for pricing, I just added half a rial to the goods”, a simple but reflective adjustment based on observing suppliers and competitors. A participant (Nora runs a Graphic Design business) noted “After I started posting content based on what I learned from social media specialists, people began responding positively […] some even started messaging me privately and waiting for new ideas from me.” In other cases, practice meant adapting products over time: one participant described how she moved from sewing clothes for her daughter to selling to neighbours, gradually professionalising the skill learned informally. Through these accounts, it becomes clear that internalisation was not a linear process but cyclical: women acquired entrepreneurial knowledge through reflection, observation, or digital searches, tested it in practice, and then modified their approach based on outcomes. Critically, the narratives reveal that internalisation was inseparable from women’s lived realities; it depended on their ability to draw lessons from small successes and failures, embedding knowledge into the rhythms of daily entrepreneurial life.

In this sense, the learning process was not only about building technical competence but also about cultivating resilience, adaptability, and confidence in the face of structural gaps in formal support.

### 7.3.3. Challenges in Acquiring Entrepreneurial Knowledge

Despite the increasing availability of entrepreneurial learning approaches (e.g., experiential, social, vicarious, and self-regulated learning) in Oman, which help women entrepreneurs acquire entrepreneurial knowledge, rural women entrepreneurs continue to face significant challenges in accessing entrepreneurial knowledge. The data gathered from surveys, focus groups, and interviews reveal a series of persistent barriers that rural Omani women entrepreneurs face in accessing entrepreneurial knowledge. These obstacles are multifaceted, encompassing infrastructural, socio-cultural, financial, and informational dimensions (see the thematic coding in Appendix: C Table 20), that limit the full participation of rural women in entrepreneurial development opportunities.

**Infrastructure and Geographic Constraints**

One of the most persistent challenges in acquiring entrepreneurial knowledge was tied to infrastructure and geography. Women from rural and remote areas repeatedly emphasised that training programmes, exhibitions, and intermediaries' support were either absent or concentrated in urban centres, making accessibility difficult. In several interviews, women mentioned that courses or workshops were held in Muscat (the capital city) or larger towns, and that travelling was costly and time-consuming. One woman expressed frustration: "Here in the villages nothing reaches us, everything is held in Muscat. How can we leave our homes and travel for hours just to attend a class?" Rawan (runs a Training and Consultation Services business) added "Even the specialised workshops for rural women were not delivered in rural areas; they were all conducted in Sur […] This created difficulties for women who live far away and could not easily travel to attend." Transportation difficulties further compound geographic barriers. Respondents indicated that a lack of reliable or affordable transportation options restricted their ability to attend training programmes. A participant, Kadeja (runs a Retailing business), shared, "The nearest workshop is in the city, and it is difficult for me to travel back and forth, especially since I don't drive." Similarly, Faten (runs an Oil Production and Poultry business) noted that even when training sessions are advertised, their locations are often inaccessible without private means of transportation. In one focus group, a participant noted that travelling to workshops was often not feasible: "If the courses were nearby, we could participate, but it is too far and requires a car and

driver.” In a society where cultural norms often restrict women's independent mobility, especially in rural areas, these logistical barriers become particularly acute.

Another explained how her access depended on whether local Omani Women Associations organised occasional events, but otherwise she had no opportunities. This infrastructural imbalance meant that entrepreneurial knowledge acquisition was shaped by geography; women in better-connected governorates reported attending multiple workshops, while others had none. The survey reinforced this gap, with 37% of respondents reporting never having joined any entrepreneurial training, pointing to both a lack of provision and limited physical access. Critically, geography thus entrenched inequality in entrepreneurial knowledge acquisition, producing uneven entrepreneurial learning landscapes across Oman’s rural regions.

**Socio-Cultural Barriers**

Socio-cultural factors also hindered women’s ability to access entrepreneurial knowledge. Many described how managing multiple roles simultaneously —running their businesses, handling domestic duties, and participating in extended family obligations limited their capacity to attend training or exhibitions. Therefore, the influence of traditional gender roles remains a pervasive issue. In a focus group, one participant (Hanan runs a Retailing - Natural Products business) noted, “The house responsibility and children take most of my time, I cannot go out to attend many courses.” Others mentioned scepticism from family members, particularly husbands, who viewed entrepreneurial pursuits as secondary to domestic roles. Shahad (runs a Sweet and Gifts business) stressed “I was surprised by a group from my family who opposed this […] they were upset and asked why I started this and why I was doing this. They told me to stop […] I did not know whether to stop or continue, but I chose to struggle and continue […] I told them, ‘No, I will continue. This is my decision.’” Another participant (Liala runs a Cooking business) articulated “No one supported me financially or emotionally; on the contrary, everyone discouraged me except my sisters […] my family never supported me […] but I ignored all of that and kept struggling to rebuild my life with dignity.” This reflects a deeper tension between women’s aspirations and community expectations about gendered roles. Although there is growing acceptance of women’s economic activities (Ghouse *et al*., 2019, 2021, 2023), traditional attitudes still discourage women from traveling alone, interacting freely in mixed-gender environments, or prioritising professional

development over family obligations. One woman (Aisha runs a Retailing business) commented, "Even if I want to go to a course, my family may not allow it unless it's seen as 'suitable for women'." Another participant did not attend a workshop because it was delivered by a man. Such comments underline the persistent influence of conservative social norms.

Some women, however, challenged these constraints directly, using self-regulated learning (e.g., social media or self-learning) to bypass restrictions, though this meant learning in isolation. The socio-cultural environment, therefore, both limited physical mobility and shaped perceptions of legitimacy: entrepreneurial learning was sometimes seen as a luxury rather than a necessity, which in turn affected women's confidence in seeking knowledge. Such barriers reveal how learning processes cannot be disentangled from the gendered context in which rural women live.

**Awareness and Information Gaps**

A further challenge was the lack of awareness about what experiential learning opportunities (e.g., entrepreneurial training programmes or courses) were available. Several women explained that they only found out about courses by chance, through word of mouth, or social media. One participant admitted, "I never heard about any programme except from my friend". Another participant (Yaasmin runs a Handicrafts and Training business) recalled "We usually hear about courses through WhatsApp or social media announcements […] if someone sends the information, then we join." Others revealed that while they were eager to participate, they simply did not know how to register or whether opportunities were open to them. Several women stated that while programmes might exist, they were poorly advertised in rural areas, with information primarily circulating through urban networks. Zainab (runs a Handicrafts retailing & training business) asserted "My friend suggested that I attend the course… that was how I first learned about these programmes." The survey supported this challenge indirectly: while some women engaged with online learning or association courses, the large proportion who had not taken any training suggests not only geographical gaps but also failures in outreach and information dissemination. A participant noted, "If you don't have someone in the city to inform you, you miss everything." Zaina (runs a Nursery business) mentioned, "I usually hear about training events too late, when the registration has already closed." Similarly, Kholoud (runs a Private School business) shared that she relies mostly on WhatsApp groups and word-of-mouth from other entrepreneurs rather

than official communications from intermediaries. This lack of awareness meant that learning opportunities were concentrated among women already linked to associations or networks, while those outside remained excluded. In essence, knowledge was not only scarce but hidden, accessible only to those who already had the right social or institutional ties. Rawan (runs a Training and Consultation Services business) noted “We joined the Chamber of Commerce and Industry and became members of the Businesswomen Committee […] and we attended many entrepreneurship courses through the Chamber.” This information irregularity reflects systemic communication issues within rural entrepreneurship support systems.

**Financial Limitations**

Financial barriers also shaped entrepreneurial knowledge acquisition. Women described how even small fees for exhibitions or workshops created obstacles, especially for those already operating micro-businesses with limited income. A participant explained, “In some exhibitions we must pay fees, and I cannot risk losing my money”. Another woman expressed concern that attending training required travel costs, meals, and sometimes childcare arrangements, which were unaffordable. One respondent said, "It’s not just about the course being free. Who will take care of my children? How will I pay for transportation?" Interviewee Huda (runs a Seafood Production business) articulated this clearly: "Even when the training is free, the expenses of traveling, accommodation if needed, and leaving my shop unattended are too much to handle." While some associations subsidised training, these were exceptions rather than norms. The survey data indirectly reflected financial limits through the heavy reliance on self-regulated learning, as women turned to free platforms such as YouTube and online searches instead of paid training. Financial constraints, therefore, narrowed the spectrum of accessible learning and reinforced inequality: only women with disposable resources could afford to engage in more formal or structured entrepreneurial learning approaches, leaving others to depend on personal experience and informal networks.

**Language and Educational Barriers**

Educational background and language were also critical challenges in acquiring entrepreneurial knowledge. The survey showed that while 21% of participants held a bachelor’s degree, the majority (64%) had only secondary or diploma-level education, and a smaller group (10%) had

only primary education. Women explained that this limited their ability to engage with training materials, especially when the content was presented in English. One participant confessed, “When the course is in English, I do not understand anything”. Others noted that even Arabic-language materials sometimes used technical terms that were difficult to follow. Another woman (Faten runs an Oil Production and Poultry business) recalled “Sometimes they send an employee who does not have specialised knowledge […] they speak for an hour or two, and the women do not understand anything.” As a result, women either disengaged or relied on others to translate or simplify information. While most programmes are conducted in Modern Standard Arabic, many rural women are more comfortable with informal dialects or have lower levels of formal education, making it difficult to fully engage with the course content. Interviewees such as Basma (runs a Traditional Perfume Production business) pointed out, "Some courses use complicated language or business terminology that we are not familiar with." Another participant stated, “When I got my loan, there were so many papers to sign, and I don’t know what it is all about. It was hard to read and understand, but I signed them all.” This points to the need for tailoring documents, educational materials, and approaches to suit the linguistic and educational profiles of rural entrepreneurs. This barrier meant that even when programmes were available, their impact was diluted by misalignment with participants’ educational levels and language skills. Critically, this underscores that accessibility is not just about physical provision but also about the usability of the knowledge offered.

**Technological Challenges**

Although many women used social media and online tools as a form of self-regulated learning, technological barriers persisted. Some participants reported limited internet connectivity in rural areas, while others struggled with digital literacy. One woman shared, “Sometimes the internet cuts out and I cannot finish the course”. Others admitted difficulty in navigating online platforms, particularly for registration and participation in webinars. Participant Faten (runs an Oil Production and Poultry business) shared, "I find it easy to post products on Instagram or use YouTube, but when it comes to registering for online courses or attending webinars, it is confusing and sometimes not possible." The survey revealed that while a significant share used YouTube (25%), this still left the majority relying on offline methods, suggesting a digital divide. The women’s reflections point to an ironic tension: digital tools offered the most accessible form of self-

regulated learning, but access to stable internet and adequate skills was uneven, leaving some excluded. Thus, while technology opened new pathways, it simultaneously reinforced disparities among women depending on location and digital competence.

**Scepticism Towards Training Programmes**

Finally, a recurring theme in both interviews and focus groups was scepticism about the value of training programmes. Several interviewees, including Reem and Sara (run a Tailoring Abaya Design and Bookstore businesses, respectively), expressed doubts about the applicability of the content, citing examples where training was perceived as overly theoretical or misaligned with rural business realities. Some participants expressed that workshops repeated the same content without addressing their real needs. One woman remarked, "They say the same things in every course, and we do not benefit from anything new". Another added that programmes were often theoretical, without practical application relevant to small businesses. A participant (Rawan, runs a Training and Consultation Services business) asserted "Most workshops target beginner entrepreneurs […] but those who already have three or four years of experience do not benefit from workshops about how to start a business. They need higher-level workshops, such as how to develop and expand their projects." Another participant (Shahad, runs a Sweet and Gifts business) confirmed "There are not many courses that target people who already have businesses […] they need higher-level workshops, such as how to develop and expand their projects." This perception discouraged women from attending future training, even when opportunities were available. The survey reinforced this scepticism indirectly: the significant reliance on personal experience and self-regulated learning suggests that women turned inward because they doubted the utility of external programmes. This scepticism reveals a deeper issue: the mismatch between institutional offerings and the lived realities of rural entrepreneurs, where training content is not contextualised to small-scale, home-based business practices. An intermediary (Salim, Corporate intermediary) explained "Most of these [courses] are just for show without direct results, […] without planning or real understanding of training methods."

**Summary**

In sum, rural Omani women entrepreneurs encounter multi-layered, intersecting barriers when attempting to acquire entrepreneurial knowledge. While infrastructural, socio-cultural, financial, informational, and technological challenges persist, the overarching pattern is one of compounded difficulties stemming from the intersection of these factors. The findings highlight critical areas where policymakers, entrepreneurial intermediaries, and educational providers must intervene to dismantle barriers and foster a more inclusive entrepreneurial learning landscape. Addressing these challenges requires not only improving entrepreneurial learning approaches availability but also adapting localised delivery models to the unique realities of rural women entrepreneurs, language, and trust-building measures with rural communities.

## 7.4. The Role of Entrepreneurial Intermediaries

The section represents the know-who dimension (see Section 2.3.5) and aims to answer the second research question: How do entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and what challenges do they face in ensuring equal access for rural Omani women entrepreneurs? It aims to examine how intermediaries—such as NGOs, government, corporations, academic institutions, and local intermediaries—facilitate women's acquisition and internalisation of entrepreneurial knowledge resources and the difficulties they encounter in extending equitable access across diverse rural communities.

Entrepreneurial intermediaries—entities and actors that facilitate access to entrepreneurial knowledge, and entrepreneurial knowledge resources— are essential actors in the entrepreneurial landscape, particularly in rural settings where access to entrepreneurial knowledge is limited (Pinkham & Peng, 2013; Galvão *et al*., 2020). In Oman's rural context, the findings from the survey (n=141), interviews with rural women entrepreneurs (n=8), observations of WhatsApp groups (n=3 with 85 – 593 members each), interviews with intermediaries (n=7), and focus groups (n=3 with total 11 participants) consistently highlight the pivotal role intermediaries play — and reveal serious gaps in their reach and effectiveness. The findings from the data collection, reveal a complex and multi-layered landscape of support intermediaries involved in facilitating entrepreneurial knowledge acquisition among rural women entrepreneurs in Oman. The analysis identifies several categories of intermediaries: government, non-governmental organisations (NGOs), corporations, academic institutions, and local intermediaries (see the thematic coding in Appendix: C Table 21). These intermediaries play a significant role in providing access to entrepreneurial knowledge and support services, although the awareness and utilisation of these intermediaries vary significantly across regions. Additionally, the level of interaction and satisfaction with these intermediaries varied substantially among participants, highlighting structural and accessibility issues within the current entrepreneurial picture.

This section critically analyses the key entrepreneurial intermediaries identified across all phases, examining both their perceived roles, how their strategies align—or misalign— with women's acquisition and utilisation of entrepreneurial knowledge resources and the challenges they

encounter in extending equitable access across diverse rural communities. This section is divided into two sub-sections: identifying the types of entrepreneurial intermediaries and their roles in offering access to entrepreneurial knowledge, and the challenges they face in providing this access.

### 7.4.1. Types and Roles of Entrepreneurial Intermediaries

The findings reveal five entrepreneurial intermediaries (i.e., government, non-governmental organisations (NGOs), corporations, academic institutions, and local intermediaries) that involve in entrepreneurial knowledge acquisition among Omani rural women entrepreneurs. This section presents these intermediaries and identifies their roles in providing access to entrepreneurial knowledge based on collected data.

**Government:**

The role of the government as an entrepreneurial intermediary in rural Oman is complex, combining entrepreneurial training, programme sponsorship, and institutional oversight, yet women's experiences reveal significant gaps in accessibility and effectiveness. Several government institutions were repeatedly mentioned across the phases particularly the Ministry of Commerce, Industry, and Investment Promotion (*MoCIIP*), SME Development Authority (i.e., Riyada), Ministry of Agriculture, Fisheries, and Water Resources, and the Omani Chamber of Commerce and Industry. From the survey, many government institutions run experiential learning (i.e., entrepreneurship training programmes/courses) such as Sanad programme (runs by Ministry of Labor) only reported by 2% of participants, while 7% cited training organised by entrepreneurship incubation centres (run by Public Establishment for Industrial Estates (PEIE) and Ministry of Transport, Communications and Information Technology (MTCIT)). Similarly, the online observations show that only 5% of shared messages were about various entrepreneurial learning approaches (e.g., experiential and vicarious learning) organised by the government. However, not many participants mentioned the Small and Medium Enterprises Development Authority (Riyada). Riyada is recognised for offering business support services, including training workshops, mentoring programmes, financial support mechanisms, and facilitating market access. However, participants' experiences with Riyada were mixed. Some participants appreciated the

business planning workshops, noting, "Riyada helped me understand how to organise my ideas into a plan." Another participant (Rawan runs a Training and Consultation Services) asserted “I attended a five-day course in Muscat […] I learned business strategic planning —how to set five-year plans, yearly plans, and measurable goals […] I had no prior knowledge of these things, but after applying them in my project, the results were successful.” However, several interviewees pointed out that Riyada's services are more accessible in urban centers, limiting its direct impact on women entrepreneurs in more remote rural areas. An intermediary (Ali, NGO intermediary) illustrated “After obtaining the Riyada card, support becomes limited […] and most courses and exhibitions are conducted in Muscat, so women in rural areas have to travel long distances to attend.” Others, particularly those from more remote areas, reported feeling disconnected, stating, "Riyada's activities happen mostly in the city; we just hear about them but cannot attend." Another participant (Yasmin, runs a Handicrafts and Training business) explained “Riyada may deliver a workshop in Muscat that lasts two weeks, but when it comes to the rural regions, the same workshop becomes only one or two days at most. […] to reduce trainer’s travel and accommodation costs.”

The fact that 37% of women reported never attending any form of training highlights both limited outreach and structural barriers in government programming. In interviews, women offered nuanced perspectives about these government institutions. One participant (Basma runs a Retailing – Traditional Perfume business) recalled: “I took a course from the Sanad programme, but I did not feel it benefited me much”, illustrating how women questioned the depth and relevance of government-sponsored training. Others, however, expressed appreciation for opportunities when accessible, such as the chance to connect training with micro-grants: “Ministry of Agriculture, Fisheries and Water Resources funded our trip to Egypt to attend an entrepreneurship course for agro-businesses, which was run by the Arab Women Association.” These comments reflect a duality: women valued experiential opportunities when linked to tangible outcomes, but often criticised the repetition of theoretical material that did not directly address their immediate business challenges.

Governmental intermediaries also contributed to social learning indirectly, particularly through networks facilitated by associations under their umbrella. Women mentioned how chambers of

commerce or regional development authorities allowed them to interact with other entrepreneurs, though this was not widespread. One woman (Rawan runs a Training and Consultation Services business) explained, “Through the Chamber of Commerce businesswomen committee, I met other women entrepreneurs”, suggesting that institutional spaces could enable peer-to-peer exchanges. Yet these opportunities remained confined to those who had access to membership or information_ 52% of participants are not members of government institutions and only 16% are members of Riyada; for many, social learning still occurred primarily through family and WhatsApp groups rather than state-mediated platforms. Vicarious learning through government initiatives was even more uneven. While some women joined exhibitions linked to municipal or ministry-organised events, others noted their absence. A participant (Liala runs a Cooking business) recalled, “Exhibitions rarely reach us, if they organise an Eid market we participate, but otherwise there is nothing”. Here, the role of government was not consistent but episodic, leaving many rural women dependent on localised fairs or association-organised markets instead of a broader national system of exhibitions.

Self-regulated learning, paradoxically, also reflected the government’s absence: many women turned to YouTube, Instagram, and trial and error precisely because government programmes were inaccessible. The survey’s finding that 33% relied on personal experience and 25% on online sites demonstrates how women filled the void left by limited government coverage. Women themselves recognised this gap; one participant argued, “If the government provided courses closer to us, we would not have struggled to teach ourselves in this way”. This critique positions self-regulated learning not as a free choice but as a necessity shaped by the inadequacy of formal provision.

Furthermore, the Ministry of Agriculture, Fisheries and Water Resources and the Chamber of Commerce and Industry emerge as primary actors. Participants from these ministries consistently emphasised their roles in providing structural and regulatory support. For example, intermediaries from the Omani Chambers of Commerce and Industry (Wafa and Dana) highlighted their efforts to organise periodic exhibitions, facilitate business registrations, and promote networking opportunities for women entrepreneurs. As noted in Wafa and Dana, the Chamber supports start-ups, established entrepreneurs or those nearing formal business registration. While they do offer

networking opportunities and business exhibitions, their reach is more visible in urban settings, potentially leaving the rural segment underserved. Rawan (runs a Training and Consultation Services business) stated "The Businesswomen Committee organises workshops, seminars, exhibitions, and field visits that support women's business development and entrepreneurship." However, Ali (NGO intermediary) asserted that "Women who have a commercial registration can go directly to the Chamber of Commerce and other institutions […] but those without registration depend on voluntary teams or other support channels" indicating accessing to all Chamber services are for members and formal businesses only. One participant (Nora runs a Graphic Design business) explicitly acknowledged that many women in remote areas are unaware of their services or lack the resources to engage with them. However, Ali (NGO intermediary) noted that their association coordinates workshops and training programmes for women, primarily focused on developing basic entrepreneurial skills and awareness. Additionally, the Ministry of Agriculture, Fisheries and Water Resources was cited, particularly by women involved in agriculture-based enterprises. In particular, Samera (runs a Honey-Hives business) mentioned that her knowledge about agricultural production methods and access to new tools was largely influenced by programmes offered by the Ministry, even though she noted a _"lack of continuous follow-up."_ Furthermore, Ali (NGO intermediary) added "The quality of the support provided was weak […] they [government entities] did not teach women how to deal with real business problems, such as those that appeared during the COVID-19."

*Productive Families as a Governmental Support Structure*

The initiative of productive families in Oman represents a distinctive government strategy to transform social welfare recipients into active entrepreneurs contributing to the national economy. As reported by the Ministry of Social Development (MOSD, 2023), productive families are those who transition from being dependent on social insurance to establishing small-scale businesses that generate income and support self-sufficiency. In this sense, productive families are a policy mechanism through which the Sultanate facilitates entrepreneurial knowledge acquisition and business development for socially vulnerable groups.

From the perspective of entrepreneurial learning approaches, the productive family initiative created formal opportunities for experiential learning. Women in this programme received support

in the form of loans to start or expand businesses, as well as training sessions on craft production, food preparation, or tailoring. Ahlam (NGO intermediary) stated "We are working on initiatives to raise awareness among rural women in general. Since 2020, we have been contributing to spreading awareness through training courses, guidance, and coaching targeted at productive families, most of whom are rural women." These trainings were not only about technical skills but also about business practices, including packaging, product display, and basic marketing. For many women, this constituted their first exposure to structured entrepreneurial knowledge outside informal networks. In addition, the initiative provided vicarious learning spaces through exhibitions and fairs, where productive family members could observe and benchmark their products against others. Women's reflections in focus groups often emphasised how exhibitions taught them to refine presentation and customer interaction. As one participant put it, "The productive families initiative made it easier for us to participate in exhibitions and taught us how to present our products." Additionally, Ali (NGO intermediary) created WhatsApp Groups for Productive Families to share courses, market their products, and communicate with them. This shows how state-sponsored visibility facilitated knowledge transfer in ways that went beyond the training room.

The initiative also carried a social learning dimension, since women participating in exhibitions or events under the productive families' umbrella were able to share experiences with one another. Focus groups and interviews highlighted that such events fostered a sense of peer identity, where women not only marketed their products but also exchanged advice, techniques, and supplier contacts. Liala (runs a Cooking business) recalled "I benefited a lot from the courses and exhibitions […] especially through exchanging experiences with other women." This collective exchange mirrors the community-of-practice model often seen in informal WhatsApp groups, but with greater institutional legitimacy. However, some women critiqued the inclusivity of these networks, noting that opportunities often circulated among the same families. One woman explained, "The same names are always there; they do not give opportunities to others". This critique highlights a structural limitation: while productive families created channels of knowledge, their reach was often constrained by exclusivity and uneven access.

From the government's perspective, the productive family initiative addressed dual objectives: reducing the financial burden of social insurance on the Sultanate and promoting sustainable entrepreneurial activity among vulnerable households. The MOSD supported these families not only with training but also by creating sales platforms and allocating exhibition spaces to enhance visibility. This support positioned productive families as both a developmental and economic strategy aligned with Oman's broader diversification goals. Yet women's accounts suggest that while the initiative opened doors, it did not guarantee equal or sustained access to resources. For some, productive families represented a launchpad into entrepreneurship, while for others, participation remained superficial, limited to a few exhibitions or short-term training. Unlike other governmental programmes that were often critiqued for being repetitive or inaccessible, productive families were seen as more practical and directly linked to income generation. However, the same structural challenges evident in other initiatives—geographic inequality, limited outreach, and uneven distribution of opportunities—also constrained their overall effectiveness.

In summary, productive families is a governmental policy instrument designed to embed entrepreneurship within vulnerable households. They provided structured opportunities for entrepreneurial knowledge acquisition, enabled social and vicarious learning through exhibitions, and facilitated the utilisation of entrepreneurial knowledge in real business contexts. Nevertheless, women's perspectives make clear that the initiative's benefits were unevenly distributed, with inclusivity and sustainability remaining persistent challenges.

Critically, while the government is the most visible intermediary in name, women's voices show that its role in facilitating entrepreneurial learning is undermined by structural shortcomings: geographic concentration of programmes in urban centres, repetition of training content, weak outreach, and limited contextualisation for rural, home-based entrepreneurs. Women expressed gratitude when training was linked to financial support, but also scepticism when programmes failed to address practical needs. The survey percentages confirm that governmental programmes reached only a minority, with many left to rely on social and self-regulated strategies. In this sense, the government's role as an entrepreneurial intermediary is simultaneously foundational and insufficient: it provides a framework for experiential, social, and vicarious learning, but rural

women often experience it as distant, fragmented, and only partially responsive to their entrepreneurial realities.

**Non-Governmental Organisations (NGOs):**

Non-governmental intermediaries—most notably the Omani Women Associations (OWAs) and Local Teams. OWA is officially recognised and supported by the government. Its main mission is to empower Omani women at different levels; entrepreneurially, culturally, and socially, said Nawal (NGO intermediary). Another NGO is Local teams (referred to as "al-firaq al-tatawiya" which stands for Voluntary Teams in English). These NGOs feature prominently as proximal gatekeepers to entrepreneurial learning in rural settings, yet women's accounts portray their effects as heterogeneous across place and programme. Interviewees from OWAs (Nawal and Rasha) elaborated that their associations organise "exhibitions, workshops, training sessions, and dialogue meetings with successful women entrepreneurs and specialists in entrepreneurship." Additionally, Nawal (NGO intermediary) highlights OWA's regular coordination with the Ministry of Social Development, offering courses on business administration, financial literacy, and crafts. Furthermore, Ali (NGO intermediary), states that the voluntary teams often step in to organise entrepreneurial training sessions and facilitate market linkages where intermediaries –government, corporations, academic institutions- have limited reach. He elaborated "We volunteered as a team implementing projects that focused on rehabilitating rural women and transforming them from having no occupation into becoming entrepreneurs. The training stages included marketing and promotion to ensure their projects could succeed, and the training period sometimes extended from one and a half to four years." Their local embeddedness allows them to adapt interventions to the specific socio-economic and cultural contexts of rural communities.

While the OWA is officially recognised and supported by the government, its capacity to act as an entrepreneurial knowledge facilitator varies widely depending on the local context and leadership engagement. On the experiential front, the survey shows that entrepreneurial training organised by the Omani Women Association accounts for a substantial share of women's formal exposure (about 18%). Participants linked these OWA sessions to practical, entry-level skills and short workshops, often delivered close to home and at low (or no) cost, which partially offsets the urban

bias of ministerial programmes. Participants valued OWAs particularly for their cultural accessibility and comfort in attending women-only spaces, with one woman (Kholoud runs a Private School business) commenting, "At the Omani Women Association, we feel safe, and the trainers understand our life situation." Women framed this proximity as decisive for access and contrasted it with the travel and scheduling burdens associated with city-based training. However, the depth and quality of entrepreneurship training/courses provided by OWAs were viewed as limited, often focusing on very small-scale home businesses rather than growth-oriented entrepreneurship. Basma (Retailing – Traditional Perfume business) explained "Most workshops target beginner entrepreneurs […] those with experience do not benefit because they need advanced topics like how to expand their projects." Furthermore, Ali (NGO intermediary) added "They do not teach them how to deal with real business problems […]." Several interviewees judged content depth to be uneven, describing repeated topics and limited follow-up; hence, OWA programming tends to catalyse initial experiential learning but rarely sustains advanced capability-building on its own. Furthermore, Omani Women Associations were mentioned infrequently, cited by 21% of participants. Given the existence of 64 Omani Women Associations (OWAs) (Omanuna, 2024), this low figure points to either a lack of entrepreneurial training within these associations or a communication gap preventing rural women from benefiting from these potential resources.

While the Local Teams were not frequently mentioned in the survey, they were cited in interviews as critical players, particularly in remote villages. Participants indicated that voluntary and charitable teams provided regular support through workshops or small grants. For example, some women mentioned attending crochet, cosmetic, and cooking entrepreneurial training organised by the local team. Ahlam (NGO intermediary) recalled that

> *"In the Step Centre, we offer a two-year programme to help entrepreneurs to grow their businesses by offering entrepreneurial training in different fields like technical, marketing, finance, and management. Our aim is to empower local entrepreneurs and help them in their entrepreneurial journey."*

Although these interventions from NGOs were appreciated, their irregular nature and dependency on seasonal funding made them unsustainable in entrepreneurial knowledge acquisition. Social

learning is where both OWAs and Local Teams become most influential. Women consistently described association rooms and neighbourhood halls as hubs where they share and exchange tactics on pricing, sourcing, and customer handling, while Local Teams curate ad hoc peer spaces—especially WhatsApp groups—through which product photos, supplier tips, and micro-advice circulate quickly. Sara (runs a Bookstore business) articulated "Sometimes the caravan exhibitions are organised in schools […] and sometimes in the Chamber of Commerce, and sometimes in municipal parks." In this sense, OWAs institutionalise social learning by convening cohorts and offering recognisable venues, whereas Local Teams intensify it by maintaining always-on, hyperlocal channels that reflect village rhythms and constraints.

Vicarious learning arises when OWAs and Local Teams co-host small fairs or seasonal stalls that allow entrepreneurs to observe how peers display goods, pitch to passers-by, and adjust prices on the spot. Ali (NGO intermediary) explained their collaboration with the Ministry of Agriculture "There is a programme specifically for rural women run by the Agriculture and Fisheries Department. They came to train the women in cheese production, beekeeping, and poultry farming. They were responsible for these training activities, and we also opened marketing outlets for rural women in commercial shops in cooperation with them." Women's narratives about Eid Market, traditional souq, and other micro-exhibitions emphasise seeing-to-learn: a practice of benchmarking presentation, assortment, and negotiation styles before iterating their own. These events are valued precisely because they compress exposure and feedback into a single communal setting; however, participants noted their episodic character (dependent on a motivated organiser or a holiday calendar) and saturation in small catchment areas, which can limit learning returns when many vendors sell similar items. Finally, both intermediaries indirectly scaffold self-regulated learning. OWAs often act as a first contact that legitimises the entrepreneurial identity (a certificate, a completed short course), after which women intensify independent study—YouTube tutorials, Instagram scanning, and trial-and-error practice—because structured progression routes are scarce locally. Local Teams, for their part, normalise do-it-yourself entrepreneurial knowledge acquisition by circulating links, short how-tos, and supplier contacts in community groups; women described this as quick, contextual, and actionable, though they were candid that quality varies and verification is minimal. Ali (NGO intermediary) noted "The team

gives the entrepreneur a flash memory/memory stick or WhatsApp messages which include everything about marketing and promotion."

Critically, the survey's substantive minority who reported no training at all align with qualitative claims that OWAs and Local Teams mitigate—but do not eliminate—structural barriers (distance, fees, timing, child-care). Women consistently argue that these intermediaries are closest to their realities and therefore indispensable for first-mile access to entrepreneurial knowledge; yet they also call for deeper curricula, predictable schedules, and stronger pathways from introductory workshops to advanced capability (finance, compliance, digital marketing). The upshot is a layered division of labour: OWAs anchor visibility and legitimacy for novices and convene experiential/social entry points; Local Teams sustain everyday social/self-regulated learning and low-stakes vicarious exposure; and women themselves stitch these fragments together, converting proximity and peer energy into incremental, practice-led competence. This limited role of NGOs emphasised the lack of structured entrepreneurial services provided by such organisations. Rasha (NGO intermediary) admitted: "We do what we can, but resources are limited, and not all branches are equally active." Participants (Zainab and Liala; run Handicrafts Retailing and Training business and Cooking business, respectively) added another perspective —some local associations were active, while others were almost dormant. "It depends on who is running the branch. Some leaders are enthusiastic; others just do the minimum." Thus, although NGOs (local teams and OWAs) are closer and more culturally attuned to rural women's needs, their effectiveness varies sharply by location, leadership commitment, and available funding.

**Corporations:**

Corporations appear in the dataset as urban-centred intermediaries whose offerings surface mainly through named programmes—Cell, Intilaaqah, Inspire, and Al-Wathbah Academy—that women recognise as corporate but seldom access from rural locations. In the survey's training section, Intilaaqah is visible yet marginal (3% reported attending), while no measurable uptake is recorded for the other corporate schemes; by contrast, a large share (91% of participants) reported they did not attend courses provided by corporations, underscoring the structural distance between

corporate provision and rural demand. Qualitative accounts explain this gap: women repeatedly framed corporate provision as city-bound and logistically costly —"in the villages nothing reaches us; everything is in Muscat"—and contrasted those programmes with proximate association sessions. Where accessed, corporate programmes primarily constitute experiential learning (short courses, branded workshops) that introduce planning, presentation, or basic marketing; women valued certificates and exposure. For instance, Yasmin (runs a Handicrafts and Training business) said, _"I joined a Tamkeen program in Muscat organised by Ooredo [a Telecommunication company], and they gave us very useful advice on how to improve my pricing strategy."_ Similarly, Rawan (runs Training and Consulting business) noted: "The Cell Program was more practical. They showed real examples, not just theory."

Corporate channels offered little in social learning for rural entrepreneurs beyond ad-hoc networking within urban classrooms; participants instead relied on kin and WhatsApp groups for peer exchange. Vicarious learning via corporate-sponsored fairs or showcases scarcely registers outside cities; online observations support this, 33% of announced exhibitions were organised by corporations and mostly held in Muscat (See Appendix D.3 and D.4). Rural women's observational learning occurs instead in local school markets or community stalls. One participant (Shahad; runs a Gifts and Sweet business) reported "I had to drive six-hours to Muscat to participate in an exhibition." Ironically, the clearest corporate effect is to amplify self-regulated learning at the periphery: the absence of nearby, sustained pathways push women toward YouTube, Instagram, and trial-and-error as pragmatic substitutes. Against this backdrop, the private-sector trainer Salim (corporate intermediary) represents a more flexible intermediary model: his sessions, reported by interviewees as practical and marketing-oriented, bridge knowledge with action by translating promotion, pricing tweaks, and customer engagement into immediately usable steps, aligning more closely with rural micro-enterprise realities than distant corporate curricula.

Still, women's assessments remain ambivalent: they appreciate concrete, practice-led inputs, yet emphasise that corporate provision largely fails the "last-mile" test for rural access. Taken together, the evidence positions corporations as visible in branding but thin in rural reach: they contribute episodic experiential opportunities in urban hubs, offer limited social

and vicarious spillovers to rural areas, and—by omission—indirectly entrench self-regulated learning as the primary path for rural women to acquire and internalise entrepreneurial knowledge.

**Academic Institutions**

Academic institutions appear in the dataset as limited and uneven intermediaries whose entrepreneurial contribution is primarily experiential (short courses delivered by universities/colleges), with minimal social and vicarious spillovers to rural settings and largely indirect reinforcement of self-regulated learning. Survey evidence shows that only 3% of survey participants referenced a course at the university/ college, and just 2% cited universities/ colleges as a source of experiential learning, indicating a narrow, episodic reach relative to other pathways. Furthermore, in observing WhatsApp groups shows the academic contribution is absent. Women's narratives help explain this thin footprint: geographic concentration of campuses and events in urban centres undermines access and when courses are attended, their perceived value is mixed. One participant (Reem runs a Tailoring - Abaya deign business) reported "I studied business degree at the university and there is no need to attend any other course". Another participant (Nora, runs a Graphic Design business) contrasted her academic credential with the practical skills she still lacked, noting that "I had my academic qualification, but I wasn't practising daily […] YouTube helped me", signalling that university inputs often catalysed, rather than replaced, self-regulated learning on platforms like YouTube and Instagram. In terms of experiential provision, women recognised the legitimacy discussed by a campus-based certificate, but criticised content repetition and weak follow-up, echoing broader scepticism toward theory-heavy workshops.

Academic institutions were largely absent from rural women's everyday peer learning: participants did not describe alumni or campus networks as active channels; instead, they turned to sisters, neighbours, and WhatsApp groups for continuous exchange. Likewise, vicarious opportunities tied to universities (e.g., campus fairs, showcase days) scarcely featured; observational learning occurred in local school markets or community stalls rather than university arenas. Salam (runs a Retailing – Oil and Honey Production and Trainer business) reported "No one has ever contacted us […] no college or university invited us to any lecture or exhibition about entrepreneurship."

Crucially, the access gap reframed academic inputs as a spur to autonomy: women reported turning back to trial-and-error and to online micro-tutorials when campus offerings were distant, infrequent, or insufficiently contextualised to home-based micro-enterprise. Taken together, the survey's small percentages and the interviews/observations/focus groups' testimony produce a consistent picture: academic institutions provide recognisable but sporadic experiential touchpoints whose urban location, theoretical tilt, and limited rural integration render them peripheral to the day-to-day acquisition and internalisation of entrepreneurial knowledge. The net effect is paradoxical. Universities/colleges lend legitimacy and initial exposure where accessible, yet their structural distance and curricular emphasis inadvertently fortify self-regulated and community-anchored social learning as the primary engines of competence among rural women entrepreneurs.

**Local Intermediaries**

Local intermediaries—family and friends, nearby entrepreneurs, and suppliers—constitute the most proximate conduits of entrepreneurial knowledge acquisition for rural women, anchoring social and vicarious learning while catalysing self-regulated practice. Survey evidence shows that family members and friends (26%) were frequently named sources of business know-how, indicating that everyday ties furnish guidance more often than many formal providers. Women's narratives make this concrete: "I learn from my friends and neighbours" and "my mother and my sisters helped me by sharing their experiences," underscore how pricing, sourcing, and customer handling are transmitted through intimate circles rather than classrooms. Suppliers also act as informal mentors, shaping norms and tactics at the point of trade; as one participant (Sara runs a Bookstore business) put it, "treat me well and help me with the stationary stock. The suppliers are patient with me when I had an outstanding balance due to COVID. They also helped me with the pricing," a relationship that not only eases access to stock but also conveys tacit lessons about credit, negotiation, and product rotation. Another participant (Reem runs a Tailoring - Abaya design business) used her staff's experience to design clothes instead of attending an entrepreneurial training, she said:

*"I didn't attend any courses because I studied business at the university and I use my staff's experiences in designing Abaya, which all help me run my business. This is easier and more affordable than going to an office and attend a course."*

These interactions double as vicarious learning when women observe how others merchandise, bargain, and respond to demand fluctuations in village shops, school markets, and pop-up stalls—micro-arenas where imitation and benchmarking occur in real time. Liala (runs a Cooking business) recalled "Discussing and exchanging ideas with others is very useful… my colleague suggested that instead of using large plates, I should use smaller ones, and I applied her idea successfully." Crucially, local intermediaries also scaffold self-regulated learning: peer tips and supplier cues are taken home, tested through trial and error, and iterated into personal routines, especially when formal training is distant or perceived as generic. Shika (runs a Tailoring – Traditional customs business) reported "At the beginning, I learned sewing from my aunt, and I also learned with neighbours; we used to sit together and sew."

Women's accounts highlight two further dynamics. First, in response to access barriers, some who had attended entrepreneurial training became intermediaries themselves, relaying what they learned to peers in the village through ad-hoc meetups and by forming WhatsApp groups to "teach each other" and circulate supplier contacts, pricing calculators, and display ideas. These Community of Practice groups extend social learning into always-on channels, lowering the cost of consultation and accelerating the spread of workable techniques. Second, the same proximity that enables inclusion can reproduce risk: selling on trust to relatives and neighbours may erode margins, and advice shared within tight circles can be parochial, reinforcing narrow product ranges and "local going rates" rather than opening new market logics. Women were candid about this double edge—local ties are indispensable for first-mile knowledge, but not always sufficient for strategic sustainability. Where experiential inputs from external actors are missing, local intermediaries fill gaps pragmatically, yet they rarely provide structured pathways from basic to advanced capability (e.g., costing models, formal compliance, digital marketing). In short, the dataset portrays local intermediaries as the most accessible and continuously present educators of rural entrepreneurs: they enable social exchange, provide vicarious reference points, and spark self-regulated experimentation, with measurable prevalence in the survey and rich confirmation in interviews and focus groups. At the same time, women's reflections argue for

complementarity rather than substitution: without stronger bridges to deeper, context-specific experiential provision, village-level knowledge remains fragmented, situational, and overly contingent on who is in one's immediate network.

**Section Summary**

Entrepreneurial intermediaries occupy a central yet uneven role in shaping how rural Omani women acquire entrepreneurial knowledge, offering entrepreneurial learning approaches that span experiential, social, vicarious, and self-regulated learning. Governmental bodies such as Oman Chamber of Commerce and Industry, Ministry of Labor, and Ministry of Agriculture, Fisheries, and Water Resources provided structured training programmes, yet survey data revealed that uptake remained marginal, with only a handful of participants citing attendance. Women often described these interventions as urban-centred, repetitive, and weakly tailored to their needs. Non-governmental organisations, particularly the Omani Women Associations (OWAs) and local teams (i.e., charitable and voluntary), proved more proximate. Around 18% of participants reported OWA training, and women credited these associations with providing nearby workshops and opportunities to join fairs. Yet, they also critiqued their episodic nature and shallow content. Corporations, through branded initiatives like Cell, Intilaaqah, Inspire, and Al-Wathba Academy, remained largely inaccessible to rural women due to their urban focus; the few who attended valued the exposure but highlighted the costs and distance as prohibitive. Academic institutions were even more marginal, with just 3% citing university courses, reinforcing the perception that universities are absent from the rural entrepreneurial landscape. In contrast, local intermediaries—family, friends, peers, and suppliers—were consistently the most immediate and impactful. Women emphasised how they learned directly from neighbours and kin, joined WhatsApp groups to exchange advice, and even saw trained peers become informal trainers in their villages, highlighting grassroots diffusion of knowledge. This reveals both the strength and fragility of local intermediaries: they are trusted, accessible, and embedded, yet their advice can be narrow and parochial. Collectively, the findings suggest that while intermediaries facilitate access to entrepreneurial knowledge in diverse ways, they also face challenges of geography, outreach, relevance, and sustainability that limit equal access for rural women. The findings point toward the critical importance of enhancing collaboration among intermediaries, improving outreach to rural areas, and tailoring programmes to the socio-cultural realities of rural women's lives. These

insights align directly with Research Question two of the study, providing a foundational understanding of who the entrepreneurial intermediaries are and how they facilitate entrepreneurial knowledge acquisition among rural women entrepreneurs in Oman. The next sections will therefore examine in greater depth the structural challenges that mediate the acquisition process.

### 7.4.2. Challenges in *ensuring equal access for rural Omani women entrepreneurs*

**Introduction**

The effectiveness of entrepreneurial intermediaries in rural Oman cannot be assessed solely by the existence of programmes, training sessions, or support mechanisms; rather, it must be critically examined through the barriers that shape their ability to facilitate equal access. The first part of the research question—How do entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and what challenges do they face in ensuring equal access for rural Omani women entrepreneurs? —requires an interrogation of these constraints as they are experienced by women entrepreneurs and acknowledged by intermediaries themselves. Participants' responses revealed persistent challenges in providing access to entrepreneurial knowledge among rural women entrepreneurs in Oman. Based on the survey (n=141), the interviews with rural women entrepreneurs (n=8), interviews with entrepreneurial intermediaries (n=7), and focus groups (n=3, with 11 participants). The evidence from the survey, interviews, and focus groups demonstrates that while intermediaries operate across multiple layers—governmental, non-governmental organisations, corporations, academic institutions, and local intermediaries—their efforts are frequently undermined by several barriers. Women's voices reveal a nuanced picture: they are motivated to acquire entrepreneurial knowledge, but their participation is mediated by geography, family expectations, limited resources, and scepticism towards training quality. Intermediaries, in turn, contend with weak infrastructure, funding shortages, and the difficulty of adapting content to the educational and cultural realities of rural women. By systematically unpacking these challenges into seven thematic categories—geographic constraints, socio-cultural barriers, awareness and information gaps, financial limitations, language and educational barriers, technological challenges, and scepticism towards training—the analysis exposes how equal access remains elusive despite the existence of multiple intermediaries (see the thematic coding in Appendix: C Table 22). This framing positions the challenges not as

isolated obstacles but as interlinked dynamics that critically shape women's entrepreneurial learning journey.

**Infrastructure and Geographic Constraints**

A fundamental challenge facing entrepreneurial intermediaries in providing access to entrepreneurial knowledge for rural Omani women entrepreneurs is the structural imbalance of infrastructure and geography. Across the interviews and focus groups, participants consistently voiced frustration that training and exhibitions were concentrated in urban centres, particularly Muscat, leaving rural communities underserved. One woman (Aisha runs a Retailing – Clothing and Homeware business) explained bluntly: "Here in the villages nothing reaches us; everything is in Muscat". This remark encapsulates the widespread perception that state and corporate entrepreneurial intermediaries neglect peripheral areas, forcing women either to forgo opportunities or bear the financial and logistical burden of long-distance travel. Women stressed that while they were eager to participate, the sheer distance and lack of local provision created barriers that made attendance unrealistic. A participant (Samera runs s Honey-Hive business) highlighted the practical difficulties: "If the courses were close, we could participate, but it is too far and requires a car and driver." This quote reveals how transportation is not only about cost but also about gendered mobility, since many women require a male relative or hired driver to accompany them, adding another layer of dependency and constraint.

From the perspective of entrepreneurial intermediaries themselves, local organisers such as Omani Women Associations and local teams (charitable and voluntary) admitted that their capacity to bridge this gap was limited. They often lacked funding to expand workshops beyond their immediate communities, and when asked to describe their scope, an intermediary (Ahlam; NGO intermediary) acknowledged, "We try to cover as much as we can, but we cannot reach every village." Additionally, an intermediary (Ali; NGO intermediary) explained that while many rural women are eager to attend entrepreneurship courses, "the problem is that the villages are very far from each other, and most of the training is only in the cities." He elaborated that "even if they want to come, who will take them to the city?" indicating the lack of accessible transportation and logistical support for women in remote areas. This candid admission points to the structural

challenge: NGOs operate with finite resources and uneven geographic coverage, leaving large pockets of women excluded. For many rural women entrepreneurs, entrepreneurial knowledge acquisition thus depends not on whether they are motivated, but on whether intermediaries have the logistical capacity to reach them. Another participant (Nawal; NGO intermediary) confirmed that "the government can come and provide workshops in the villages, but there is no proper place for that — no women's halls, no schools available for such courses." The discussion further emphasised that rural women often bring their children to training sessions when they do manage to attend, as "there are no childcare facilities or anyone to help them at home."

The absence of consistent outreach also creates unevenness between governorates. Women in some areas reported repeated access to workshops through active OWAs or local teams, while others lamented that they had no such provision. Zaina (runs a Nursery business) articulated "Even the specialised workshops for rural women were not delivered in rural areas; they were all conducted in the city of Sur. This created a challenge because women had to travel long distances, sometimes 50–60 kilometers, to attend, which was difficult due to family responsibilities." Another woman (Shahad runs a Sweet and Gift business) confirmed "Workshops are mostly concentrated in the governorates and larger cities […] although we do receive some training in the wilayat, the majority still takes place in the main urban areas." This disparity creates what could be described as a geography of opportunity, where women's access to entrepreneurial learning depends heavily on where they live rather than their entrepreneurial intent. Such unevenness reinforces inequality: women in well-connected towns gain exposure to experiential and vicarious learning opportunities, while those in remote areas must rely almost exclusively on social and self-regulated learning. One interviewee (Faten runs an Oil Production business) who had never attended formal training reflected: "I never joined any course. I started my project alone with determination and persistence." Her account demonstrates resilience but also underscores the systemic gap: the absence of intermediaries in her area meant self-reliance was not a choice but a necessity.

Critically, the persistence of these constraints suggests that intermediaries themselves are caught in a structural bind. Government bodies tend to centralise in cities, NGOs have limited funds and scope, and corporations focus on brand visibility in urban markets. As a result, rural women are

left at the margins, and intermediaries—despite good intentions—face an uphill battle in ensuring equal access. Women's voices repeatedly highlight this disconnect: they are motivated, they are willing to learn, yet they find themselves excluded by geography and infrastructure. The challenge is therefore not only logistical but epistemic: when knowledge pathways are blocked by distance, women's entrepreneurial development becomes contingent on improvisation and self-learning, perpetuating uneven outcomes across rural Oman.

**Socio-Cultural Barriers**

Socio-cultural barriers remain among the most persistent challenges for entrepreneurial intermediaries seeking to expand rural women's access to entrepreneurial knowledge. At the heart of these barriers are entrenched expectations regarding gender roles, family authority, and community perceptions, which restrict participation regardless of whether training is available. Many women stressed that domestic responsibilities—childcare, cooking, and care of elders—limited their ability to attend workshops. As one participant (Kadeja runs a Retailing – Clothing business) explained, *"*The house responsibilities and children take my time, I cannot go out to attend many courses." This reflects how intermediaries face a challenge that is cultural as much as logistical: programmes compete with socially mandated domestic duties, making attendance difficult even when held locally.

A further constraint identified in the data concerns the requirement of family approval, particularly from male relatives. Several participants reported that their husbands or fathers questioned the value of entrepreneurial training, preferring that women remain at home rather than engage in business activities. Shahad (runs a Sweet and Gifts business) shared her experience "I was surprised by a group from my family who opposed this […] they were upset and asked why I started this and why I was doing this. They told me to stop […] I did not know whether to stop or continue, but I chose to struggle and continue […] I told them, 'No, I will continue. This is my decision.'" Another participant (Liala runs a Cooking business) reported "No one supported me financially or emotionally; on the contrary, everyone discouraged me except my sisters […] my family never supported me […] but I ignored all of that and kept struggling to rebuild my life with dignity." However, this challenge was not universal. The data also revealed a contrasting narrative

of spousal encouragement and active involvement, demonstrating that support from male family members can be a decisive factor in women's entrepreneurial success. One entrepreneur shared that her husband helps her at night to prepare customer orders since her daytime hours are devoted to childcare. A woman (Hanan runs a Retailing - Natural Products business) articulated that her husband personally accompanies her to exhibitions and training sessions to help her promote and develop her business "My husband used to take me to exhibitions and help me participate […] without him, I would not have been able to attend those events." Another described how her husband not only allowed her to rent an office in his building but also provided the financial capital to launch her bookstore. Similarly, one participant (Zainab runs a Handicrafts retailing & training business) explained that her husband regularly drives her to Dubai to restock her merchandise, "Sometimes I travel to Dubai with my husband to purchase goods in bulk […] and we continued expanding the business step by step."

Despite these positive cases, the lack of broader societal awareness and institutionalised family support remains a significant barrier for many women. Several participants explained that even when women are motivated, they often face objections from their husbands or male guardians who do not understand the importance of entrepreneurship. Ahlam (NGO Intermediary), the founder of a local charitable team noted that at the Step Centre, "we invite the whole family—the husband, father, brother, or son—to a rehabilitation course that explains the importance of entrepreneurship and their role in supporting it." This approach seeks to address the recurring issue of women needing permission to start or sustain a business. Within Islamic tradition, obtaining the husband's or male guardian's consent is often viewed as essential before undertaking such endeavours. Consequently, many women seek approval at every stage of their business journey, as non-compliance risks being labelled as "a bad person and shame on the society." This dynamic illustrates the dual role of family structures in Oman and similar contexts—serving both as potential enablers and inhibitors of women's entrepreneurial participation, depending on prevailing beliefs, awareness, and attitudes within the household.

In OWA settings, participants confirmed that "some families, especially women, are reserved due to shyness and community perceptions," leading many to avoid public training altogether. This was reinforced by a participant who admitted she marketed online under a pseudonym to avoid community judgement. Another one (Shahad runs a Sweet and Gifts business) reported "I cannot

post any Instagram post revealing any part of my body even my hands." Such testimony underscores that intermediaries, even when well-intentioned, face invisible but powerful boundaries that inhibit women's public presence.

One of the most sensitive socio-cultural barriers raised across interviews was the issue of mixed-gender environments and the presence of male trainers. Several participants expressed discomfort with attending sessions led by men, reflecting norms of gender segregation and modesty. In practice, this meant that even when courses were provided, attendance could drop if the trainer was male. In focus group discussions, women explained that they would prefer female facilitators for business development workshops, while others simply chose not to attend: like Aisha (runs a Retailing business) stated "if the trainer is a man, we do not attend." This attitude was verified by intermediaries themselves, who acknowledged that cultural sensitivity around trainer selection often determined the success or failure of outreach. Ali (NGO intermediary) reported

> "*Because of these [cultural constraints], it is easy to get a female trainer to teach about tailoring, cooking, or henna design, but not many female trainers are specialised in marketing and business, even if there are, they are costly and we cannot afford to hire them; the trainers I have are men."*

Thus, intermediaries face a structural dilemma: sourcing qualified female trainers in sufficient numbers is often difficult, yet without them participation rates remain low.

These socio-cultural challenges are compounded by perceptions of legitimacy and self-worth. Women without formal education frequently felt that training was "not for them." A participant said, "I am not a university graduate […] I feel the courses are not suitable for me." Intermediaries reported that this sense of inadequacy hindered women's willingness to register, regardless of whether the content was accessible. Salim (Corporation intermediary), admitted that he struggled to adapt programmes to different educational levels, observing that many women disengaged if they felt the material was too complex or delivered in unfamiliar formats.

Yet, within these constraints, women and intermediaries also demonstrated resilience by creating culturally acceptable alternatives. Online courses and WhatsApp groups were widely used as safe, women-only spaces where entrepreneurial knowledge could be exchanged without breaching norms. As one participant explained, “We share on WhatsApp and form groups to learn from each other”. Likewise, some women who had attended external training became intermediaries themselves, transmitting what they had learned back to their peers in socially sanctioned settings such as village homes or women’s association halls.

From the intermediaries’ side, the challenge is therefore multi-layered: they must contend not only with logistical hurdles but also with the cultural politics of gender, family authority, and social image. The evidence from entrepreneurial intermediaries reflects repeated concerns about unequal access, as rural women face more restrictions than urban counterparts. Intermediaries thus operate in an environment where provision is necessary but insufficient—because socio-cultural norms ultimately decide who can participate, under what conditions, and to what extent.

Critically, these barriers reveal the paradox of rural women’s entrepreneurial learning: demand is high, motivation is evident, but intermediaries are dissatisfied with cultural dynamics that cannot be shifted through provision alone. Unless issues such as mixed-gender discomfort, family approval, and domestic burden are addressed, equal access will remain elusive, and rural women will continue to rely on informal, peer-led, and digital pathways to acquire entrepreneurial knowledge.

**Awareness and Information Gaps**

Another major challenge entrepreneurial intermediaries face is the lack of effective outreach and communication, resulting in many rural women being unaware of existing programmes or unsure how to access them. This was evident in the survey, where a significant proportion of participants (37%) reported never attending any form of entrepreneurial training. The absence of engagement was not always due to disinterest but often to information deficits. Women explained that they only learned about training opportunities through friends or neighbours, highlighting the weak dissemination strategies of government, NGO, and corporate intermediaries. One participant

(Shika runs a Tailoring – Traditional customs business) admitted, “I never heard about any programme except from my friend.” This reliance on word-of-mouth illustrates that intermediaries frequently fail to reach women who are outside existing networks, creating a cycle where knowledge remains confined to those already socially connected.

Focus group discussions reinforced this finding, with women emphasising that programmes were poorly advertised or that announcements came too late for them to make arrangements. A participant (Salma runs a Retailing – Oil and Honey Production and Trainer business) noted, “They announce the course only a day or two prior; we cannot prepare ourselves in time.” This reflects not only poor planning but also a disregard for the realities of rural women’s schedules, which are shaped by domestic responsibilities and limited mobility. Intermediaries themselves acknowledged these shortcomings, with one OWA organiser (Rasha, NGO intermediary) conceding that their reach was constrained: “We announce inside the association, and whoever doesn’t visit us doesn’t know.” Such admissions demonstrate that outreach strategies are often insular, privileging women already tied to associations while excluding those in more remote or socially conservative households.

The lack of awareness also extended to programme procedures, such as registration, eligibility, and certification. Women expressed confusion about how to sign up or whether they qualified. One woman (Nora runs a Graphic Design business) shared her hesitation: “I don’t know if the course is for me or only for university graduates.” This reveals how vague communication reinforces self-exclusion, particularly among women with less formal education who assume programmes are not designed for them. From the intermediaries’ side, facilitators admitted that they lacked the resources to simplify communication or translate instructions into clear and accessible formats, especially for women who are less literate or who rely on oral rather than written communication. Another dimension of the information gap lies in programme follow-up. Several women complained that even when they attended workshops, they did not know about subsequent opportunities or how to build on what they had learned. A participant (Yasmin runs a Handicrafts and Trainer business) reflected, “We attended one workshop and did not know if there was a continuation.” This discontinuity left women with fragmented knowledge and no clear pathway for progression. Rawan (runs a Training and Consultation Services business) confirmed

“There is no follow-up from the entrepreneurial institutions regarding the results of provided courses and their impact on businesses.” Intermediaries acknowledged that they often delivered training as one-off events due to funding constraints, but this left women uncertain about how to advance from basic skills to more sophisticated entrepreneurial practices. Yasmin (runs a Handicrafts and Training buisness) reported “Riyada may deliver a workshop in Muscat that lasts two weeks, but when it comes to the rural regions, the same workshop becomes only one or two days at most […] to reduce travel and accommodation costs for the trainers.”

The consequences of these awareness gaps are critical. Women motivated to learn often find themselves excluded not because of unwillingness but because of poor communication, late announcements, or unclear eligibility. Intermediaries face the challenge of bridging this gap but are hampered by limited budgets, narrow outreach methods, and weak coordination across institutions. The result is an uneven landscape where a minority of well-connected women benefit repeatedly, while others remain invisible. Critically, women’s reflections highlight their frustration at being left out despite their willingness to engage. One participant captured this sentiment: “We want to learn, but we don’t know where or when.” This statement epitomises the paradox intermediaries face: rural women’s demand for entrepreneurial knowledge is strong, but their ability to access it is systematically undermined by ineffective communication and outreach.

In sum, awareness and information gaps present a formidable challenge for intermediaries, revealing that access is not only about the existence of programmes, but about ensuring that knowledge of those programmes penetrates rural households in ways that are timely, comprehensible, and inclusive. Until this gap is addressed, rural women will continue to rely disproportionately on social and self-regulated learning, not because they prefer these pathways but because institutional provision remains invisible to them.

**Financial Limitations**

Financial constraints surfaced across the survey, interviews and focus groups as a critical barrier that entrepreneurial intermediaries face in providing access of entrepreneurial knowledge to rural women entrepreneurs in Oman. For many participants, even low-cost training fees, exhibition participation charges, or the indirect costs of travel, meals, and childcare became prohibitive. These financial barriers meant that while intermediaries may provide programmes in principle, in

practice access was mediated by women's ability to pay. One woman (Hanan runs a Retailing - Natural Products business) explained candidly, "In some exhibitions we must pay fees, and I cannot risk losing my money." Her concern highlights a recurring theme: the fear of financial loss often outweighed the perceived benefits of participation, especially for women managing micro-businesses with fragile margins.

The survey reflected this indirectly: although women recognised the importance of training, a significant 37% reported never having attended any course, and many in interviews linked this to the unaffordability of participation rather than disinterest. A participant (Shahad runs a Sweet and Gifts business) emphasised this dilemma: "The course was useful, but the registration fee was not small for us." This underlines how cost considerations become decisive for attendance, particularly when families must prioritise spending on basic needs. From the perspective of intermediaries, financial constraints also shape programme design. Ahlam (NGO intermediary) admitted that they struggled to secure consistent funding for training, which often forced them to charge symbolic fees to cover logistics: *"*Sometimes we have to charge a small fee to complete the course." While intermediaries saw this as necessary to sustain activities, women often perceived these charges as exclusionary, thereby reducing participation.

Financial barriers were not limited to training fees. Transport costs were repeatedly cited as a hidden but decisive factor. A participant (Huda runs a Retailing - Seafood Products business) noted: "Even if the course is free, the transportation to its location costs us." For women in remote villages, travelling to urban centres for training could consume the equivalent of their daily or weekly profit, making attendance unsustainable. The problem was compounded when training schedules required multiple days, as costs multiplied with each trip. Intermediaries, such as local teams, tried to address this by providing transportation and hosting sessions in village halls or schools, but funding limitations meant that coverage remained patchy and inconsistent.

Exhibition participation fees presented another dimension of financial limitation. Women expressed that while exhibitions were valuable for learning and visibility, the upfront costs were often unaffordable. A participant (Salma runs a Retailing – Oil and Honey Production and Trainer business) reflected, "The exhibition gives us a chance to display our products, but the fees prevent

some of us from participating." Such remarks show how financial barriers not only restrict access to experiential learning but also to vicarious opportunities, since exhibitions are important sites for observing peers, interacting with customers, and benchmarking practices. By limiting participation, fees inadvertently curtail the very learning that intermediaries aim to promote. From a broader perspective, financial constraints expose the tension between sustainability and accessibility. Intermediaries require resources to run programmes, but reliance on participant fees or limited donor funding shifts the burden onto women who are least able to pay. As a local team founder (Ali, NGO intermediary) admitted, "We face difficulty in funding, and if we do not find a sponsor, we cannot continue." This structural challenge means that even committed intermediaries find their reach curtailed by financial realities.

Critically, women's perspectives reveal that financial barriers not only exclude but also demotivate. Several described frustration when they could not afford to attend a course or exhibit their work, leading to feelings of exclusion from entrepreneurial networks. This demotivation can perpetuate cycles of isolation, as women turn back to self-regulated strategies like trial and error or YouTube tutorials, which, while accessible, lack the structured benefits of entrepreneurial training. The consequence is that entrepreneurial knowledge becomes stratified: accessible primarily to those who can pay, while the poorest remain confined to informal pathways.

In sum, financial limitations are a double-edged challenge for intermediaries. On one hand, they undermine women's participation by imposing direct and indirect costs; on the other, they constrain intermediaries themselves, forcing them to make difficult trade-offs between coverage and sustainability. Women's testimonies expose this tension with clarity: they value entrepreneurial learning, but financial barriers render it inaccessible, creating yet another layer of inequality in rural entrepreneurial knowledge acquisition.

**Language and Educational Barriers**

Language and educational barriers represent another structural challenge that entrepreneurial intermediaries face when attempting to provide access to entrepreneurial knowledge for rural Omani women. Survey findings showed that a majority of participants had secondary or diploma-level education (64%), with only a small minority holding bachelor's degrees (21%) or higher.

This educational profile strongly shaped how women perceived and engaged with training programmes. Many participants openly admitted that their limited schooling made them hesitant to attend courses, even when available. One woman explained: “I am not a university graduate […] I feel the courses are not suitable for me.” Her words reveal an internalised barrier: she excluded herself not because she lacked motivation, but because she felt the training was designed for a more educated audience. For intermediaries, this means that even when outreach succeeds, content delivery risks alienating participants if it is not adapted to their literacy and educational levels.

Language itself compounded this challenge. Several women highlighted difficulties in following training delivered in English or in technical Arabic. A participant commented: “The course was in English and I did not understand anything.” Others stressed that even Arabic-language sessions sometimes used unfamiliar terminology, creating confusion rather than clarity. A focus group participant (Zaina runs a Nursery business) reflected, “The content was theoretical and hard to understand; we want real-world examples.” These statements show how language is not just about translation but about contextualisation. Women wanted knowledge framed in terms of their lived experiences as rural entrepreneurs, not abstract business concepts detached from their environments.

Educational barriers also influenced women’s confidence in applying what they learned. In the interview, one participant (Rawan runs a Training and Consultation Services business) explained that after attending a short workshop, she struggled to recall and implement the material: “We heard the information but could not apply it […] we did not have the background.” This illustrates how a lack of prior knowledge can prevent training from translating into practice, limiting the effectiveness of experiential learning. Intermediaries themselves acknowledged this challenge. Salim (Corporate intermediary) admitted, “In some workshops we must simplify the information more, because women hesitate if they feel the subject is complicated.” Yet, limited resources and reliance on external trainers often restricted their ability to adapt content. Another major constraint concerns the lack of qualified and educated trainers within local institutions, which results in weak programme delivery and limited technical depth. Ali (NGO intermediary) explicitly stated that some government-affiliated staff and trainers “do not have expertise; they are busy, businessmen,

or volunteers", highlighting the shortage of competent trainers and the reliance on unqualified personnel. Intermediaries also reported that insufficient human capacity leads to ad hoc and inconsistent training, with participants frequently demanding more repetition because earlier sessions did not build sufficient mastery: "we faced major pressure […] women wanted the training repeated two, three, even four times".

Another aspect of this barrier was women's preference for oral, practice-based instruction over written material. Many participants said they learned better through demonstrations, examples, and repetition rather than reading handouts. A woman reflected: "They give us many papers and handouts, but we don't benefit this way; we need a practical explanation." This preference reflects a deeper issue: rural women entrepreneurs often operate in contexts where learning is embedded in practice and community exchange rather than formal classroom settings. Intermediaries that failed to adapt to this reality found their training less impactful, even when women were physically present.

The impact of language and educational barriers is profound: they not only limit women's access but also undermine the quality of knowledge transfer when access occurs. For women, the challenge is demoralising—several participants described feeling "out of place" or "less capable" in workshops, reinforcing inequalities between highly educated urban women and their rural counterparts. For intermediaries, the challenge lies in balancing technical accuracy with accessibility, a balance they frequently struggle to achieve. The result is that rural women often default back to self-regulated learning through trial and error or digital tools like YouTube, which present knowledge in simpler, visual, and more digestible forms.

Critically, these barriers show that ensuring equal access requires more than simply offering programmes in rural areas. Without adapting language, pedagogy, and content to the educational realities of rural women, entrepreneurial intermediaries risk reproducing exclusion. Women's voices make this clear: they want knowledge that is simple, practical, and relevant, not abstract or inaccessible. Until such adaptation occurs, language and educational barriers will continue to undermine the effectiveness of even well-intentioned interventions.

**Technological Challenges**

Technological barriers emerged as another defining challenge for entrepreneurial intermediaries in their attempts to facilitate entrepreneurial knowledge acquisition for rural women entrepreneurs in Oman. While digital platforms such as YouTube, WhatsApp, and Instagram have become indispensable self-learning tools for many participants, interviews and focus groups revealed that access to these resources is uneven, constrained by poor infrastructure, weak connectivity, and varying levels of digital literacy. Survey data highlighted that 25% of participants relied on YouTube and online platforms as a form of self-regulated learning, and the interviews revealed that women entrepreneurs in rural Oman use WhatsApp groups as a community of practice. Yet, this also conceals disparities in access: not all rural women could benefit equally from online resources, and intermediaries acknowledged this as a persistent challenge.

One participant (Zainab runs a Handicrafts Retailing & Training business) explained the practical difficulties bluntly: "Sometimes the internet cuts out and I cannot finish the course." This simple but powerful statement highlights how infrastructural limitations—intermittent internet connectivity, weak signals, or high costs—directly obstruct women's ability to engage with digital training or online materials provided by intermediaries. Another woman observed that her learning was constrained by limited access to digital devices: "I don't have a laptop; I use my sister's phone if it is available." Such accounts demonstrate how even when intermediaries attempt to provide digital pathways, the uneven distribution of devices and connectivity restricts their effectiveness.
Digital literacy itself emerged as an additional challenge. While younger participants tended to be more comfortable navigating platforms, older women expressed hesitation or outright avoidance. A participant (Shika runs a Tailoring – Traditional customs business) admitted, "I don't know how to use the computer […] it is difficult for me." For intermediaries, this meant that programmes delivered online or requiring digital engagement inadvertently excluded a segment of the population, reinforcing generational divides. Local trainers interviewed (Salim, Corporate intermediary) acknowledged that while digital resources were powerful, they were often underutilised because women lacked confidence: "We send internet links, but many of them do not open them."

Technological challenges also impacted intermediaries directly. Wafa (Government intermediary) explained that they sometimes lacked the technical resources to deliver high-quality digital training: “We need better equipment for remote training; we do not have the tools.” This reflects a structural weakness on both sides: women lack access and skills, while intermediaries lack the infrastructure and funding to create inclusive and user-friendly digital content. Consequently, the potential of digital platforms as a leveller of access remains unrealised, instead reinforcing inequalities between women with reliable access and those without.

Interestingly, women demonstrated resilience by adapting digital tools to their circumstances. WhatsApp emerged as a preferred medium, not only for social learning but also for peer-led training groups. One participant proudly explained, “We share on WhatsApp and form groups to learn from each other.” Another participant (Kadeja runs a Retailing business) shared “WhatsApp groups are the main marketing and learning channel between Omani entrepreneurs.” These grassroots innovations compensated for formal gaps, but they also highlight the challenge intermediaries face: women are often left to self-organise because formal digital provision is inconsistent or inaccessible.

Critically, technological challenges create a paradox for intermediaries. On one hand, digital platforms are increasingly essential for entrepreneurial learning, offering low-cost, scalable access. On the other hand, infrastructural weaknesses, digital illiteracy, and resource gaps mean that reliance on technology can deepen exclusion rather than alleviate it. Women’s testimonies reveal frustration with poor connectivity and lack of devices, while intermediaries admit their inability to deliver digital programmes effectively. Until these technological challenges are addressed, digital learning will remain both a promise and a barrier, leaving rural women dependent on informal, peer-to-peer digital networks rather than structured institutional pathways.

**Scepticism Towards Training Programmes**

A final and equally significant challenge entrepreneurial intermediaries face is the scepticism many rural women expressed toward training programmes themselves. Unlike barriers of geography, finance, or language, this challenge is rooted in women’s perception of the quality, relevance, and credibility of the training on offer. Across interviews and focus groups, participants

repeatedly described training as repetitive, overly theoretical, or disconnected from their practical realities as entrepreneurs. One participant (Salma runs a Retailing – Oil and Honey Production and Trainer business) explained, “They say the same things in every course, and we do not benefit from anything new.” This statement reflects widespread frustration that intermediaries often deliver similar workshops without adding fresh or advanced content, which undermines women’s motivation to attend. For intermediaries, this scepticism represents a challenge of legitimacy: even when they succeed in overcoming access barriers, women’s belief in the value of training is not guaranteed.

The survey reinforces this perception indirectly. While women identified training as a potential pathway for learning, 37% reported never attending any programme, and qualitative evidence suggests that this abstention was not only due to inaccessibility but also to a lack of faith in the usefulness of such programmes. One participant reflected, “The course was theoretical; they did not give us any practical application.” Another (Shahad runs a Sweet and Gifts business) echoed this sentiment, saying, “We heard general information, but we did not feel it fit our project.” Such remarks reveal that women are not passive recipients of knowledge; they actively evaluate the relevance of what is offered, and when it fails to connect with their lived entrepreneurial struggles, they disengage.

Intermediaries themselves acknowledged this problem. Dana (government intermediary) admitted, “Some workshops are short, and we cannot cover the depth required.” This reveals a structural issue: NGOs often operate under funding constraints, forcing them to deliver short, generalised sessions that do not meet women’s needs for detailed and practical training. While these efforts demonstrate goodwill, their limited scope fosters scepticism among participants who expect actionable insights and skill development.

Women also expressed doubts about the continuity and follow-up of programmes. One participant (Yasmin runs a Handicrafts and Training business) complained, “We attended one workshop and did not know if there was a continuation.” This uncertainty led to perceptions of training as fragmented and unfinished, reinforcing the sense that attending was not worth the time and effort. In some cases, scepticism extended to the credentials of trainers themselves. Several participants

expressed greater trust in peer-led WhatsApp groups or local entrepreneurs than in outside facilitators. One woman (Shika runs a Tailoring – Traditional customs business) said, “I prefer to learn from someone who has a business like mine, not from a trainer far from my field.” Such statements highlight a credibility gap: women often valued knowledge from lived experience more than from institutional trainers, a preference that challenges intermediaries to rethink their approach.

This scepticism also reveals a deeper dynamic of agency. Women were not dismissing the idea of learning itself—they consistently expressed strong motivation to develop their skills—but rather critiquing the form and delivery of provided entrepreneurial training. By favouring self-regulated and social learning, they demonstrated their ability to judge that how rural women entrepreneurs acquire entrepreneurial knowledge was most effective for them. For intermediaries, however, this represents a double challenge: they must not only provide access but also design training that rural women perceive as meaningful, relevant, and trustworthy.

In critical terms, scepticism towards training undermines the sustainability of intermediaries’ efforts. Programmes lose legitimacy if women view them as repetitive or irrelevant, and intermediaries risk wasting resources on sessions that fail to engage participants. Women’s voices make this clear: they want training that is hands-on, contextualised, and progressive, not abstract or redundant. Unless intermediaries address these perceptions, rural women will continue to privilege informal learning channels over formal ones, perpetuating dependence on self-regulated and community-led strategies rather than institutional provision.

**Summary**

The challenges entrepreneurial intermediaries face in facilitating entrepreneurial knowledge acquisition for rural women entrepreneurs reveal the depth of the inequalities embedded within the current system. Women’s testimonies highlighted how geographic isolation, restrictive cultural norms, financial burdens, language and educational mismatches, technological weaknesses, and widespread scepticism converge to limit their access. Intermediaries acknowledged these constraints but often lacked the resources or strategies to overcome them, resulting in fragmented provision and uneven participation across rural communities. Critically, these barriers illustrate

that equal access is not determined solely by women's willingness to learn but by the interplay of structural and cultural conditions that shape their ability to engage. This section answers the research question -How do entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and what challenges do they face in ensuring equal access for rural Omani women entrepreneurs? Intermediaries indeed create entry points through training, exhibitions, and peer-led initiatives, but their reach is systematically curtailed by the very environment in which they operate. As a result, rural women often default to self-regulated and socially mediated approaches, not because they reject institutional support, but because formal provision remains inaccessible, inconsistent, or irrelevant. This analysis underscores that addressing the challenges faced by intermediaries is integral to creating a more equitable framework of entrepreneurial knowledge acquisition. The following sections will therefore turn to how rural women entrepreneurs utilise the entrepreneurial knowledge resources available to them and the impacts of these resources on women's entrepreneurial experiences in the Omani rural context.

## 7.5. Impact of Entrepreneurial Knowledge Resources on Women's Experiences

**Introduction**

The section represents the know-how dimension (see Section 2.3.5) and aims to answer the third research question: How do rural Omani women entrepreneurs utilise entrepreneurial knowledge resources, and what impacts do these resources have on their entrepreneurial experiences and business practices? This section aims to investigate how rural Omani women utilise entrepreneurial knowledge resources in practice, and to explore the broader impacts on their experiences.

Entrepreneurial knowledge resources (EKRs) represent the strategic outcome of the entrepreneurial learning process, yet their significance lies not only in their acquisition and internalisation but also in how they are utilised in practice and the impacts they generate for entrepreneurs (Kero and Bogale, 2023). This section investigates how the acquired entrepreneurial knowledge is utilised and how entrepreneurial knowledge resources impact women's entrepreneurial experiences. This section will utilise the data gained from the interviews with rural women entrepreneurs (n=8), and focus groups (n=3, with 11 participants). The findings reveal the women entrepreneurs in rural Oman utilise the acquired entrepreneurial knowledge in their pricing and market strategies, product development, and business operations. Additionally, this utilisation of entrepreneurial knowledge resources impacted their business practices and their entrepreneurial capabilities.

This section critically explores the utilisation and impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences identified in phases 1 and 3. This section is divided into two sub-sections: utilising EKRs in rural Oman and the impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences.

### 7.5.1. Utilising EKRs in Rural Oman

This section continues the analytic move from know-what (how entrepreneurial knowledge is acquired and internalised in rural Oman, Section 7.3) and know-who (who provides access to that knowledge, Section 7.4) to know-how (the utilisation and the impacts of entrepreneurial

knowledge resources (EKRs), Section 7.5). To explore the impacts credibly, it is first necessary to analyse the utilisation of entrepreneurial knowledge resources. The discussion below synthesises the ways rural Omani women entrepreneurs utilise acquired entrepreneurial knowledge (mentioned in Section 7.3) through varied entrepreneurial learning approaches — experiential, social, vicarious, and self-regulated learning. The ways in which rural Omani women entrepreneurs utilise acquired entrepreneurial knowledge are diverse and deeply shaped by their immediate business realities, with clear thematic patterns emerging in pricing, marketing, product development, and operational practices (see the thematic coding in Appendix: C Table 23).

Pricing strategies were frequently cited as a direct utilisation of entrepreneurial knowledge, with women emphasising how they learned to balance affordability with profit margins. One participant (Liala runs a Cooking business) explained, "After the course, I set the price, so it covers the cost but is not too high for the customer," showing an acute awareness of the tension between competitiveness and sustainability. Others (Kadeja runs a Retailing – Clothing business) highlighted how observing peers at markets influenced their own pricing: "I saw how they sold at a lower price, and I adjusted my prices so I could sell." This demonstrates vicarious learning transformed into practical adjustments, allowing women to remain viable in saturated local markets. Marketing strategies formed another key area of utilisation. Women frequently described how knowledge from workshops or peers helped them promote their products through digital platforms and word-of-mouth. One entrepreneur (Shahad runs a Sweet and Gifts business) noted, "After the workshop, I used Instagram to advertise my products, and I started posting pictures in an organised way." Another explained (Hanan runs a Retailing - Natural Products business) that she learned to package her messages persuasively: "After the exhibition, now I know how to talk to the customer and explain the product." These reflections illustrate how entrepreneurial knowledge was not left abstract but was actively channelled into new modes of customer engagement, signalling women's ability to adapt external inputs to their small-scale contexts.

A third theme was product development and packaging, where rural women entrepreneurs stressed how acquired entrepreneurial knowledge shaped both the quality and the presentation of their goods. Several described learning to improve packaging as a way to increase customer appeal. As

one participant (Shahad runs a Sweet and Gifts business) put it, “I changed the way I packaged sweets, and they became more attractive.” Similarly, tailoring and cooking skills were refined through experiential or self-regulated learning, leading directly to product diversification. A woman (Zainab runs a Handicrafts Retailing & Training business) involved in tailoring explained, “After using YouTube, my tailoring skills developed,” illustrating how self-regulated learning fed directly into the enhancement of her craft. Another explained (Liala runs a Cooking business) that she applied culinary lessons from a local workshop: “I learned new recipes from the course and made different dishes for customers.” These accounts show how practical, skill-oriented knowledge was internalised and utilised to improve products in tangible ways, strengthening women’s entrepreneurial capacity. Finally, women also described utilising entrepreneurial knowledge resources in overall business strategies, including planning, customer management, and resource use. One participant (Rawan runs a Training and Consulting Services business) reflected, “I learned to make a plan for my business and calculate profits and losses. Now I have a three-year plan ready,” demonstrating how even short workshops could introduce strategic thinking. Others (Liala runs a Cooking business) spoke of adopting better organisational habits:

> "*After attending a basic accounting workshop, I started writing down customer orders so I would not forget and started keeping records of my sales and expenses properly. Also, having a bank account helped me track my expenses. Everything was a mess before having a bank account."*

This shift from informal to more systematic practices highlights how entrepreneurial knowledge, once acquired, was converted into routines that enhanced efficiency and reliability.

Taken together, these testimonies reveal that rural women entrepreneurs in Oman do not passively absorb knowledge, but actively reinterpret and apply it within their own contexts. Whether in pricing adjustments shaped by peer observation, marketing innovations via Instagram, improved product packaging, or strategic planning, women consistently demonstrated an ability to translate knowledge into action. Their reflections also underscore a critical point: utilisation is often incremental and situated, responding to immediate challenges rather than long-term strategies. Yet, it is precisely this incremental utilisation—learning how to price competitively, market effectively, diversify products, and plan strategically—that sustains their entrepreneurial efforts in

environments marked by structural constraints. Women's perspectives thus show that the acquisition of entrepreneurial knowledge achieves meaning only when it is mobilised in context-specific ways, bridging the gap between learning and doing. The following section presents the impacts of utilising entrepreneurial knowledge resources on women's entrepreneurial experiences such as the business practices and entrepreneurial capabilities.

### 7.5.2. Impacts of Entrepreneurial Knowledge Resources on Women's Entrepreneurial Experiences

#### *7.5.2.1. Business Practices*

The most immediate and visible impact of entrepreneurial knowledge resources on rural women entrepreneurs in Oman was manifested in their business practices, particularly in the domains of day-to-day entrepreneurial behaviours and operational practices (See thematic coding in Appendix: C Table 24). Women consistently described how entrepreneurial knowledge acquired through experiential, social, vicarious, and self-regulated learning translated into improvements in decision-making, customer relationship, problem-solving, and product development. These impacts reveal that entrepreneurial knowledge is not an abstract asset but a resource that women actively mobilise to strengthen the viability and sustainability of their businesses.

The findings reveal that rural Omani women entrepreneurs utilise acquired entrepreneurial knowledge through an integrated business practices set of day-to-day behaviours and operational practices that are grounded in experience, social interaction, and continuous adaptation rather than formalised managerial systems. Learning-oriented behaviour is embedded within everyday routines, where knowledge is acquired and immediately translated into action through ongoing interaction with peers and community members. For instance, a participant (Hanan runs a Retailing - Natural Product business) noted "I benefited a lot from the courses and exhibitions […] especially through exchanging experiences with other women." Other participants described how they "learned from […] colleagues […] friends and those around [them]" through practice and discussion, illustrating that learning is not episodic but cumulative and socially situated. This continuous learning feeds directly into customer engagement practices, where communication is both relational and strategic. One participant (Nora runs a Graphic Design business) explained that

customers actively interacted with her through digital platforms, noting “After I started posting content based on what I learned from social media specialists, people began responding positively […] some even started messaging me privately and waiting for new ideas from me,” this has prompting her to respond and adjust her offerings accordingly. Such behaviour reflects an embedded responsiveness in which customer feedback functions as an informal decision-making mechanism guiding product and service adjustments.

Operationally, this responsiveness extends into pricing and cost management practices, which are largely shaped by observation and iterative judgement rather than formal costing techniques. Participants indicated that they relied on market comparison, explaining that they set prices and adjust their offers in line with competitors. Zainab (runs a Handicrafts Retailing & Training business) explained “I set my prices according to the prices of traders in Muscat […] when I see others making discounts, I also create offers, but with attractive additions.” This highlights a form of tacit financial management where pricing decisions are informed by lived market experience rather than structured financial analysis. Financial organisation itself evolves through practice, as reflected in the account of Liala (runs a Cooking business), who emphasised that opening a bank account enabled her to organise her finances and maintain clearer control over transactions. She said "After attending a basic accounting workshop, I started writing down customer orders so I would not forget and started keeping records of my sales and expenses properly. Also, having a bank account helped me track my expenses. Everything was a mess before having a bank account." This indicates a shift from informal cash-based handling toward more structured record-keeping practices, driven not by formal training but by experiential recognition of operational needs.

Inventory and resource management practices similarly demonstrate a cautious and adaptive approach. One participant (Zainab runs a Handicrafts Retailing & Training business) described how she purchases goods incrementally, noting that “Sometimes I buy from traders, and sometimes I travel to Dubai with my husband to purchase goods in bulk […] and I continued buying more each time until the amount reached one thousand rials, and I kept expanding in this way by increasing the quantity step by step,” reflecting a strategy shaped by financial constraints and risk minimisation. This incremental approach is closely linked to problem-solving behaviours, where entrepreneurs adjust their decisions based on observed outcomes. For example, participants

reported modifying their product offerings in response to demand, explaining that "some products had high demand […] [while] others did not sell, so I removed them and tried to improve them." Such practices illustrate how experiential knowledge is operationalised through continuous evaluation and adjustment, reinforcing a learning-by-doing approach.

Production planning and workflow organisation are also informed by this iterative logic. Rather than following predefined plans, participants organise their work around immediate demand and available resources, often restructuring their production priorities based on customer feedback and peer insights. This is complemented by quality control practices that are embedded within daily interactions, where product refinement occurs through observation and informal feedback mechanisms rather than formal standards. Sara (runs a Bookstore business) recalled "Before I sell any new product, I let my children try it, and sometimes the neighbours' children as well […] if they like it and show a good response, then I start selling it." The reliance on social learning is particularly evident in how entrepreneurs adopt and test ideas shared by others; for instance, one participant noted that she applied a peer's suggestion to modify product presentation, demonstrating how externally sourced knowledge is internalised and incorporated into routine practices.

Marketing and customer engagement practices further highlight the centrality of digital communication and informal networks. Platforms such as WhatsApp and Instagram are not merely promotional tools but operational infrastructures through which entrepreneurs manage customer relationships, receive orders, and coordinate activities. Participants described how these platforms enable immediate interaction and continuous engagement, allowing them to respond to customer needs in real time. As Shahad (runs a Sweet and Gifts business) shared "Customers contact me through WhatsApp and Instagram […] they send their requests, and I prepare the orders based on what they ask for." At the same time, these digital spaces function as channels for knowledge exchange, where ideas, product images, and practical advice circulate rapidly among peers. Yasmin (runs a Handicrafts and Trainer business) confirmed "WhatsApp groups are the main marketing channel between Omani entrepreneurs." This integration of communication and learning reinforces the fluid boundary between social interaction and business operation.

Supplier and partnership management practices are likewise shaped by experiential learning, often through trial and error. Entrepreneurs develop their understanding of sourcing relationships by engaging directly with traders and suppliers, learning to navigate pricing fluctuations and reliability issues over time. This process is not without challenges; participants recounted experiences of misjudgement and exploitation, which subsequently informed more cautious and informed decision-making. Zainab (runs a Handicrafts Retailing & Training business) illustrated that "When COVID hit, traders raised their prices. I could not buy from them or travel to Dubai […] when I bought from one trader, what usually lasted me more than a year only lasted three months. I realised that I had been exploited so badly." Such accounts demonstrate that mistakes are not merely setbacks but constitute critical learning moments that refine operational practices and strengthen future judgement.

Delivery and logistics practices are often embedded within existing social structures, with family members and local networks playing a role in facilitating transportation and distribution. Liala (runs a Cooking business) recalled "Sometimes I send the orders with someone I know […] people from the area help each other with deliveries." Another participant reported "My brother helps me with deliveries […] he takes the orders and delivers them to customers when I cannot go." This reliance on social capital reflects the broader embeddedness of entrepreneurial activity within the community, where operational practices are intertwined with personal relationships and local contexts. While this provides flexibility and accessibility, it also reinforces dependence on informal systems, which may lack consistency and scalability.

Critically, the utilisation of entrepreneurial knowledge across these behaviours and practices reveals a pattern of continuous adaptation rather than structured implementation. Knowledge is not applied through formal frameworks but is enacted through everyday actions, where decisions are made in response to immediate circumstances and refined through experience. This practice-based logic enables entrepreneurs to remain responsive and resourceful within constrained environments; however, it also exposes limitations, particularly in areas requiring systematic planning, standardisation, and long-term coordination. The absence of formalised systems in financial management, inventory tracking, and quality assurance suggests that while entrepreneurs

are highly capable of managing day-to-day operations, their practices remain bounded by the informal nature of their knowledge resources.

Overall, the findings demonstrate that rural Omani women entrepreneurs operationalise entrepreneurial knowledge through a dynamic interplay of learning, interaction, and practice. Day-to-day behaviours and operational practices are deeply interconnected, forming a continuous cycle in which knowledge is acquired, tested, and refined within the context of everyday business activity. This underscores the importance of understanding entrepreneurship not as the application of static knowledge but as an ongoing, situated process of learning-in-action, shaped by both the opportunities and constraints of the surrounding socio-economic environment.

#### *7.5.2.2. Entrepreneurial Capabilities*

Beyond their direct effects on business practices, entrepreneurial knowledge resources had transformative impacts on rural women's entrepreneurial capabilities, particularly in building self-efficacy, confidence, and entrepreneurial skills (see thematic codes in Appendix: C Table 24). These impacts often shaped not just how women ran their businesses but also how they perceived themselves as capable entrepreneurs, carving a space for agency within the socio-cultural constraints of rural Oman. Women's voices revealed that utilising entrepreneurial knowledge resources was not simply instrumental; it had profound psychological and skill-based dimensions that empowered them to persist, adapt, and innovate in challenging contexts.

Self-efficacy was one of the most consistently reported outcomes of acquiring entrepreneurial knowledge and utilising entrepreneurial knowledge resources. Many women described how different entrepreneurial learning approaches _experiential, social, vicarious, and self-regulated learning_ gave them a sense of competence and assurance in their abilities to handle business tasks. One participant (Faten runs an Oil Production and Poultry business) explained, "After the course, I came to believe that I can manage my business." Another (Shika runs a Tailoring – Traditional customs business) reflected on how learning from her peers in a WhatsApp group gave her courage: "When I see others succeed and apply what they do, I feel capable." These statements underscore that self-efficacy was not merely about acquiring entrepreneurial knowledge but about building a belief in one's own capacity to apply it. Intermediaries indirectly facilitated this by

providing opportunities for women to test and prove themselves, yet it was women's interpretations of their learning that consolidated their confidence.

Closely tied to self-efficacy was the development of confidence in dealing with customers, suppliers, and even community members who might have doubted their entrepreneurial roles. Women repeatedly noted how knowledge of pricing, marketing, or packaging increased their confidence to present their products and engage assertively in transactions. One woman explained, "I started talking to customers with confidence and explaining the product." Another (Salma runs a Retailing – Oil and Honey Production and Trainer business) described how her confidence grew after exhibiting her products publicly: "The exhibition taught me how to face people without fear." Confidence here was not only personal but also social; it redefined how women saw themselves in relation to others, allowing them to claim entrepreneurial legitimacy in contexts that often undervalued women's economic contributions.

The enhancement of entrepreneurial skills formed another critical impact. Women emphasised that acquired knowledge sharpened their practical competencies in areas such as bookkeeping, product development, and customer management. A participant (Aisha runs a Retailing – Clothing and Homeware business) said, "I learned to make a plan and calculate profits and losses." Another reflected (Liala runs a Cooking business), "I learned new recipes and made different dishes" — a clear example of how skill acquisition translated into business diversification. Beyond technical skills, organisational practices were also shaped. One woman explained, "I started writing down customer orders so I would not forget," illustrating how even small managerial adjustments improved efficiency. These skill gains were incremental but highly meaningful, as they often marked the shift from informal, ad-hoc business practices to more structured, professional approaches.

Importantly, women often linked their improved capabilities to a sense of resilience and persistence in the face of challenges. (Zainab runs a Handicrafts Retailing & Training business) described how self-taught tailoring skills empowered her: "I used YouTube […] I learned how to sew new designs." For her, self-regulated learning not only enhanced her technical skills but also demonstrated her ability to overcome barriers of access and resource scarcity. Another woman

emphasised how applying even small pieces of knowledge reinforced her determination: “When I apply something new and see the result, it gives me motivation to continue.” These voices reflect how entrepreneurial knowledge resources, once utilised, became a source of psychological empowerment, reinforcing women’s agency to persist despite systemic constraints.

Critically, the development of entrepreneurial capabilities must be understood as both an outcome and a process. Women’s testimonies show that confidence, self-efficacy, and entrepreneurial skills were not static achievements but evolving capacities, continually reinforced through cycles of learning, application, and feedback. At the same time, the uneven distribution of access meant that not all women could equally benefit. Those who accessed OWA workshops or participated in exhibitions described stronger boosts in confidence, while others who relied solely on self-regulated learning often experienced slower progress and feelings of isolation. Nevertheless, even in constrained circumstances, women demonstrated remarkable adaptability, using whatever entrepreneurial learning approaches were available to them to build their entrepreneurial identities and strengthen their capabilities.

Additionally, the findings demonstrate that women who participated in productive family programmes often applied the knowledge they acquired to tangible business practices. This included improved product packaging, diversification of recipes or crafts, and enhanced confidence in presenting their work to customers. In some cases, knowledge gained through the productive families initiative contributed directly to improving decision-making, problem-solving, and customer communication, showing that this initiative, while limited in scope, could have meaningful impacts on the entrepreneurial journey.

The findings indicate that a feedback loop of knowledge transfer emerges once women entrepreneurs begin to witness the tangible impacts of utilising entrepreneurial knowledge resources. As the acquired knowledge translates into strategic business improvements—such as enhanced management practices, marketing innovation, business planning, and operational efficiency—entrepreneurs actively reinvest this learning into their communities. This cyclical process extends beyond individual growth, as many participants began offering training and coaching services, transforming from learners into knowledge facilitators. For instance, several

women launched workshops and mentoring initiatives within their villages or through organisations where they had previously received training (e.g., Zainab, Salma, Rawan, and Yasmin), thereby institutionalising their experiential insights. This dynamic demonstrates how entrepreneurial learning evolves into a self-sustaining mechanism of community empowerment, where knowledge utilisation feeds back into local capacity building, reinforcing both individual and collective entrepreneurial development.

In sum, entrepreneurial knowledge resources had a profound impact on rural women's entrepreneurial capabilities by cultivating self-efficacy, building confidence, and enhancing practical skills. These impacts extended beyond the economic, reshaping how women viewed themselves as entrepreneurs and how they engaged with their communities and customers. Women's testimonies highlight that knowledge was not only a tool for running a business but also a catalyst for self-belief and professional growth. The evidence demonstrates that the transformative power of entrepreneurial knowledge resources lies as much in what it enables women to do as in who it allows them to become.

**Summary**

This section has demonstrated that rural Omani women entrepreneurs actively utilise entrepreneurial knowledge resources in diverse and context-specific ways, confirming the first part of the research question: How do rural Omani women entrepreneurs utilise entrepreneurial knowledge resources? The evidence from interviews and focus groups revealed that entrepreneurial knowledge resources were not passively received but strategically utilised to critical areas of business practice. Women drew on entrepreneurial learning approaches _experiential, social, vicarious, and self-regulated learning_ to refine pricing strategies, adopt marketing innovations such as social media promotion, improve product packaging, and diversify into new areas of cooking and tailoring. These acts of utilisation highlight the agency of women in converting fragmented entrepreneurial knowledge inputs into meaningful entrepreneurial practices that sustain their businesses.

In addressing the second part of the research question—what impacts do these resources have on their entrepreneurial experiences and business practices?— The analysis showed that

entrepreneurial knowledge resources generated transformative effects. At the level of business practices, women reported improvement in tackling their day-to-day entrepreneurial behaviours and operational practices. At the level of entrepreneurial capabilities, knowledge acquisition enhanced their self-efficacy, boosted confidence in interacting with customers and communities, and sharpened their entrepreneurial skills. Critically, these impacts were not uniform but shaped by the type, accessibility, and quality of entrepreneurial knowledge, reflecting both empowerment and limitation. Overall, the findings affirm that entrepreneurial knowledge resources serve as catalysts for business practices and entrepreneurial capability, though their potential remains mediated by broader structural challenges explored elsewhere in this chapter (see Section 7.3.3).

## 7.6. Conclusion

This chapter has presented a comprehensive and cross-phased analysis of the empirical findings generated through surveys (n=141), interviews (n=15 across phases 1 and 2), focus groups (n=3 with 11 participants), and online observations (n=3 with 85-593 members each WhatsApp group) with rural Omani women entrepreneurs and entrepreneurial intermediaries. The analysis was framed around three key research questions that together capture the multiple dimensions of entrepreneurial learning (know-what, know-who, and know-how): (RQ1) how rural Omani women acquire and internalise entrepreneurial knowledge, and the challenges they face in accessing such knowledge; (RQ2) how entrepreneurial intermediaries facilitate the acquisition of entrepreneurial knowledge, and the challenges they face in ensuring equal access for rural Omani women entrepreneurs; and (RQ3) how rural Omani women utilise entrepreneurial knowledge resources, and what impacts these resources have on their entrepreneurial experiences and business practices. By triangulating across phases and data sources, the chapter has provided a multi-layered account of how entrepreneurial knowledge acquisition, intermediation, and utilisation unfold within the specific context of rural Oman.

The findings under RQ1 revealed that entrepreneurial knowledge is acquired through a range of approaches—experiential, social, vicarious, and self-regulated—each carrying distinct possibilities and constraints. Women's narratives highlighted that experiential learning (e.g., entrepreneurship education and training programmes and workshops) offered valuable entry points

but remained unevenly accessible, often confined to urban centres or limited by financial and socio-cultural constraints. Social learning (e.g., social networks and Community of Practices) emerged as a critical source of entrepreneurial knowledge acquisition, particularly in contexts where institutional provision was absent. Vicarious learning (e.g., exhibitions and markets) provided opportunities to observe and imitate, though such events were sporadic and unevenly distributed. Self-regulated learning (e.g., personal experiences, social media, YouTube, and online sites) proved to be the most widely accessible and resilient form of entrepreneurial knowledge acquisition. Importantly, women's reflections underscored that knowledge was not simply acquired but internalised through processes of reflection, observation, and practice, demonstrating agency and adaptability in contexts marked by structural limitations.

The analysis of RQ2 shifted attention to entrepreneurial intermediaries, identifying their roles, limitations, and the challenges they face in promoting equal access to entrepreneurial knowledge. Governmental bodies, non-governmental organisations (e.g., Omani Women Associations, local charitable and voluntary teams), corporations, academic institutions, and local intermediaries all served as potential entrepreneurial knowledge brokers. Yet their reach and effectiveness were uneven. Government programmes were often critiqued as urban-centred and repetitive, NGOs were praised for their proximity but constrained by funding and limited scope, and corporations and academic institutions were largely absent from rural settings. In contrast, local intermediaries were the most accessible and impactful, providing continuous social and self-regulated learning opportunities. Across these intermediaries, however, systemic challenges persisted: infrastructure and geographic constraints, socio-cultural barriers (including restrictions around mixed-gender environments and family approval), financial limitations, language and educational mismatches, technological weaknesses, and widespread scepticism towards training quality. These findings illustrate that intermediaries do not operate in a vacuum; their capacity to deliver knowledge is deeply shaped by structural and cultural contexts, leaving rural women with highly uneven access to entrepreneurial learning approaches.

The discussion of RQ3 explored how rural women entrepreneurs utilised the entrepreneurial knowledge they acquired and the impacts this had on their entrepreneurial experiences (i.e., business practices and entrepreneurial capabilities). Omani women entrepreneurs reported utilising

entrepreneurial knowledge in practical ways: adjusting pricing strategies, adopting social media marketing, improving product packaging, and diversifying into new products such as tailored garments or new recipes. These utilisations directly influenced business practices, leading to improvment in their day-to-day entrepreneurial behaviours and operational practices. At the same time, entrepreneurial knowledge resources fostered profound changes in entrepreneurial capabilities. Women entrepreneurs described increased self-efficacy, growing confidence in dealing with customers and suppliers, and the development of managerial and technical skills such as bookkeeping, planning, and customer management. Critically, these impacts were not uniform; they varied according to the accessibility and quality of entrepreneurial knowledge resources, as well as the structural challenges women faced in applying them. Nevertheless, the evidence clearly shows that entrepreneurial knowledge resources served as catalysts for both economic and personal transformation, enabling women to strengthen their businesses while also reshaping their entrepreneurial identities.

Taken together, the findings provide a critical and nuanced picture of rural women's entrepreneurial learning approaches in Oman. They demonstrate that entrepreneurial knowledge acquisition is multi-sourced and uneven, that intermediaries play essential yet constrained roles, and that utilisation of entrepreneurial knowledge resources has both tangible business outcomes and transformative impacts on women's capabilities. However, they also highlight persistent inequalities in access, structural limitations on entrepreneurial intermediaries, and the uneven distribution of impacts across different groups of women. These findings challenge simplistic narratives of entrepreneurial empowerment through training or institutional intervention, revealing instead a more complex reality in which women creatively navigate structural constraints by blending experiential, vicarious, social, and self-directed learning.

The next chapter—the Discussion chapter—will build upon these findings by critically engaging with the literature and theoretical frameworks outlined earlier in the thesis. It will situate the empirical evidence within broader debates on entrepreneurial learning approaches, resource-based view and learning theory perspectives, and women's entrepreneurship in rural and MENA contexts. In doing so, it will examine how the findings confirm, challenge, or extend existing scholarship, while also drawing out the implications for policy, practice, and theory. By linking

the study's results back to the literature, the Discussion chapter will deepen the analysis of entrepreneurial knowledge processes and highlight the contributions this research makes to understanding the dynamics of rural women's entrepreneurship in Oman.

# Chapter 8. Discussion

## 8.1. Introduction

This chapter presents a critical discussion of the study's key findings by integrating data from all three phases—quantitative surveys, in-depth interviews, online observations, and WhatsApp-based focus groups—with relevant literature from global, MENA, and Omani contexts. Guided by the Resource-Based View (RBV) and learning theory, the chapter interrogates how rural women entrepreneurs in Oman acquire and internalise entrepreneurial knowledge as a strategic resource (know-what), how intermediaries provide the accessibility (know-who), how these women utilise entrepreneurial knowledge resources (know-how), and the impacts of entrepreneurial knowledge resources. It argues that entrepreneurial knowledge—particularly when embedded in experiential, social, vicarious, and self-regulated learning approaches—constitutes a valuable, rare, inimitable, and non-substitutable resource that supports rural women in navigating institutional voids and market limitations (Efgivia *et al*., 2021; Kero and Bogale, 2023).

The analysis reveals that social and self-regulated learning are the most dominant forms of entrepreneurial knowledge acquisition among rural women entrepreneurs in Oman. Women entrepreneurs in rural Oman overwhelmingly rely on family, community networks, local entrepreneurs, and digital platforms such as WhatsApp and Instagram to acquire and utilise entrepreneurial knowledge resources. These entrepreneurial learning approaches are not merely reactive responses to the lack of experiential learning; rather, they function as core strategic assets that are deeply embedded in cultural and relational contexts. This finding aligns with studies from Lebanon, Tunisia, and Egypt, where rural women entrepreneurs similarly depend on self-regulated and social learning structures (Yusuf, 2015; Maayoufi, 2023; Khabbaz & Kuran, 2024). By contrast, experiential learning (e.g., entrepreneurial training programmes) remains largely inaccessible or culturally misaligned, confirming critiques of urban-centric and gender-neutral entrepreneurship programming across the MENA region (Toumi, Ghalleb, and Akimowicz, 2024). While social, vicarious, and self-regulated learning approaches have enabled women to navigate entrepreneurial landscapes with resilience, they also carry limitations related to daily business practices.

In addition to analysing entrepreneurial learning approaches and entrepreneurial knowledge acquisition, the chapter also examines the role of entrepreneurial intermediaries—particularly government, NGOs, corporations, academic institutions, and local intermediaries—in offering access of entrepreneurial knowledge to rural women entrepreneurs. These intermediaries serve as essential connectors and facilitators of entrepreneurial knowledge, particularly in environments where state-led initiatives are inconsistent or poorly distributed (Yousuf, 2023). In Oman, the NGOs and local intermediaries emerged as particularly influential, largely due to their proximity to rural communities and their ability to deliver training in culturally sensitive ways. The findings highlight that when intermediaries act as both knowledge providers and legitimising agents, they significantly enhance women's entrepreneurial capabilities and business sustainability (Gupta & York, 2008; Preethi, 2017). However, the uneven presence of such intermediaries due to geographic and financial constrains remains a persistent barrier, limiting the extent to which entrepreneurial knowledge can be fully utilised and converted into entrepreneurial outcomes.

The chapter also critically investigates the utilisation and impacts of entrepreneurial knowledge resources on business practices and entrepreneurial capabilities. Many women reported tangible business benefits such as improved decision-making, customer relationship and product quality as a result of entrepreneurial learning. More importantly, the utilisation of entrepreneurial knowledge resources contributed to deeper changes in self-efficacy, confidence, and entrepreneurial skills—characteristics that reinforce entrepreneurial persistence and identity formation. These findings resonate with existing literature that underscores the role of entrepreneurial knowledge resources in building self-efficacy and entrepreneurial skills (Hmieleski & Baron, 2008; Abdelwahed *et al*., 2023; Karayel, 2023). Additionally, the findings reveal that women entrepreneurs have initiated a process of knowledge transfer as a result of effectively utilising entrepreneurial knowledge resources. Motivated by the positive outcomes of applying these resources, several participants began sharing their expertise with fellow entrepreneurs within their communities, fostering peer-to-peer learning. In some cases, this evolution went further, with women transforming their business models from purely retail-oriented ventures to training-based enterprises, thereby institutionalising their experiential knowledge into new income-generating and capacity-building activities.

This chapter is structured to first synthesise the findings across all three phases of data collection and interpret them through the RBV and learning theory framework. It then examines the different entrepreneurial learning approaches. The discussion then turns to the role of intermediaries, exploring their contributions, limitations, and implications. Followed by exploring the impacts of entrepreneurial knowledge resources. Finally, the chapter considers the wider theoretical, practical, and policy implications of the findings. Together, these discussions argue for a more inclusive and situated understanding of entrepreneurial knowledge in rural contexts—one that acknowledges the value of experiential, social, vicarious, and self-regulated embedded learning as legitimate and strategic resources within the broader entrepreneurial landscape.

## 8.2. Synthesis of Key Findings

This section synthesises the key findings across all three data collection phases, drawing on quantitative survey data, in-depth interviews, online observations, and focus groups to provide a comprehensive understanding of the entrepreneurial knowledge acquisition and internalisation, entrepreneurial intermediary roles, and the utilisation and impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences in rural Oman (See Figure 04). Framed through the lens of the Resource-Based View (RBV) and learning theory, the analysis reveals that rural women in Oman, like their counterparts in the rural MENA region, depend predominantly on social and self-regulated learning approaches to acquire entrepreneurial knowledge, with limited access to experiential learning.

The study's findings reveal that social and self-regulated learning—gained from social networks, Community of Practices, social media, and online search —are the dominant approaches for entrepreneurial knowledge acquisition among rural Omani women entrepreneurs. Echoing global rural studies (Mukherjee, 2009; Yusuf, 2015) and findings from Lebanon and Tunisia (Maayoufi, 2023; Khabbaz & Kuran, 2024), women in rural Oman turn to social networks such as family members, neighbours, and peer entrepreneurs for business insights, advice, and support. The limited availability and cultural unsuitability of experiential learning (e.g., entrepreneurial training programmes) mean that social learning (e.g., social networks and Community of Practices) forms the backbone of entrepreneurial capability in these contexts. Additionally, Arab women entrepreneurs engage in self-regulated learning through social media, utilising platforms (e.g., Facebook, Snapchat, and WhatsApp) to acquire entrepreneurial knowledge and business-related information such as financial management, human resources, and supply chain management (Ameen & Willis, 2016; Abou-Moghli, 2019; Lichy, Farquhar & Kachour, 2021). In rural Tunisia, for instance, women entrepreneurs increasingly rely on digital platforms to compensate for the absence of experiential learning (e.g., local training programmes) using online communities to strengthen their acquired entrepreneurial knowledge (Maayoufi, 2023). Complementing this, the data demonstrates the critical role of self-regulated learning—learning through personal experiences, trial-and-error, self-reflection, and digital exploration—especially through platforms such as WhatsApp and Instagram. Many women entrepreneurs indicated that their marketing

skills, customer engagement strategies, and pricing tactics were largely informed by digital experimentation rather than formal instruction. This aligns with findings from rural Lebanon (Khabbaz & Kuran, 2024) and Egypt (Youssef, 2023) and constitutes a strategic knowledge asset under the RBV framework: valuable, rare, inimitable, and non-substitutable knowledge generated internally (Kero & Bogale, 2023). Learning theory complements this by illuminating how women actively construct meaning from observation, imitation, and digital self-engagement (Adam *et al.,* 2022).

Experiential learning, however, appears to be the least utilised resource in rural Oman. Structured entrepreneurial training programmes, workshops, and courses provided by the government and corporations are either inaccessible or underdeveloped for rural women. While some isolated examples were found—such as the Rural Women Programme initiated by the Ministry of Agriculture, Water, and Fisheries—these efforts were not widespread and lacked sustained engagement. The findings here confirm earlier observations by Toumi, Ghalleb, and Akimowicz (2024) about the urban-centric nature of entrepreneurial learning coverage in MENA.

The research also identifies the Ministry of Agriculture, Water, and Fisheries, NGOs, and the local intermediaries as the most influential entrepreneurial intermediaries actively delivering various entrepreneurial learning approaches in rural Omani areas. Their proximity to local communities and their ability to tailor training to women's needs make them essential bridges between rural entrepreneurs and broader knowledge systems. This stands in stark contrast to urban-focused institutions such as universities and corporate programmes, whose reach remains limited outside urban centres (Gupta & York, 2008; Galvão *et al*., 2019, 2020). The inclusion of local intermediaries as informal but influential intermediaries also emerged as a key theme—highlighting how peer mentoring and demonstration learning shape entrepreneurial capacity in villages.

In terms of impact, the study finds a strong correlation between entrepreneurial knowledge acquisition—regardless of the entrepreneurial learning approach—and tangible improvements in business practices. Participants linked their entrepreneurial knowledge to improvement in daily business practices. At a personal level, many women reported enhanced self-efficacy, confidence, and entrepreneurial skills, which not only enabled business sustainability but also fostered broader

social empowerment. These findings confirm literature linking entrepreneurial training to entrepreneurial outcomes (Hosseini & McElwee, 2011; Abdelwahed *et al*., 2023; Karayel, 2023), and position self-efficacy as both an intermediate and final outcome of entrepreneurial learning processes.

Additionally, the findings extend the current literature by indicating a feedback loop of knowledge transfer emerges once women entrepreneurs begin to witness the tangible impacts of utilising entrepreneurial knowledge resources. As the acquired knowledge translates into strategic business improvements—such as enhanced management practices, marketing innovation, business planning, and operational efficiency—entrepreneurs actively reinvest this learning into their communities. This cyclical process extends beyond individual growth, as many participants began offering training and coaching services, transforming from learners into knowledge facilitators. For instance, several women launched workshops and mentoring initiatives within their villages or through organisations where they had previously received training, thereby institutionalising their experiential insights. This dynamic demonstrates how entrepreneurial learning evolves into a self-sustaining mechanism of community empowerment, where knowledge utilisation feeds back into local capacity building, reinforcing both individual and collective entrepreneurial development.

In summary, this chapter highlights that while experiential learning remains underdeveloped in rural Oman, rural women entrepreneurs have constructed robust, contextually grounded knowledge systems through social, self-regulated, and vicarious learning. Entrepreneurial intermediaries, especially NGOs and local intermediaries, are vital to sustaining and expanding these systems. The RBV and learning framework effectively captures the entrepreneurial learning process and the strategic value of these unique, non-traditional resources as drivers of competitive advantage in constrained settings, validating the inclusion of experiential, social, vicarious, and self-regulated learning as critical components of rural entrepreneurship policy and practice.

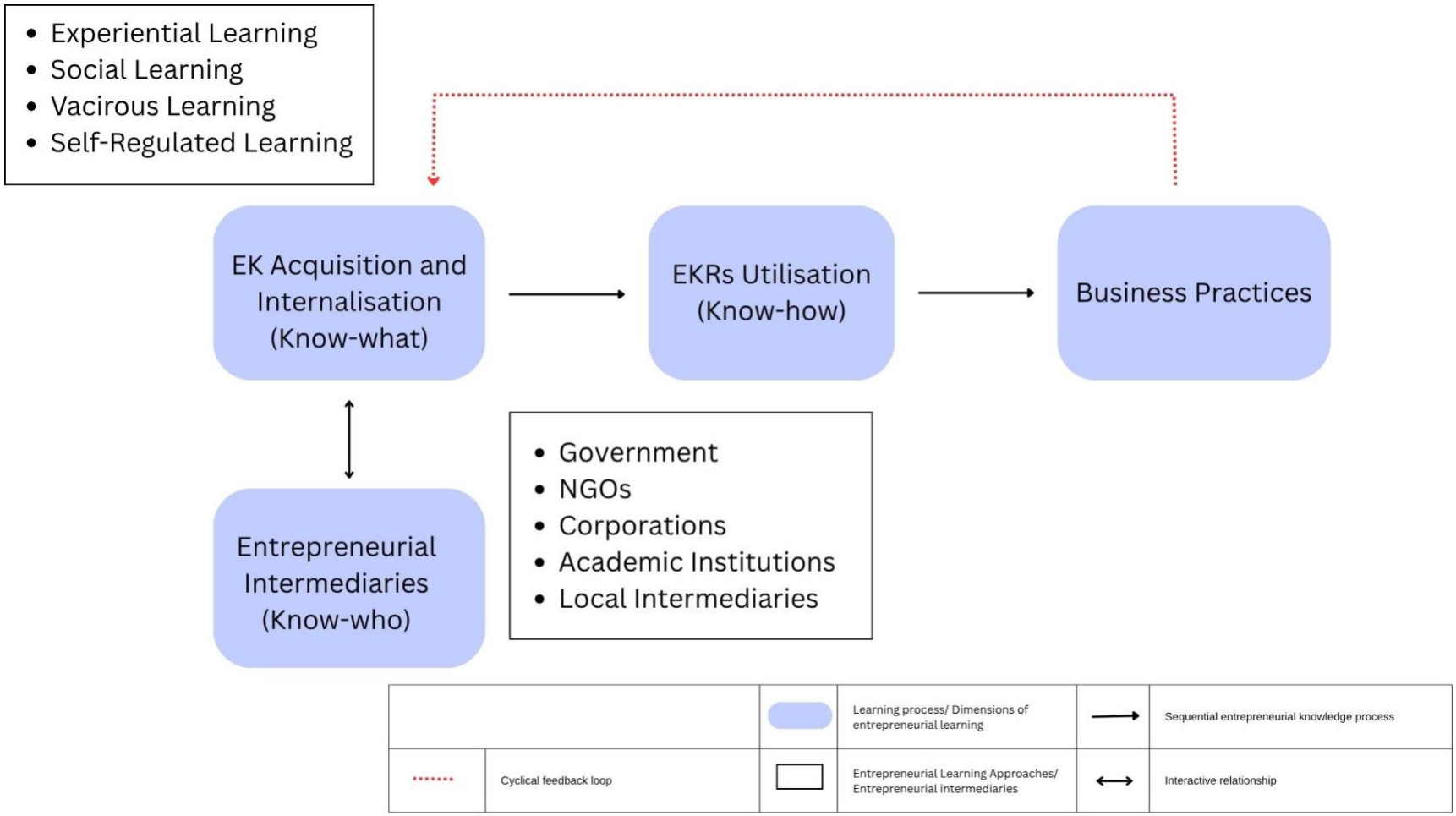


*Figure 4: Conceptual Framework (Discussion)*

## 8.3. Discussion in Relation to Existing Literature

This study examined the entrepreneurial knowledge acquisition and internalisation, the role of entrepreneurial intermediaries in accessing entrepreneurial knowledge, and the utilisation and the impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences in rural Oman. It found that social learning and self-regulated learning are the most prevalent forms of entrepreneurial knowledge acquisition, while experiential learning remains marginalised. This section critically engages these findings with the global, MENA, and Omani literature, highlighting the embeddedness of entrepreneurial learning approaches in rural Oman, the pivotal role of entrepreneurial intermediaries, and the impacts of entrepreneurial knowledge resources on women's entrepreneurial experiences, framed through the learning and Resource-Based View (RBV) theory.

### 8.3.1. Repositioning Learning Resources: Social and Self-Regulated Learning as Strategic Assets

The findings from this research present a compelling case for re-evaluating the dominant approaches of entrepreneurial learning among women in rural contexts, particularly in Oman, through the lens of the Learning and Resource-Based View (RBV) theory. Contrary to mainstream entrepreneurship literature, which often prioritises formal training and institutionalised education—commonly referred to as experiential learning—the empirical data from this study underscores the prevalence and significance of social and self-regulated learning as the primary vehicles of entrepreneurial knowledge acquisition for rural Omani women entrepreneurs.

Globally, entrepreneurial learning has been traditionally grounded in formalised instruction delivered through universities, incubators, and structured programmes (Galvão *et al*., 2019). While these interventions are beneficial in urban, resource-rich environments, they are often inaccessible or ill-suited to rural contexts, where intermediary support and infrastructure are limited. Evidence from South Africa, Malaysia, Uganda, and Rwanda show limited access to experiential learning and suggest to develop more of context-specific experiential learning that reflects rural

entrepreneurial experiences and livelihood practices (Lourenço *et al.,* 2014; Koyana and Mason, 2017; Rubyutsa *et al.,* 2024; Uthamaputhran *et al.,* 2024). This global imbalance is mirrored in the MENA region, where experiential learning remains disproportionately concentrated in urban centers (Elkafrawi & Refai, 2022; Toumi *et al*., 2024). The rural segments, especially in Oman, are often underserved by such experiential learning. As a result, alternative, entrepreneurial learning approaches have organically emerged to fill this institutional vacuum. This study reveals that rural Omani women rely on social and vicarious learning—a dynamic and communal process in which knowledge is exchanged through social networks and Community of Practice (e.g., familial, peer entrepreneurs, WhatsApp Groups, and community networks). This finding aligns with research in rural Turkey, Lebanon, Tunisia, and Egypt, where social networks were shown to be crucial in navigating business practices, accessing suppliers, and understanding market behavior (Maayoufi, 2023; Youssef, 2023; Yaşlak *et al.,* 2023; Khabbaz & Kuran, 2024). In the Omani context, women are embedded in tight-knit social environments where family members, friends, and local mentors become the de facto sources of entrepreneurial knowledge acquisition. For instance, several interviewees noted that they routinely sought guidance from relatives who had prior business experience or learned by observing peers at local markets and community exhibitions. From an RBV perspective, these informal knowledge exchanges represent intangible yet strategically valuable resources. Social capital—manifested in trust-based relationships and local mentorship—is a non-substitutable, rare, and inimitable resource (Barney, 1991; Kero and Bogale, 2023). Learning theory complements that by presenting the entrepreneurial learning process which includes entrepreneurial knowledge acquisition and internalisation. It fosters trust, facilitates access to scarce information, and reduces transaction costs. In rural areas where conventional resources like capital, market access, and support from intermediaries are limited, social learning becomes a competitive advantage for women who may lack formal entrepreneurial training programmes but possess deep relational ties and observational capabilities.

Similarly, self-regulated learning—where women independently acquire and apply knowledge through digital platforms (e.g., Instagram, YouTube, and online sites), trial-and-error, and reflection—was found to be a dominant mode of learning. This strategy involves women teaching themselves how to use social media for marketing, adapting to customer preferences, and experimenting with product development. In contrast to the structured curriculum of

entrepreneurship programmes, self-regulated learning is fluid, context-specific, and grounded in real-time business challenges. This mirrors findings from Khabbaz and Kuran (2024), who observed that rural Lebanese women use Instagram, and WhatsApp to educate themselves on branding and product display. Additionally, women entrepreneurs in rural Australia and Nigeria use social media platforms such as Facebook and Instagram to explore market trends, experiment with promotional strategies, and to independently gather information on customer preferences (Omotosho, 2023; Sutherland *et al.,* 2025). These studies not only support this claim but expand it by showing how Omani women use these tools to connect with customers and other entrepreneurs across the Gulf region, thus integrating themselves into a broader marketplace. One interviewee (Zainab, runs a Retail and Training business) noted: "I learned crochet from YouTube and now I have trained approximately 200 women entrepreneurs in my village and beyond via WhatsApp groups", exemplifying how self-regulated learning becomes a community-level resource, cascading into broader knowledge systems. This form of learning is closely tied to the RBV's conceptualisation of the firm's ability to integrate, build, and reconfigure internal and external competencies to address rapidly changing environments (Teece, Pisano, & Shuen, 1997; Sugiarno and Novita, 2022). Self-regulated learning equips rural women with the capacity to be adaptive, innovative, and responsive without relying on formal institutional inputs. Their entrepreneurial agility is often not the result of structured entrepreneurial training, but rather of their capacity to absorb knowledge from a diverse set of decentralised and informal sources.

Moreover, both social and self-regulated learning methods enhance personal agency, which is another critical entrepreneurial resource. By actively seeking knowledge and learning from their surroundings, rural women reinforce their self-efficacy—a key antecedent of entrepreneurial intention and success (Bandura, 1986; Miao, Qian & Ma, 2017). This aligns with research by Abdelwahed *et al*. (2023), which confirms that self-efficacy derived from entrepreneurial learning positively correlates with venture sustainability. Our findings suggest that these women not only gain confidence through practice but also foster resilience and independence, which are pivotal to sustaining their businesses amid institutional voids. Despite the strength of these learning approaches, the marginalisation of social and self-regulated learning in policy and programme design remains problematic. Much of the current entrepreneurial landscape—particularly in Oman and the wider MENA region—continues to prioritise urban-centred, certificate-based education

models, overlooking the informal, situated entrepreneurial learning processes occurring in rural spaces. There is a pressing need to reconceptualise entrepreneurial learning to recognise these informal strategies not as deficient but as contextually relevant and effective. One way forward is through the legitimisation and integration of social and self-regulated learning practices into experiential learning programming. For example, local entrepreneurs who serve as knowledge hubs could be formally recognised and supported through mentorship networks or community educator initiatives. NGOs and agricultural extension programmes—already active in rural Oman—could incorporate digital literacy and peer-led training components into their outreach strategies. This would not only amplify the reach of experiential learning but also bridge the gap between different entrepreneurial learning approaches.

In conclusion, the findings challenge the prevailing hegemony of experiential learning by demonstrating that social, vicarious, and self-regulated learning are not only functional but also strategically valuable within the RBV framework. They represent critical, context-sensitive resources that rural women in Oman and across the MENA region leverage to compensate for structural deficits in their entrepreneurial learning process. Policymakers and educators must therefore move beyond a one-size-fits-all model and embrace a more pluralistic understanding of how entrepreneurial knowledge is acquired, internalised, and utilised in rural environments.

### 8.3.2. Experiential Learning: The Missing Institutional Resource

The findings of this study reveal a critical shortfall in the availability and institutionalisation of experiential learning for rural women entrepreneurs in Oman, echoing similar gaps observed across rural contexts in the MENA region (Morkus-Makhoul, 2024). Experiential learning—defined as a process through which entrepreneurs acquire knowledge via structured training, workshops, hands-on activities, and direct interactions with mentors—is a core dimension of entrepreneurial capability building (Galvão *et al*., 2019, 2020). However, the results from all three data collection phases indicate that in rural Oman, experiential learning remains scarce, fragmented, and often detached from the contextual realities of rural women's enterprises.

This study's findings resonate with global literature that positions experiential learning as a pivotal entrepreneurial learning approach that equips individuals with actionable insights and competencies (Galvão *et al*., 2020; Apetrei *et al.,* 2024). For example, in South Africa, learnership programmes enabled rural entrepreneurs to acquire practical entrepreneurial skills through hands-on engagement and applied business activities rather than purely theoretical instruction (Koyana and Mason, 2017). Similarly, training interventions in rural Malaysia strengthened women entrepreneurs' ability to respond to uncertainty and manage everyday business challenges through practical learning experiences and adaptive problem-solving (Uthamaputhran *et al.,* 2024). In Rwanda, informal and participatory training approaches encouraged entrepreneurs to learn through dialogue, reflection, and lived experience, reinforcing the importance of experiential and practice-oriented learning processes (Rubyutsa *et al.,* 2024). Comparable findings were also reported in Uganda, where entrepreneurial training for female farmers emphasised learning through doing and applying knowledge within participants' existing agricultural and enterprise activities (Lourenço *et al.,* 2014).

Yet, in the context of rural Oman, the absence of structured and institutionalised training approaches represents a significant weakness in the local entrepreneurial picture. Respondents across interviews and focus groups consistently noted the lack of accessible entrepreneurial training programmes tailored to their rural realities. One rural entrepreneur (Samera; runs a Honey-Hives business) lamented: "They tell us about programmes in Muscat, but who is going to travel for a one-day course when we have farms and families to care for?" This sentiment illustrates how location-bound constraints intersect with a weak distribution of experiential learning, reinforcing rural-urban inequality in opportunity access. Within the MENA region, existing literature confirms the limited reach of experiential learning to rural women entrepreneurs (Constantinidis *et al*., 2019; Morkus-Makhoul, 2024). While some national initiatives, such as the Entrepreneurship for the Participation and Inclusion of Vulnerable Youth programme in Tunisia (Toumi *et al*., 2024), have attempted to bridge this gap, their impact remains localised and not yet mainstreamed into policy or replicated elsewhere. Scholars such as Elkafrawi and Refai (2022) and Khabbaz and Kuran (2024) similarly argue that rural women across Egypt and Lebanon primarily rely on social learning, tacit learning processes because experiential learning remains inaccessible or ill-suited to their sociocultural environment.

The findings from this research confirm and extend these perspectives by identifying the Ministry of Agriculture, local intermediaries, and a limited number of local NGOs as the only intermediaries offering direct experiential learning interventions in rural Oman. These programmes, such as the "Rural Women Development Project," offer sporadic training sessions in agribusiness and handicrafts. However, their impact is limited by underfunding, absence of follow-up mechanisms, and lack of integration with broader entrepreneurial support systems. As one intermediary (Ali; NGO intermediary) put it, "We try to deliver training, but there's no continuous path, no mentorship or follow-up—just one-off workshops". This indicates that while experiential learning exists in form, it is not functionally institutionalised. Further compounding this challenge is the reliance on project-based funding by NGOs, which limits the sustainability and consistency of experiential learning initiatives. Preethi (2017) in her Indian case study highlighted similar challenges in rural women entrepreneurship development programmes that were donor-dependent and lacked long-term strategy or scalability. The Omani context echoes this, with training delivery often dependent on one-time collaborations with corporations or international development organisations rather than being embedded within national development policies.

Moreover, the research identifies a clear disparity between experiential learning in urban versus rural settings. Urban women entrepreneurs in Muscat or Sur, for example, have access to incubators such as Riyada, SaS, National Business Centre (NBC) or Zubair SEC, which offer robust experiential learning through coaching services. Such resources are absent in rural regions. This echoes Galvão *et al*. (2020), who emphasise the need for regional decentralisation of entrepreneurship training programmes to address local disparities. Additionally, the findings suggest that in the absence of experiential learning channels, rural women have resorted to substitutive learning approaches _these include social, vicarious, and self-regulated learning. One participant (Kadeja runs a Retailing - Clothing business) noted: "I learnt how to run my business by trying and failing. There was no one to teach me the right way". While such strategies offer learning through experience, they are highly individualistic, unsystematic, and inefficient from a policy standpoint.

Vicarious learning—where knowledge is gained through observing others—also emerges as a critical though underleveraged mode of learning. Many women reported that exhibitions and craft

fairs serve as informal learning sites where they observe successful entrepreneurs and mimic their marketing, product design, and pricing strategies. This aligns with Maayoufi's (2023) study in rural Tunisia, where fairs function as platforms for both visibility and informal knowledge transfer. However, this kind of learning, while beneficial, is often constrained by opportunity availability and lacks the structure and feedback mechanisms that characterise experiential learning. Crucially, the integration of experiential learning with other forms—such as vicarious, self-regulated, and social learning—offers a fertile space for policy and programmatic development. The current research underscores that experiential learning should not be seen as a standalone mode but as one that complements existing practices. This integration is evident in rural Sweden and Greece where rural entrepreneurs not only learn through direct experimentation and practice but also refine their actions through observing and interacting with more experienced actors. For example, Mansoori (2017) demonstrates that entrepreneurs applying lean startup approaches combined hands-on experimentation with observation-based learning from peers and prior entrepreneurial experiences, while e-mentoring initiatives enabled women entrepreneurs to develop entrepreneurial knowledge through reflective interaction with experienced mentors alongside the practical application of acquired insights (Kyrgidou and Petridou, 2013).

These findings collectively underscore the fragmented and uneven nature of entrepreneurial learning in rural Oman, where women's engagement in business activities remains largely self-driven and informally structured. In the absence of consistent institutional support, many rural women have gravitated toward alternative, community-embedded learning spaces that combine income generation with informal skill development. This shift reflects a broader regional pattern in which entrepreneurial learning is increasingly intertwined with household-based economic models. Within this context, the productive family initiative has emerged as both a compensatory mechanism and a culturally resonant form of entrepreneurship, bridging the gap between domestic life and market participation (MOSD, 2023). By providing avenues for women to gain hands-on experience, acquire skills, and access micro-markets through exhibitions and state-led training, productive family programmes offer an important, though often under-theorised, example of how experiential and vicarious learning are institutionalised within socially accepted frameworks of women's economic participation.

The concept of productive families has been widely examined in the Arab region as a policy-driven and socially embedded model of entrepreneurship that enables households, particularly women, to transition from welfare dependency to income-generating activities (Awad and Al-Omari, 2013; Aftan, 2023). Scholars emphasise both the economic and social impacts of these initiatives. Rihan and Al-Husseini (2003) highlighted how productive family projects in Egypt reduced unemployment and improved household living standards, while also strengthening women's roles in local economies. Similarly, Al-Khumshi and Saleh (2009) argued that such initiatives embody women's aspirations to balance domestic responsibilities with economic contribution, although they remain constrained by limited institutional support and societal expectations. In Oman and other Gulf contexts, productive families are increasingly seen as vehicles for sustainable development, aligning with broader diversification goals (Aftan, 2023). Aftan's (2023) study underscored how productive families not only increase income but also contribute to "green" and sustainable consumption practices, suggesting their potential role in modernising local entrepreneurship. At the same time, research by Awad and Al-Omari (2013) examined the importance of design and display in temporary exhibition halls for productive family programmes, arguing that the physical environment plays a crucial role in visibility, marketing, and ultimately in the success of women's ventures. Taken together, this literature confirms that productive family initiatives extend beyond mere welfare substitution: they provide experiential and vicarious learning opportunities through training and exhibitions, but they also reflect structural challenges of inclusivity, continuity, and recognition. In the Omani context, this resonates with findings from the present study, where women valued such programmes for facilitating market access and skills development, while simultaneously critiquing their limited outreach and sustainability.

In conclusion, the paucity of institutionalised experiential learning opportunities for rural Omani women entrepreneurs is a critical barrier to sustainable business development and empowerment. While ad hoc interventions from the Ministry of Agriculture, NGOs, and local intermediaries offer a starting point, these are insufficient to meet the broader learning needs of rural entrepreneurs. Bridging this gap requires systemic investment in decentralised, culturally attuned, and continuous experiential learning infrastructure.

**Internalisation of Entrepreneurial Knowledge Among Omani Women Entrepreneurs**

Rural Omani women entrepreneurs internalise entrepreneurial knowledge through a reflective and iterative process that closely aligns with patterns documented across the MENA region, yet also reveals important contextual distinctions. Consistent with constructivist learning theory, internalisation occurs as women actively reconstruct external information—whether gathered through experience, observation, or digital search—into personally meaningful and context-specific knowledge (Efgivia *et al.,* 2021). The findings from Oman show this clearly: women repeatedly described learning through "trial and error" and through continuous self-directed exploration such as watching YouTube videos to acquire sewing or production techniques. This mirrors MENA evidence where internalisation often begins with fragmented know-what obtained from informal sources before being translated into deeper entrepreneurial understanding (Lichy, Farquhar & Kachour, 2021; Toumi *et al.,* 2024). In Oman, however, the absence of structured training intensifies reliance on such informal mechanisms, making reflective practice—changing display methods, adjusting pricing, or modifying production routines—central to embedding knowledge. This corresponds with the MENA literature, where internalisation is strengthened when women contextualise abstract insights through contemplation and alignment with cultural and market realities (Alaraifi, 2020).

Vicarious learning also plays a key role. Just as rural women in Saudi, Lebanon, and Morocco internalise knowledge through observing others in markets or digital communities (Alaraifi, 2020; Lichy, Farquhar, & Kachour, 2021; Isman & El Mrassni, 2024), Omani women reported that exhibitions enabled them to "learn from seeing other women's projects," transforming external observations into tacit know-how through adaptation and comparison. Such processes reflect RBV's emphasis that entrepreneurial knowledge becomes strategically valuable only once absorbed and embedded within the entrepreneur's cognitive and relational frameworks (Grant, 1996; Yli-Renko, Autio & Sapienza, 2001). The Omani findings extend this claim by showing that internalisation is not only cognitive but deeply experiential: women refine skills by repeatedly practising them—such as gradually professionalising household sewing into a commercial activity—thus converting acquired information into rare, context-bound knowledge resources.

Crucially, internalisation in Oman also carries an affective dimension. Women described recognising failure, reassessing assumptions, and nurturing renewed motivation—an emotional

processing that parallels MENA studies showing that reflection builds resilience and entrepreneurial identity (Alonso *et al.,* 2019). Yet the Omani evidence challenges assumptions that internalisation requires structured mentoring; instead, it demonstrates how internalisation emerges organically even in institutionally thin environments. In this way, the findings both confirm regional patterns of reflective, network-supported learning and extend them by illustrating how internalisation becomes a compensatory mechanism in settings where formal experiential learning is limited.

### 8.3.3. The Role of Local Intermediaries in Peer Knowledge Transfer

In rural entrepreneurship, particularly those constrained by institutional voids, local intermediaries (e.g., peer entrepreneurs, community, and suppliers) often emerge as critical entrepreneurial intermediaries in facilitating peer knowledge transfer (Peng, Lee, and Hong, 2014; Gangi, 2023). This role becomes even more pronounced in gendered rural contexts, where structural limitations and socio-cultural norms restrict access to experiential learning and intermediaries' outreach to women (Nziku, Mugione, and Salamzadeh, 2024). Findings from this research underscore how Omani rural women entrepreneurs rely on local intermediaries—namely fellow entrepreneurs, community, and suppliers—for acquiring entrepreneurial knowledge, practical business advice, and motivational support. These informal knowledge-sharing mechanisms are reflective of a broader global and regional pattern in which local intermediaries compensate for institutional absence, serving as both repositories and disseminators of experiential learning and contextualised entrepreneurial knowledge.

Globally, knowledge transfer through entrepreneurial intermediaries has long been recognised as a strategic mechanism in rural economies (Gangi, 2023). Scholars such as Jack and Anderson (2002) argue that entrepreneurial knowledge in rural settings is socially embedded and passed on informally through observation, storytelling, and shared labour. These micro-interactions often serve as tacit knowledge that builds not just business acumen but also legitimacy and risk-taking capacity. In Sub-Saharan Africa, for example, peer mentoring among rural women entrepreneurs has been found to significantly improve enterprise sustainability by addressing context-specific challenges like market access, inventory management, and client retention (Chikweche & Fletcher,

2012). Similar dynamics are evident in Latin American contexts, where women entrepreneurs in rural regions prefer peer-guided learning over institutional training due to linguistic, cultural, and logistical congruencies (Kabeer, 2012). These patterns resonate with emerging findings from MENA. In Lebanon, Khabbaz and Kuran (2024) document how rural women entrepreneurs benefit from local mentorship and community networks, which fill the void left by under-resourced state training programmes. Their study shows that women frequently turn to peers for sector-specific insights, including tailoring, agriculture, and home-based catering businesses. Similarly, Morkus-Makhoul (2024) illustrates how generational agricultural knowledge, passed from older to younger women in Palestinian rural communities, serves as both economic capital and a form of cultural continuity. In Oman, this peer-driven model is not only common but foundational. Interviews from this study reveal how local entrepreneurs and suppliers who have received some form of external training (via NGOs or the government) often assume the role of local intermediaries in their communities. The local intermediaries disseminate knowledge via workshops, village gatherings, and hands-on demonstrations. For example, one entrepreneur (Shika runs a Tailoring – Traditional Customs business) noted: "I learned how to package and display my products from a woman in the next village who had attended a training. She showed me how to use labels and keep things clean—it wasn't in a class; she came and spent the day with me." Additionally, due to living in a resource-constrained environment, local entrepreneurs utilise Community of Practices (CoPs) by creating WhatsApp groups to teach their peers, give advice, and connect with them. This form of peer apprenticeship—unstructured, organic, but deeply relational—embodies the core logic of RBV's emphasis on non-substitutable resources. Unlike formal programmes, these interactions offer continuous support that is both situated and responsive.

Nonetheless, the informal nature of these knowledge exchanges introduces both opportunities and challenges. On one hand, they reflect cultural authenticity and practical relevance. On the other hand, their ad hoc structure raises concerns about standardisation, inclusivity, and sustainability. For instance, women who lack strong social ties or live in isolated areas may be excluded from these peer networks, exacerbating inequality. Further, the knowledge transferred is often based on trial-and-error rather than empirical evidence or through experiential learning (e.g., formal training), which may perpetuate suboptimal practices. This raises an important implication for policymakers and NGOs: if peer-based learning is already occurring organically, it can be

formalised and amplified through hybrid programmes that blend experiential and social learning. Initiatives could include "train the trainer" schemes where select local entrepreneurs are equipped not only with advanced skills but also with pedagogical tools to more effectively mentor their peers. This would enhance the depth and breadth of knowledge transfer while preserving its culturally embedded delivery. The integration of local entrepreneurs into the learning system of entrepreneurial training also offers an avenue for leveraging existing social capital. In many rural Omani communities, these individuals possess trust-based relationships that government agencies and other intermediaries struggle to establish.

In summary, the role of local intermediaries in peer knowledge transfer emerges as a key theme across global, MENA, and Omani contexts. These intermediaries function as community-embedded knowledge brokers, facilitating the transfer of entrepreneurial expertise through informal but effective channels. Framed through learning and RBV theory, their value lies not only in the knowledge they possess but in their capacity to activate and multiply it within their networks. Recognising and institutionalising this role can substantially enhance the resilience and adaptability of rural entrepreneurship, particularly for women who are otherwise marginalised in formal educational and financial infrastructures.

### 8.3.4. Entrepreneurial Intermediaries Disconnect: Gaps in Academic Institutions and Corporations' Engagement

In rural entrepreneurship, entrepreneurial intermediaries like academic institutions and corporations are traditionally positioned as critical knowledge hubs and innovation drivers (Donbesuur *et al*., 2022; Campeau and Kelly, 2023; Apetrei *et al*., 2024). Globally, their roles in entrepreneurial knowledge acquisition are well-documented and multidimensional—ranging from academic curriculum design and applied research to mentorship, incubation, and access to funding (Galvão *et al.,* 2019, 2020; Campeau and Kelly, 2023). However, when these roles are examined through a rural and gendered lens—especially in developing economies like Oman—the empirical evidence reveals a concerning disconnect. This section argues that the absence of academic institutions and corporations (i.e., universities and companies) intermediaries from rural entrepreneurship initiatives in Oman, particularly those targeting rural women entrepreneurs,

constitutes a significant institutional void that weakens the local knowledge infrastructure and impedes equitable access to entrepreneurial knowledge.

From the perspective of the Resource-Based View (RBV), universities and corporations serve as knowledge intermediaries whose involvement can enhance the valuable, rare, inimitable, and non-substitutable (VRIN) capabilities of entrepreneurs (Barney, 2001; Adam *et al*., 2022; Kero and Bogale, 2023). Their absence therefore constrains rural women entrepreneurs' ability to develop competitive capabilities that drive sustainable growth. The RBV posits that access to non-replicable and context-specific resources—such as experiential learning, expert mentorship, and academic partnerships—serves as a key differentiator in competitive business environments (Alonso *et al*., 2019). Complementing this, Learning Theory, particularly its constructivist orientation, emphasises that entrepreneurial knowledge is not merely transferred from these intermediaries but actively constructed through interaction, reflection, and contextual practice (Bada & Olusegun, 2015; Efgivia *et al*., 2021). Hence, the limited engagement of universities and corporations in rural Oman not only restricts access to valuable external resources, as highlighted by RBV, but also weakens the iterative learning cycles that underpin the internalisation of entrepreneurial knowledge. In this study, such resources and learning opportunities were shown to be overwhelmingly concentrated in urban centres, reinforcing spatial inequalities and perpetuating rural marginalisation.

In developed contexts, universities have historically played a vital role in supporting rural entrepreneurship through extension programmes, rural innovation hubs, and regional development partnerships (Lans *et al*., 2014; Desai, 2021). For instance, in the U.S. and Northern Europe, land-grant institutions have functioned as platforms for disseminating agricultural entrepreneurship knowledge to remote populations (Niehm *et al*., 2015; Desai, 2021; Pett, Francis, and Veatch, 2021). Similarly, in Australia, university-led incubators have extended their services to rural and indigenous communities, often tailoring content to match cultural and contextual needs (Anderson *et al*., 2012). These practices align with the RBV proposition that institutions can act as strategic assets that augment entrepreneurial learning and provide pathways to entrepreneurial knowledge acquisition (Shepherd and Wiklund, 2005). In contrast, Omani universities are rarely engaged in non-urban entrepreneurship, and this gap is particularly visible in rural women's entrepreneurial

experiences. The MENA literature further echoes this institutional absence. A review of regional studies (Youssef, 2023; Toumi *et al*., 2024) shows that university-led experiential learning (e.g., entrepreneurial training programmes) is almost exclusively located in urban hubs, catering largely to male or gender-neutral populations. These programmes are generally aligned with the needs of high-growth urban entrepreneurs and are ill-equipped to serve informal or agrarian rural enterprises led by women. In Lebanon, Khabbaz and Kuran (2024) note that universities maintain weak partnerships with rural intermediaries and often fail to contextualise their offerings. In Tunisia, while efforts like the "Entrepreneurship for Participation and Inclusion of Vulnerable Youth" initiative exist, they are often facilitated by international organisations or NGOs, not universities themselves (Toumi *et al*., 2024). The absence of institutional spillover from academia to rural communities reinforces the idea that women in these geographies are systematically excluded from the dominant knowledge networks. In Oman, this trend is even more pronounced. The study findings revealed a complete absence of university-led training or outreach programmes for rural women entrepreneurs. Respondents consistently reported never having been approached by or having engaged with any higher education institution for entrepreneurship training. This is not merely a gap in outreach but a failure in knowledge transfer—an essential resource under the learning and RBV theory. Without mechanisms to bridge rural entrepreneurs with academic resources, knowledge remains concentrated among urban, male-dominated sectors.

The corporations mirror this pattern of disengagement. Globally, corporate-sponsored entrepreneurship initiatives—especially under the umbrella of Corporate Social Responsibility (CSR)—have supported entrepreneurial development in rural areas (Galváo *et al*., 2020). For example, Shell's "LiveWIRE" and similar initiatives by Unilever and Nestlé have created entrepreneurship training modules tailored to rural livelihoods in sub-Saharan Africa and South Asia (OECD, 2019). These programmes often aim to align with local development needs, thereby reinforcing the RBV notion of context-specific, value-generating capabilities. However, Omani corporations, particularly telecoms, and industrial firms, appear to focus their experiential learning contributions within urban incubators and chambers of commerce.

This institutional misalignment is particularly detrimental in rural Oman, where small-scale female-led enterprises are generally informal and home-based. These businesses would benefit

immensely from technical training in digital marketing, financial literacy, and supply chain management—areas where corporations' expertise could be mobilised effectively. However, participants in this study indicated that aside from NGOs and the Ministry of Agriculture, Water, and Fisheries, no corporate training has reached their communities. As one interviewee noted (Basma; runs a Retailing – Traditional Perfume business), "The companies only offer training in Muscat." Such exclusionary practices signify a structural failing in Oman's entrepreneurial learning system. The Resource-Based View (RBV) helps frame this as a missed opportunity to expand and diversify the resource base available to rural entrepreneurs (Lockett, Thompson, and Morgenstern, 2009). By not investing in tailored interventions for this segment, both academic institutions and corporations (i.e., universities and private sector) perpetuate a cycle in which rural women remain confined to low-capacity, low-growth enterprises. From a Learning Theory perspective, particularly the constructivist paradigm, this absence also undermines the interactive and reflective learning processes through which entrepreneurs internalise and transform external entrepreneurial knowledge into meaningful practice (Bada & Olusegun, 2015; Efgivia *et al*., 2021). Without opportunities for hands-on engagement and contextual learning, rural women are unable to construct entrepreneurial knowledge that aligns with their lived experiences, thereby weakening the translation of learning into entrepreneurial capability. Moreover, the lack of institutional coordination compounds the problem. While Oman has seen the development of national strategies to promote SMEs—such as the establishment of Riyada and the Oman Vision 2040 framework (Al-Bimani, 2022)—these initiatives seldom coordinate with academic institutions or corporations to deliver place-based entrepreneurial learning. The siloed implementation of entrepreneurial learning approaches not only limits knowledge dissemination but also disrupts the cumulative cycles of observation, reflection, and application that are essential for effective entrepreneurial learning. Consequently, rural communities are often left out of innovation pipelines, despite their potential to contribute to regional economic diversification.

In sum, the disengagement of academic institutions and corporations (i.e., universities and private sector) intermediaries from rural entrepreneurship landscape in Oman reveals a critical institutional vacuum. This not only limits the entrepreneurial learning approaches available to rural women but also narrows the spectrum of entrepreneurial knowledge accessibility to them. Through the lens of the learning theory and RBV, the absence of these key intermediaries represents a

failure to operationalise strategic entrepreneurial knowledge resources that could transform rural businesses from survival-oriented ventures into sustainable and competitive enterprises. If rural entrepreneurship is to be genuinely inclusive and transformative in Oman and the wider MENA region, a reconfiguration of institutional roles—particularly those of universities and corporations—is imperative.

### 8.3.5. Entrepreneurial Knowledge Resources and Impact

The translation of entrepreneurial knowledge resources into tangible business outcomes is a foundational tenet of the Resource-Based View (RBV) and learning theory, which posits that access to and strategic deployment of valuable, rare, inimitable, and non-substitutable (VRIN) resources—including entrepreneurial knowledge—can generate sustained competitive advantage (Barney, Wright, & Ketchen, 2001a; Wang, Lee, and Park, 2020). Learning theory complements this by describing the learning process which consists of entrepreneurial knowledge acquisition, internalisation, and utilisation (Yli-Renko, Autio, and Sapienza, 2001; Wang, Liu, and Liu, 2019). In the context of rural women entrepreneurs in Oman, the research findings provide empirical evidence that reinforces this theoretical proposition, particularly by illustrating the strong relationship between the utilisation of entrepreneurial knowledge resources and business practices (e.g., day-to-day. Entrepreneurial behaviour and operational practices) and entrepreneurial capability (e.g., self-efficacy and entrepreneurial skills). However, the findings also highlight the nuanced and context-dependent nature of this relationship, especially in underserved rural environments.

Indeed, one of the critical insights emerging from this research is that business practices—whether identified by day-to-day entrepreneurial behaviours (e.g., decision-making, customer relationship, and problem-solving) or operational practices (e.g., record-keeping, prices, and workflow organisation) —is often the downstream result of utilising cumulative learning across various entrepreneurial learning approaches (e.g., experiential, social, vicarious, and self-regulated learning). For example, many rural Omani women credited business sustainability or improved marketing strategies to what they had learned from social learning (e.g., social networks and Community of Practices) rather than experiential learning (e.g., entrepreneurship education and training programmes). This confirms Hmieleski and Baron's (2008) assertion that sustainability

gains are more likely when entrepreneurial knowledge is perceived as applicable and contextualised, not just acquired. These global insights find strong parallels in MENA and Omani rural settings, where training, although scarce, has demonstrably led to sustainable improvements. Furthermore, the study challenges prior assumptions in MENA literature (see Section 2.4) that position experiential learning (e.g., entrepreneurship education and training programmes) as the sole or primary conduit for business success. While structured entrepreneurial training may provide theoretical frameworks, its practical efficacy is constrained in rural Omani settings where logistical, linguistic, and cultural barriers persist. This gap underlines the critical role of alternative entrepreneurial learning approaches—particularly social, vicarious, and self-regulated learning—which the participants cited as instrumental in enhancing their entrepreneurial decision-making and problem-solving.

The present findings extend this argument by demonstrating that entrepreneurial knowledge resources shape day-to-day entrepreneurial behaviours not only through formal training but through continuous interaction with social networks, digital communities, mentors, and self-directed learning practices. Across global contexts, entrepreneurial learning has been shown to influence how rural women communicate with customers, interpret customer requests, solve operational problems, and make routine business decisions (Koyana and Mason, 2017; Sutherland, Casey, and Crimmin, 2025). For instance, women entrepreneurs in rural Australia used social media as an ongoing learning environment through which they adjusted customer communication strategies and responded more effectively to changing customer expectations (Sutherland *et al.,* 2025). Similarly, online entrepreneurial communities in Turkey enabled rural entrepreneurs to exchange practical advice and learn how to manage customer interactions and routine business challenges through peer-based social learning (Yaşlak *et al.,* 2023). Mentoring and e-mentoring initiatives further demonstrate that entrepreneurial knowledge becomes behaviourally meaningful when entrepreneurs observe, discuss, and reflect upon practical situations with more experienced actors, thereby strengthening confidence in decision-making and problem-solving behaviour (Kyrgidou and Petridou, 2013; Galvão *et al.,* 2020). In Rwanda and Uganda, experiential and participatory learning approaches also improved women's capacity to negotiate everyday entrepreneurial difficulties through reflective and practice-based learning rather than purely theoretical instruction (Lourenço *et al.,* 2014; Rubyutsa *et al.,* 2024).

Comparable patterns emerge across MENA contexts, where entrepreneurial knowledge resources influence behavioural practices under conditions of structural and institutional constraint (Yusuf, 2015; Morkus-Makhoul, 2024). In Lebanon, technical training and community-based knowledge resources strengthened women's ability to organise daily enterprise activities and respond more systematically to production and customer-related issues (Balestri, 2024; Khabbaz and Kuran, 2024). Similarly, NGO-led entrepreneurial support in Egypt enabled women to improve their handling of day-to-day business responsibilities and customer engagement through repeated exposure to practical guidance and support networks (Youssef, 2023). Evidence from Iran further suggests that access to entrepreneurial information sources and institutional support contributes to more disciplined entrepreneurial judgement and stronger problem-solving behaviour among rural women entrepreneurs (Hosseini and McElwee, 2011; Tabatabaei and Jafari, 2013). These findings reinforce the argument that entrepreneurial behaviour in MENA rural settings is socially and experientially learned rather than solely derived from formal entrepreneurial education (Nyakudya *et al.,* 2024).

Within the Omani context, the present study aligns strongly with prior evidence showing that entrepreneurial knowledge resources influence women entrepreneurs' behavioural capabilities through both formal and informal learning channels. Existing studies in Oman indicate that entrepreneurial knowledge, experience, and social support strengthen women's confidence in managing enterprise challenges, communicating with customers, and making practical business decisions in uncertain environments (Belwal *et al.,* 2014; Hammami *et al.,* 2022). Ghouse *et al.* (2023) further demonstrate that strategic entrepreneurial behaviour among rural Omani women is closely linked to personal learning processes and the ability to interpret and respond to everyday enterprise situations. However, the current research extends these insights by demonstrating that social learning and self-regulated learning are often more influential than structured entrepreneurial education in shaping day-to-day entrepreneurial behaviour. Participants repeatedly referred to learning-oriented behaviour through WhatsApp groups, informal peer observation, customer feedback, and experimentation, particularly when making decisions regarding customer orders, handling complaints, adapting communication styles, or responding to resource-related constraints. This suggests that entrepreneurial knowledge in rural Oman is enacted less through

institutionalised training and more through continuous social interaction, observation, and contextual adaptation. Consequently, the findings challenge narrow assumptions that entrepreneurial capability emerges primarily from formal education, instead demonstrating that entrepreneurial knowledge resources become behaviourally significant when entrepreneurs perceive them as practical, accessible, and directly applicable to their daily entrepreneurial realities (Al-Harthi, 2017; Arslan *et al.,* 2023; Razzak and Jassem, 2024).

Beyond shaping entrepreneurial behaviour, the present findings also demonstrate that entrepreneurial knowledge resources substantially influence the operational activities of rural women entrepreneurs by improving how they organise finances, manage resources, coordinate workflow, interact with customers, and sustain routine business processes. Global literature consistently shows that entrepreneurial knowledge acquired through training, mentoring, digital interaction, and informal learning environments contributes to more structured operational practices (Fernando *et al.,* 2014; Donbesuur *et al.,* 2022). For example, entrepreneurial education programmes in South Africa improved women entrepreneurs' handling of financial matters, product presentation, and everyday organisational activities, while training initiatives in Uganda strengthened practical management skills related to marketing, workflow coordination, and the handling of enterprise resources (Lourenço *et al.,* 2014; Koyana and Mason, 2017). Similarly, educational and mentoring programmes in rural contexts enabled entrepreneurs to organise operational routines more systematically through guided reflection, feedback, and practice-based learning (Galvão *et al.,* 2020; Pett *et al.,* 2021). Digital learning environments further contributed to operational discipline by enabling rural women to manage customer communication, promotional activities, and supplier interaction more consistently through social media and online communities (Yaşlak *et al.,* 2023; Sutherland *et al.,* 2025). In contexts where formal support is limited, online communities of practice also facilitated the exchange of practical knowledge related to resource management, coordination, and daily enterprise organisation (Rezaei-Moghaddam *et al.,* 2023; Schou and Adarkwah, 2024).

These patterns are equally visible across MENA contexts, where entrepreneurial knowledge resources influence operational activities under conditions shaped by social, institutional, and infrastructural constraints (Haddad *et al.,* 2016; Cumberland *et al.,* 2024). In Lebanon, technical

training and locally embedded knowledge resources supported rural women in organising agricultural and enterprise tasks more systematically, particularly regarding production planning, resource allocation, and the handling of daily business operations (Balestri, 2024; Khabbaz and Kuran, 2024). Similarly, NGO-led support in Egypt enabled women entrepreneurs to improve practical management activities by strengthening their ability to coordinate work, manage customer relationships, and sustain enterprise routines in resource-constrained settings (Youssef, 2023). Evidence from Iran further indicates that entrepreneurial information sources and institutional support contribute to more organised operational practices, including improved handling of business tasks, financial responsibilities, and routine enterprise coordination (Hosseini and McElwee, 2011; Tabatabaei and Jafari, 2013). Across these studies, entrepreneurial knowledge resources are shown not merely as sources of abstract understanding but as mechanisms that improve the execution and organisation of daily operational activities.

Within the Omani context, previous research similarly demonstrates that entrepreneurial knowledge resources influence operational business practices by enhancing women entrepreneurs' ability to organise and manage enterprise activities more effectively (Razzak and Jassem, 2024). Studies on Omani women entrepreneurs indicate that entrepreneurial education and training, institutional support, and accumulated experience contribute to more structured approaches to customer engagement, financial handling, and resource coordination (Belwal *et al.,* 2014; Hammami *et al.,* 2022). Al-Harthi (2017) further emphasises that entrepreneurial learning in Oman becomes meaningful when connected to practical business realities, particularly in relation to planning, organisation, and problem-solving. The present study extends these findings by revealing that many rural Omani women entrepreneurs rely heavily on socially embedded and self-regulated forms of learning to manage operational activities. Participants frequently referred to WhatsApp groups, customer interactions, peer observation, and repeated experimentation as mechanisms through which they learned how to organise orders, coordinate deliveries, manage stock availability, adjust prices according to material costs, communicate with suppliers, and maintain workflow consistency. Rather than depending primarily on formal entrepreneurial education, participants described operational learning as an ongoing process embedded within everyday business practice. This reinforces the argument that entrepreneurial knowledge resources become operationally valuable only when they are contextualised, practically applicable, and

continuously enacted through routine activities. Consequently, the findings challenge assumptions that operational capability among rural women entrepreneurs emerges mainly from institutional training, instead showing that practical operational competence is often developed through cumulative interaction between social learning, experiential adaptation, vicarious observation, and self-regulated experimentation (Arslan *et al.,* 2023; Ghouse *et al.,* 2023; Razzak and Jassem, 2024).

The findings further nuance the relationship by suggesting that self-efficacy and entrepreneurial skills—often cultivated through social, vicarious, and self-regulated learning—serve as mediating enablers. In other words, entrepreneurial knowledge acquisition alone is insufficient unless internalised and utilised through personal capability, decision-making confidence, and risk navigation—capacities that the respondents indicated were shaped through both community-based learning and trial-and-error.

An important finding that adds depth to existing literature is the identification of a reciprocal relationship between entrepreneurial capabilities and business practices. Participants reported that their involvement in various entrepreneurial learning approaches had not only improved their self-efficacy, self-confidence, and problem-solving ability but had also led to noticeable business outcomes. Globally, the link between entrepreneurial knowledge resources and business practices has been consistently documented (Lin and Lin, 2016; Hairudinor and Asman, 2020; Rezaa *et al.,* 2020). This finding supports the view presented by Baum, Locke, and Smith (2001) and Campeau and Kelly (2023), who argue that business practices (e.g., day-to-day entrepreneurial behaviours and operational practices) is closely linked to entrepreneurial capabilities. Additionally, a study by Bhardwaj (2014) assert that entrepreneurial knowledge acquisition and entrepreneurial knowledge resources utilisation significantly enhance entrepreneurial self-efficacy, which in turn improves entrepreneurs daily and operational practices. Similarly, Abdelwahed *et al*. (2023) found that institutional support and entrepreneurial knowledge access are positively associated with both entrepreneurial self-efficacy and venture sustainability in emerging economies. In MENA contexts, however, the causal mechanisms of impact are less straightforward. Research by Hosseini and McElwee (2011) and Karayel (2023) shows that while entrepreneurial knowledge enhances sustainability, the intervening variable of self-efficacy is often essential to realise such

outcomes. Moreover, the findings extend this argument by showing that entrepreneurial capabilities are not merely a by-product but a prerequisite for sustained business sustainability, especially in the face of institutional neglect and market isolation.

Finally, the research highlights a notable feedback loop: women who benefited from entrepreneurial learning approaches—whether through experiential, social, vicarious, or self-regulated learning—often went on to become informal entrepreneurial intermediaries within their communities. This causal loop—entrepreneurial knowledge acquisition → entrepreneurial knowledge internalisation → entrepreneurial knowledge resources utilisation → improve entrepreneurial capability → improve business practices—represents a nuanced refinement of RBV and learning theory, wherein human capital development becomes both a resource and a capability-enhancing mechanism. This aligns with the RBV's focus on competitive advantage, where valuable, rare, inimitable, and non-substitutable resources are integral to building sustained advantage (Teece *et al*., 1997; Wang, Lee, and Park, 2020). Learning theory complements RBV by conceptuliasing entrepreneurial learning as a dynamic process instead of static (Efgivia *et al*., 2021). This finding confirms Khabbaz & Kuran's (2024) argument that entrepreneurial learning generates ripple effects, fostering entrepreneurial knowledge resources diffusion that enhances not only individual business outcomes but also local entrepreneurial systems.

In sum, the relationship between the utilisation of entrepreneurial knowledge resources and entrepreneurs' experiences (e.g., business practices and entrepreneurial capabilities) in rural Oman is multifaceted and contingent on a combination of internal and external factors. While the acquisition of entrepreneurial knowledge is essential, its impact is mediated by entrepreneurial capabilities (e.g., self-efficacy, confidence, and entrepreneurial skills) development, contextual relevance, and community support. These findings underscore the importance of moving beyond static conceptions of entrepreneurial learning to embrace more holistic and integrated models of learning that are attuned to the lived realities of rural women entrepreneurs. Theoretically, this entrepreneurial learning gap can be critically interpreted through the lens of the Resource-Based View (RBV). According to RBV, an enterprise's sustained competitive advantage is derived from the utilisation of entrepreneurial knowledge resources and deployment of rare, valuable, inimitable, and non-substitutable resources (Barney, 1991; Adam *et al*., 2020). In rural contexts,

where traditional factors of production are often constrained, the utilisation of entrepreneurial knowledge resources is not just a personal asset but a strategic resource. The absence of institutional channels for delivering the entrepreneurial learning approaches restricts rural women's ability to convert their resource base into entrepreneurial practices.

## 8.4. The Role of Entrepreneurial Knowledge in Overcoming Rural Barriers

This section introduces the argument that entrepreneurial knowledge serves as a strategic response to the structural barriers faced by rural women entrepreneurs. This section argues that entrepreneurial knowledge functions as a strategic, context-embedded response to the structural constraints that characterise rural environments, and it integrates Resource-Based View (RBV) with learning theory to explain both the *value* and the *formation* of this knowledge. Drawing on RBV, the analysis conceptualises the knowledge used by rural Omani women as a VRIN _valuable, rare, inimitable, and non-substitutable_ resource that underwrites advantage despite infrastructural thinness and institutional fragmentation (Barney, 1991; Yli-Renko, Autio, and Sapienza, 2001). Bringing learning theory into dialogue with RBV clarifies how that resource is built, renewed, and applied: through socially situated interaction, vicarious observation and modelling, self-regulation and reflection, and iterative cycles of practice consistent with experiential learning. By drawing on global, MENA, and Omani findings, the section demonstrates how such entrepreneurial knowledge—often experiential, socially embedded, and tacit—acts as a form of strategic capital. This discussion directly links to the research question on how rural Omani women acquire and internalise entrepreneurial knowledge, showing that their learning processes are not merely compensatory but strategically transformative within resource-constrained environments.

**Social, Self-Regulated, and Vicarious Learning as Approaches for Entrepreneurial Knowledge Acquisition**

In the absence of institutionalised entrepreneurial learning, rural entrepreneurs—especially women—often turn to social, self-regulated, and vicarious learning as foundational mechanisms for acquiring, internalising, and utilising entrepreneurial knowledge resources. These entrepreneurial learning approaches, though informal and decentralised, play a critical role in shaping the resource configurations that underpin entrepreneurial action. From an RBV perspective, entrepreneurial knowledge acquired through social, vicarious, and self-regulated learning can qualify as a valuable, rare, inimitable, and non-substitutable (VRIN) resource—

particularly when it is context-specific, embedded in trust-based networks, and iteratively developed through lived experience (Barney, 1991; Kero and Bogale, 2023).

Social learning, in the context of rural entrepreneurship, refers to the socialisation, interaction, and participation of practices from peers, mentors, family members, or community figures, and through digital platforms. This learning approach is deeply embedded within cultural and social frameworks and often constitutes the primary mode of entrepreneurial knowledge transfer in rural areas. As Rae (2005) argues, entrepreneurial learning is not limited to formal teaching environments but is constructed in action, relationships, and narratives. In low-resource environments, where entrepreneurship training programmes are either inaccessible or irrelevant, social learning compensates for structural deficiencies by offering relational and adaptive knowledge (Khabbaz, & Kuran, 2024). The findings of this study affirm this global trend within the Omani rural context. Many women entrepreneurs reported learning essential business skills—pricing strategies, customer engagement techniques, product presentation, and digital marketing—through direct interaction with peers and online communities of practice. For instance, some participants described how they followed other successful women entrepreneurs on Instagram or engaged in WhatsApp group discussions where practical advice was shared informally. These socially acquired insights formed the basis of their decision-making processes and helped them adapt to changing market conditions. Such entrepreneurial knowledge, developed through contextually embedded relationships, is rare and difficult to imitate, especially by outsiders lacking access to these social environments (Adam *et al*., 2022). Moreover, the trust-based nature of these social learning environments enhances the absorptive capacity of rural women entrepreneurs. Unlike formal workshops, where the relevance of content can be questionable, peer-to-peer exchanges are typically grounded in shared experiences and cultural realities. Razzak and Jassem (2024) emphasise that for many established women entrepreneurs in the MENA region, relational networks serve as safe spaces for experimentation, affirmation, and reflexive learning. These environments do more than transfer knowledge—they foster entrepreneurial identity, reduce psychological risk, and build resilience. From an RBV standpoint, this convergence of social capital and tacit knowledge creates resources that are not only strategically valuable but uniquely suited to the entrepreneur's environment.

Complementing social learning is the process of self-regulated learning (SRL), in which entrepreneurs independently set learning goals, monitor their progress, reflect on outcomes, and adapt their strategies accordingly. Balestri (2024) suggests that such reflective and autonomous learning is crucial for sustained entrepreneurial growth, particularly when external supports are lacking. In this study, many participants described self-learning behaviours—such as researching product packaging online, experimenting with sales strategies, or analysing customer feedback—as part of their routine business practices. These self-regulated efforts allowed them to iteratively improve their products and processes, even in the absence of formal instruction. Self-regulated learning aligns closely with RBV's emphasis on dynamic resources—the ability to continuously reconfigure resources in response to changing environments (Sugiarno and Novita, 2022). In the context of rural Oman, where formal support structures are static or unreliable, self-regulation becomes an approach through which women entrepreneurs update and refine their intangible assets. This ongoing internal resource development helps maintain the strategic relevance of their entrepreneurial knowledge and enhances their capacity to compete in local markets. However, it also imposes a cognitive and emotional burden, as entrepreneurs must navigate trial and error alone and often without critical feedback loops. As noted by Khabbaz & Kuran (2024), such isolated learning—while admirable—can limit sustainability and consistency if not complemented by structured mentorship or community reinforcement.

Vicarious learning—acquiring entrepreneurial knowledge by observing and modeling others—emerged in this study as another approach through which rural Omani women built entrepreneurial competence: participants reported "watching and trying" tactics seen in Instagram accounts, WhatsApp groups, fairs, and the practices of older local entrepreneurs and suppliers to refine pricing, packaging, and sourcing. This resonates with MENA evidence that women under institutional constraint rely on familial and community exemplars and informal role models rather than experiential learning (Hosseini & McElwee, 2011; Tabatabaei & Jafari, 2013; Khabbaz & Kuran, 2024), increasingly mediated by digital platforms that broker exposure and tacit cues (Ameen & Willis, 2016; Chaker & Zouaoui, 2023). Theoretically, vicarious learning links RBV and learning theory: modelling and imitation supply low-cost search and idea variance, but only become VRIN resources when observed practices are interpreted through local meaning systems and recombined with experiential feedback (Barney, 2001; Alonso *et al*., 2019). The data show

that women who adapted modeled tactics to regional norms and religious calendars generated defensible micro-innovations, whereas verbatim copying produced market convergence and sales plateaus—an erosion of rarity through isomorphic mimicry. Thus, the strategic payoff of vicarious learning depends on reflective cycles (attention–retention–reproduction–adaptation), access to diverse models, and opportunities to test variants; without these, exposure widens but advantage decays.

Critically, social, self-regulated, and vicarious learning are shaped by and reinforce the embeddedness of entrepreneurial knowledge in the local context. They operate within cultural, familial, and religious norms that influence what is learned, how it is applied, and which forms of knowledge are considered legitimate. For instance, some participants noted that certain marketing strategies learned from global peers were not culturally appropriate and had to be modified to suit local preferences. This reflects the constructivist learning theory notion that entrepreneurial learning involves not just entrepreneurial knowledge acquisition but also meaning-making—an interpretive process deeply influenced by the entrepreneur's environment (Bada and Olusegun, 2015). Importantly, this contextualised learning—while a strength—also presents a limitation from an RBV perspective. If learning mechanisms remain too localised or inward-facing, entrepreneurs may struggle to improve their operations or adapt to broader market opportunities. Efgivia *et al*. (2021) warns that overreliance on embedded learning (e.g., social, vicarious, and self-regulated learning) can entrench routines and limit innovation. This was echoed by some participants in this study who expressed a desire for exposure to more diverse entrepreneurial learning approaches but lacked the means to access them. Thus, while social, vicarious, and self-regulated learning generate strategically valuable entrepreneurial knowledge, their potential is contingent on exposure, diversity, and renewal.

In sum, social, vicarious, and self-regulated learning constitute foundational approaches for entrepreneurial knowledge acquisition in rural Oman. These entrepreneurial learning approaches allow entrepreneurs to overcome institutional voids and acquire entrepreneurial knowledge that is difficult to imitate and highly relevant to their contexts. From a learning theory and RBV lens, the entrepreneurial knowledge acquired through these processes meets key criteria for sustained competitive advantage—but only if it remains dynamic, reflexive, and capable of incorporating

external insights. Supporting mechanisms that expand and systematise these entrepreneurial learning approaches—such as social, self-regulated, and vicarious learning—are therefore essential for enhancing the long-term strategic value of entrepreneurial knowledge among rural women.

**Entrepreneurial Knowledge as a Strategic Response to Structural Constraints**

Rae (2005, 2006) conceptualises entrepreneurial learning as an interactive process that combines both experiential and cognitive dimensions in the acquisition, internalisation, and utilisation of entrepreneurial knowledge resources (EKRs). He distinguishes three interrelated dimensions of learning: know-what, know-who, and know-how. Know-what refers to the foundational knowledge base of entrepreneurship, such as understanding markets, business operations, and strategic management. Know-who underscores the relational dimension of entrepreneurial learning, pointing to the critical role of networks and social ties in granting entrepreneurs access to both know-what and know-how, thereby facilitating navigation of uncertain and resource-constrained environments (Minniti & Bygrave, 2001). Finally, Know-how extends this by focusing on the translation of abstract knowledge into practice, highlighting the capacity to apply insights through real-world entrepreneurial activity—what can be seen as the transformation of EK into entrepreneurial knowledge resources (EKRs) (Rae, 2005; Alonso *et al*., 2019).

In structurally peripheral settings, formal channels for acquiring entrepreneurial know-what—training provision, incubators, or routine market exposure—are often absent, distant, or poorly adapted to local realities (Saavedra, 2024). Yet, entrepreneurial knowledge emerges as a strategic resource that enables entrepreneurs to navigate and often overcome these constraints (Rubyutsa *et al*., 2024). Globally, rural entrepreneurs have historically been disadvantaged due to their peripheral positioning in national economies, yet they often develop unique context-specific knowledge that substitutes for the absence of formal infrastructure and institutional support (Pittz, White, and Zoller, 2021; Rubyutsa *et al*., 2024). Bada and Olusegun (2015) argue that entrepreneurial learning in such settings is rooted in life experience, social engagement, and the active construction of meaning, which in turn become entrepreneurial knowledge resources that shape entrepreneurial action. Unlike codified knowledge, this situated learning is contextually

embedded, often co-produced through interaction, and not easily replicable—aligning with RBV's emphasis on inimitability (Alonso *et al*., 2019). In MENA contexts, particularly among established entrepreneurs, entrepreneurial knowledge has been shown to function as a form of strategic leverage in highly constrained environments (Toumi *et al*., 2024). For instance, Morkus-Makhoul (2024) emphasises that Palestinian women entrepreneurs operating in socio-politically unstable contexts drew heavily on familial and communal knowledge networks to build sustainable businesses. These entrepreneurial knowledge resources were not formalised through educational institutions but emerged organically through social and cultural participation—demonstrating that strategic entrepreneurial competencies can emerge even in the absence of formal support structures. Similarly, Tabatabaei and Jafari (2013) and Hosseini and McElwee (2011) note that entrepreneurial knowledge among established female entrepreneurs in MENA often resides in social exchanges and self-reflection rather than structured curricula, challenging the assumption that entrepreneurial knowledge acquisition is a prerequisite for entrepreneurial success.

The findings of this study show that rural Omani women repeatedly transform lived experience, peer exchanges, and digital micro-interactions into usable entrepreneurial knowledge for pricing, customer engagement, product adaptation, and market access. These entrepreneurial knowledge resources are not simply passively received but actively constructed through repeated cycles of trial, observation, feedback, and adaptation. For example, many participants emphasised that they learned how to market their products online or engage customers by observing peers and experimenting on social media platforms—despite having no training in marketing or digital business. This resonates with global, MENA, and Omani literature on entrepreneurial learning as an interpretive, relational process in which people make sense of experience through dialogue, narrative, and identity work (Purusottama *et al*., 2018; Lokuge and Sedera, 2021). It also aligns with MENA literature that documents how women's ventures rely on informal, tacit, digital platforms, and socially embedded knowledge when entrepreneurial training programmes are weak or uneven (Lichy, Farquhar, and Kachour, 2021; Khabbaz, and Kuran, 2024; Morkus-Makhoul, 2024). In Oman, participants described learning by observing peers on Instagram, exchanging feedback in WhatsApp groups, and experimenting with digital marketing and packaging, often without any entrepreneurial training programmes—findings consistent with research on Omani women's use of social media as an alternative knowledge space (Ghouse, McElwee, and Durrah,

2019). This aligns with the findings of Al-Baimani *et al.* (2021), who noted that Omani women entrepreneurs often build entrepreneurial acumen through social learning and social media engagement, leveraging digital spaces as alternative sites of entrepreneurial knowledge acquisition.

However, the strategic value of this knowledge is constrained by its limited scalability and renewal mechanisms. As Rae (2005) notes, entrepreneurial learning is a continual, relational process—its effectiveness depends on the entrepreneur's ability to reflect, adapt, and reconfigure their practices in response to change. In contexts where access to mentors, updated knowledge sources, or peer learning communities is scarce, the capacity to maintain and evolve knowledge-based advantage may be hindered. This limitation is evident in Oman, where participants expressed concern that without regular exposure to new knowledge, their businesses risk stagnation. This highlights a critical extension of RBV: the need to view knowledge not as a static resource but as a dynamic. resource—one that must be constantly updated through interaction, feedback, and reflection (Teece *et al.*, 1997). In this light, the findings suggest that entrepreneurial knowledge among rural Omani women is strategic not merely because of its content, but because of its adaptive character and embeddedness in local realities. Nevertheless, its strategic utility will remain contingent upon entrepreneurs' ability to access broader learning systems, including intermediaries and digital platforms, which can support continuous knowledge development.

Theoretically, these patterns matter because the resulting knowledge is not generic. From an RBV perspective, these knowledge resources meet several of the VRIN criteria. They are valuable in that they enable women to identify opportunities and solve problems; rare, as they are often based on unique local knowledge and they fuse local market cues with culturally resonant practices; inimitable, since they are shaped by lived experience, community ties, and culturally situated interactions; and non-substitutable, as formal training cannot easily replicate the same contextual understanding (Barney, 1991a, 2001; Grandea, Madsenb, and Borch, 2011).Within this framework, entrepreneurial knowledge—particularly in rural contexts—functions not merely as information but as a form of strategic capital that is deeply contextual, embedded, and often tacit (Kaur and Chawla, 2024). Hence, what might be dismissed as experiential learning meets RBV's VRIN criteria when viewed through the lived texture of rural enterprise. Integrating learning

theory makes this RBV claim more precise. First, the social learning approach—interaction, modelling, and feedback—explains how women internalise practices they see enacted by credible others in their networks and digital communities. Such an approach, widely theorised in the learning literature, is not simply about copying; it involves judgement and adaptation to norms and constraints (Rae, 2006). Moreover, as Galvão *et al*. (2020) argue, entrepreneurial learning in low-resource environments thrives when closely tied to practical challenges and directly applicable skills. This resonates with the experiences of rural Omani women in this study, whose entrepreneurial knowledge is highly application-driven and grounded in day-to-day problem-solving. Second, experiential learning clarifies why learning that is proximal to real tasks (e.g., testing price points before Eid, trialling packaging aligned with local aesthetics, or adjusting posting times to match community rhythms) is retained and refined: concrete experience, reflection, conceptualisation, and active experimentation form tight loops in everyday trading. Third, vicarious learning explains how women entrepreneurs internalise entrepreneurial knowledge through observing and imitating other entrepreneurs, Finally, self-regulated learning (SRL) accounts for the iterative, goal-directed behaviours that participants described—setting informal goals (e.g., "reach customers in the next wilaya"), monitoring responses (orders, messages, comments), and adjusting strategies accordingly—behaviours that are crucial where programme-based scaffolding is scarce (Rae, 2005; 2006). Taken together, these learning approaches show *how* a dynamic, practice-proximate knowledge base is assembled and refreshed despite institutional voids.

In sum, rural environments' structural limitations such as inadequate infrastructure, market inaccessibility, and institutional fragmentation significantly hinder entrepreneurial development. Yet, entrepreneurial knowledge emerges as a strategic resource that enables entrepreneurs to navigate and often overcome these constraints. The Resource-Based View (RBV) and learning theory provide a suitable analytical lens here, emphasising that valuable, rare, inimitable, and non-substitutable (VRIN) resources are critical for sustained competitive advantage (Barney, 1991). Within this framework, entrepreneurial knowledge—particularly in rural contexts—functions not merely as information but as a form of strategic capital that is deeply contextual, embedded, and often tacit. Yet, for rural women entrepreneurs in Oman and the wider MENA region, sustaining this advantage over time requires investment in entrepreneurial learning approaches that foster

knowledge renewal—without which, the strategic potential of entrepreneurial knowledge may gradually erode.

**The Role of Intermediaries in Enhancing Access to Entrepreneurial Knowledge**

Entrepreneurial knowledge, while often derived from personal experience and social engagement, does not emerge in a vacuum. Its formation, access, and evolution are heavily influenced by the presence—or absence—of entrepreneurial intermediaries. Within the Resource-Based View (RBV), intermediaries can be understood as external enablers that help individuals acquire, internalise, and utilise entrepreneurial knowledge resources that meet the VRIN criteria (Barney, Wright, & Ketchen, 2001a; Shepherd and Wiklund, 2005). In rural contexts, especially where state institutions are weak or absent, intermediaries become critical actors in bridging the knowledge gap and transforming latent entrepreneurial potential into strategic capability (Galvão *et al*., 2019). Globally, the role of entrepreneurial intermediaries—such as government, NGOs, corporations, academic institutions, and local intermediaries—has been well documented (Gupta & York, 2008; Lourenço *et al*., 2014; Galvão *et al*., 2020). These entities facilitate knowledge transfer, mentorship, and peer learning, often substituting for absent formal education or market exposure. As Rae (2005) notes, entrepreneurial learning is a social process that thrives through collaboration, dialogue, and interaction with others who can offer feedback, guidance, or shared experiences. In resource-poor environments, intermediaries are not just facilitators of knowledge—they are knowledge infrastructures that anchor and disseminate intangible resources critical for entrepreneurial success.

In the MENA region, the effectiveness of intermediaries is often constrained by centralised governance and fragmented support systems (Pittz & White & Zoller, 2021). Yet, studies have shown that even local intermediaries—such as family members, peer entrepreneurs, suppliers, and community—play a critical role in shaping entrepreneurial knowledge among women (Tabatabaei and Jafari, 2013; Maayoufi, 2023). These actors often operate locally, but provide strategic access to cultural norms, moral legitimacy, and informal business advice. Morkus-Makhoul (2024) highlights how Palestinian women, operating under occupation and with minimal institutional support, relied on familial and community intermediaries to acquire and utilise entrepreneurial

knowledge resources. While these intermediaries may lack formal credentials, their embeddedness within local networks enhances the contextual relevance and applicability of the knowledge they provide—qualities that align with RBV's emphasis on value and inimitability.

In Oman, intermediaries are markedly absent or inconsistently present in rural regions, and this absence has significant implications for entrepreneurial knowledge acquisition among women entrepreneurs. Findings from this study indicate that many rural Omani women navigate entrepreneurial challenges with limited interaction with the government and corporations. Participants noted that most of the entrepreneurial training provided by the institutions was inaccessible either due to geographic distance or lack of awareness. As a result, they turned to local intermediaries—peer entrepreneurs in their communities, family members with prior business experience, suppliers, or online peer groups—to acquire relevant entrepreneurial knowledge. While these local intermediaries lack the systemic reach or curriculum-based delivery of formal intermediaries, they nonetheless play a central role in providing tacit, experiential, and trust-based knowledge.

From a Learning Theory perspective, particularly constructivism, these informal exchanges illustrate how learning emerges through interaction, observation, and reflection rather than formal instruction (Bada & Olusegun, 2015; Efgivia *et al*., 2021). Rural women entrepreneurs construct entrepreneurial understanding by engaging with their environment—testing ideas, seeking feedback, and modelling behaviours observed in their peers—thereby transforming social and experiential inputs into internalised entrepreneurial knowledge. Platforms such as Instagram and WhatsApp, as noted by Chaker and Zouaoui (2023) and Ameen and Willis (2016), have become modern extensions of these social learning environments, where entrepreneurs observe, imitate, and adapt practices that fit their local realities.

This dynamic has profound implications for the Resource-Based View (RBV). Intermediaries function as conduits that enhance access to VRIN resources—those that are valuable, rare, inimitable, and non-substitutable (Barney, 1991). They facilitate learning processes, broker access to networks, and validate entrepreneurial identities. By combining the constructivist notion of learning-by-doing with RBV's emphasis on strategic resources, the study highlights how local

intermediaries help rural women transform fragmented learning opportunities into embedded, context-specific capabilities. Freeman *et al.* (2014) reinforce this by emphasising the role of intermediaries in structuring skills-based learning that sustains long-term capability development.

In contexts like rural Oman, where institutional outreach is weak, the absence of dedicated intermediaries means that the burden of knowledge discovery falls disproportionately on individual entrepreneurs. This not only slows the entrepreneurial knowledge acquisition process but also interrupts the iterative learning cycles—acquisition, internalisation, and utilisation—that underpin entrepreneurial growth (Mann & MacLeod, 2015). Moreover, the inconsistent presence of intermediaries exacerbates inequities among entrepreneurs. Those with stronger familial ties or prior exposure to business environments are more likely to benefit from informal learning networks, while others remain isolated. This reinforces a key critique of the RBV: that access to VRIN resources is often path-dependent and unequally distributed (Barney, 1991a). Without institutional efforts to democratise and scaffold entrepreneurial learning opportunities, rural women entrepreneurs risk exclusion from broader entrepreneurial participation and sustainable growth.

Despite these limitations, this study's findings also reveal emerging intermediary roles being played by online platforms and community networks. Several participants described how they created WhatsApp groups to exchange knowledge on pricing, digital marketing, teaching handicrafts, and supplier contacts. Others reported attending informal workshops organised by local NGOs or female business leaders. These peer-led knowledge exchanges, though informal, represent a promising evolution of intermediary practice in contexts where formal institutions are slow to respond. Rae (2006) supports this view by arguing that entrepreneurial knowledge can be co-created through networks of trust and reciprocity—an insight that reframes intermediaries as not only external actors but also community-driven mechanisms. From an RBV standpoint, these intermediaries operate as resource brokers: they widen access to knowledge inputs, increase the variance of ideas in circulation, and accelerate the testing of alternatives (Kero and Bogale, 2023). From a learning perspective, they create socially safe spaces for modelling, feedback, and identity work—affective conditions known to support retention and transfer (Efgivia *et al.*, 2021). Yet the same evidence underscores equity concerns central to both theory bases: access to these brokers is

path-dependent, producing uneven distributions of knowledge and opportunity that RBV would predict, and that learning theory would diagnose as structurally constrained exposure. Without intentional mechanisms to democratise access (e.g., outreach, low-cost hybrid mentorship, or locally adapted micro-curricula), advantage will concentrate among already-connected actors.

In conclusion, intermediaries are central to the distribution, quality, and strategic application of entrepreneurial knowledge in rural environments. Whether institutionalised or informal, their presence enables rural women entrepreneurs to acquire, internalise, and utilise knowledge that may otherwise remain out of reach. In Oman, the scarcity of entrepreneurial intermediaries places greater importance on self-organised networks, online platforms, and peer-to-peer learning. From an RBV perspective, intermediaries do not merely support entrepreneurs—they co-create access to knowledge-based resources that are critical for overcoming structural barriers and achieving sustainable advantage. To strengthen rural entrepreneurship systems, especially for women, policymakers and intermediaries must therefore focus not only on content delivery but also on creating and sustaining intermediary mechanisms that make entrepreneurial knowledge both accessible and actionable.

**Utilisation and Impact of Entrepreneurial Knowledge Resources: Converting Intangible Resources into Business Practices**

While entrepreneurial knowledge can be considered a strategic resource under the Resource-Based View (RBV), its true value is realised only when it is utilised effectively to generate meaningful outcomes. This final subtheme explores how the rural women entrepreneurs in this study transformed intangible entrepreneurial knowledge into tangible entrepreneurial practices—such as decision-making, customer retention, product diversification, and self-efficacy—and examines the entrepreneurial knowledge resources utilisations through which these outcomes materialise. From the RBV and learning theory lens, this transition from resource possession to resource deployment is central to understanding sustainable competitive advantage (Barney, Wright, & Ketchen, 2001a; Alonso *et al*., 2019).

The utilisation of entrepreneurial knowledge resources is not merely a passive consequence of entrepreneurial knowledge acquisition. It is an active, dynamic process that requires interpretation, adaptation, and implementation (Yli-Renko, Autio, and Sapienza, 2001). Rae (2005) stresses that entrepreneurial learning must be embedded in real-world action in order to generate strategic outcomes. In the Omani rural context, study participants demonstrated this by describing how they tested different sales techniques on social media, developed packaging designs that aligned with local cultural aesthetics, or adjusted pricing models based on feedback from WhatsApp group discussions. These examples illustrate not just the possession of entrepreneurial knowledge but the conversion of entrepreneurial knowledge into context-appropriate strategies, a process that speaks directly to the learning theory concept of the learning process.

Globally, similar findings have been observed among rural entrepreneurs who use learning-derived knowledge to shape distinctive business models (Grandea, Madsenb, and Borch, 2011). For example, in Wang, Liu, and Liu's (2019) study of entrepreneurial narratives, entrepreneurial knowledge was not simply acquired but woven into the entrepreneur's evolving identity, thereby shaping their risk preferences, innovation trajectories, and market engagement. This notion was echoed in the current study, where women's growing confidence in applying what they learned correlated with greater willingness to create sustainable business—whether by introducing new product lines or venturing into e-commerce. Importantly, these improvements were not radical but incremental and iterative, guided by continuous feedback and social validation. Such a learning loop aligns with Hersleth, Kubberød, and Gonera's (2023) assertion that organisational sustainability in volatile environments hinges on the ability to sense, seize, and reconfigure resources—all of which were observable in the behaviors of participants. In the MENA region, the translation of entrepreneurial knowledge resources into business practices is frequently mediated by structural limitations, such as gender norms, market access restrictions, and regulatory uncertainties (Khabbaz and Kuran, 2024; Morkus-Makhoul, 2024). Yet, as Rashid and Ratten (2020) show, women entrepreneurs often develop strategic agility by leveraging their learning in creative and context-sensitive ways. In this study, Omani participants mirrored this adaptability. Several women reported using customer insights gathered through social learning to reposition their products, align them with religious holidays, or cater to specific regional tastes. Others employed self-taught digital marketing strategies _through self-regulated learning_ to reach

broader audiences while avoiding direct male interaction—navigating cultural expectations while still expanding market reach. These actions demonstrate how knowledge resources can enable business practice not despite constraints, but through strategic engagement with them.

Notably, the impact of utilised entrepreneurial knowledge resources extended beyond business metrics. Many participants described increased self-efficacy, confidence, and entrepreneurial skills as outcomes of utilising entrepreneurial knowledge resources. These intangible results, though difficult to quantify, form a critical part of learning and RBV's conceptions of intellectual capital, human capital, and entrepreneurial learning. Nyakudya *et al*. (2024) emphasise that entrepreneurial activity among marginalised women entrepreneurs can produce transformational effects—altering not only livelihood conditions but also social roles and self-perceptions. In the current study, women noted that learning how to manage finances, negotiate with suppliers, or satisfy customer demands gave them a newfound sense of autonomy and improved their self-efficacy. From an RBV standpoint, these internal transformations enhance individual resourcefulness, increasing the likelihood of sustained entrepreneurial effort and reinforcing the value of utilised entrepreneurial knowledge resources. However, the utilisation of entrepreneurial knowledge resources is not without challenges. Some participants struggled to implement what they learned due to limitations in capital, technology, or social support. As Karayel (2023) argues, the utilisation of entrepreneurial knowledge resources must be supported by complementary infrastructure and enabling conditions. A further contribution of this synthesis is to separate knowledge acquisition from knowledge utilisation. RBV already distinguishes resource stocks from their utilisation; learning theory clarifies why utilisation succeeds or fails. In this study, participants who combined interaction and observation with reflective adjustment (i.e., social, vicarious, and self-regulated learning) reported superior outcomes (broader reach, greater pricing, self-efficacy, and confidence). This maps onto the idea that utilised entrepreneurial knowledge resources—enacted and iteratively refined—convert intangible resources into business practice (Alonso *et al*., 2019). Conversely, the absence of complementary assets (reliable internet, infrastructure, and logistics) can render high-quality knowledge inert. A woman who learns advanced digital marketing techniques but lacks reliable internet access or e-payment integration may not fully realise the benefits of that knowledge. This emphasises a critical refinement of RBV, while intangible resources are essential, they often require complementary assets—such as

infrastructure, mentorship, and financial services—to be effectively applied (Wang, Lee, and Park, 2020). The learning perspective makes that point actionable, where infrastructure is slow to change, micro-adaptations (e.g., cash-on-delivery protocols, seasonal batching of deliveries) can partially substitute, keeping the learning-practice loop alive while advocacy for complements proceeds.

Additionally, there is a risk of knowledge saturation without diversification or strategic refinement. Several participants mentioned repeating the same online tutorials or mimicking the same marketing strategies used by others in their peer groups, leading to market saturation and declining novelty. This pattern reflects Sugiarno and Novita's (2022) caution that overreliance on localised, imitative learning can limit innovation and long-term differentiation. The RBV framework reinforces this concern: if entrepreneurial knowledge resources become widely available and easily replicable, they lose their strategic rarity and competitive advantage diminishes (Barney, 1991; Shepherd and Wiklund, 2005). Thus, the capacity to continually refresh and individualise applied knowledge is essential. Furthermore, the Omani evidence both confirms and extends the literature. It confirms prior MENA findings that women's entrepreneurial knowledge is intensely social, tacit, and mediated by family and community (Khabbaz and Kuran, 2024; Morkus-Makhoul, 2024). It extends them by specifying the mechanisms—social modelling in closed digital groups,

In conclusion, the findings clearly demonstrate that entrepreneurial knowledge, when utilised effectively, generates impacts on entrepreneurial experiences (e.g., business practices and entrepreneurial capabilities) among rural women entrepreneurs in Oman. These impacts include improved decision-making, problem-solving, financial management, entrepreneurial skills, and self-efficacy—outcomes that collectively form the foundation of sustainable entrepreneurial practice. From an RBV perspective, the utilisation of entrepreneurial knowledge resources transforms it from a latent asset into a strategic engine of business practice, especially when supported by adaptive mechanisms. Yet, this transformation is contingent upon access to complementary resources and the entrepreneur's ability to renew and personalise knowledge. For rural women to sustain a competitive advantage, policy interventions must move beyond entrepreneurial learning provision to support entrepreneurial knowledge utilisation

infrastructure—ensuring that what is learned can be acted upon in ways that are sustainable, context-sensitive, and practice-driven.

**Summary: The Role of Entrepreneurial Knowledge in Overcoming Rural Barriers**

This section critically examined how entrepreneurial knowledge functions as a strategic resource for rural women entrepreneurs in Oman, applying the Resource-Based View (RBV) and learning theory as a conceptual framework. Drawing on empirical findings and comparative insights from global and MENA contexts, it explored how rural women entrepreneurs mobilise entrepreneurial knowledge to navigate deeply embedded structural, institutional, and socio-cultural constraints. The analysis focused on four interrelated themes: social, vicarious, and self-regulated learning as entrepreneurial knowledge acquisition approaches; entrepreneurial knowledge as a strategic response to structural barriers; the role of entrepreneurial intermediaries in enhancing entrepreneurial knowledge acquisition; and the tangible business impacts of utilised entrepreneurial knowledge resources.

First, entrepreneurial knowledge was shown to serve as a critical compensatory mechanism in contexts marked by infrastructural limitations, weak market integration, and institutional voids. Rather than viewing such environments as uniformly restrictive, the study highlighted how women entrepreneurs in rural Oman actively construct entrepreneurial knowledge through lived experience, experimentation, and local adaptation. By integrating RBV with learning theory to show that the rural women's advantage does not rest on "information" per se but on a repetitive learning cycle that renders knowledge valuable, rare, inimitable, and non-substitutable in place (Barney, 1991a; Alonso *et al*., 2019). The findings challenge traditional assumptions that only experiential learning or codified training can produce strategically relevant knowledge, emphasising instead the role of embedded, tacit, and adaptive learning.

Second, the section highlighted the pivotal role of entrepreneurial intermediaries in enabling or constraining access to entrepreneurial knowledge. In settings where state-sponsored or institutional intermediaries are scarce—as in many rural areas of Oman—social networks, peer groups, and digital platforms emerge as alternative knowledge facilitators. These entrepreneurial

intermediaries help entrepreneurs access practical information, validate their strategies, and reduce the uncertainty of business decisions. However, the uneven distribution of intermediary support also reinforces existing inequalities and highlights the need for more inclusive and sustained entrepreneurial knowledge infrastructures.

Third, the study emphasised the significance of social, vicarious, and self-regulated learning. Social and vicarious learning, rooted in observation, interaction, and shared experience, provides trust-based and context-specific insights that experiential learning may lack. Self-regulated learning, characterised by goal-setting, reflection, and trial-and-error, enables entrepreneurs to develop dynamic resources and continuously update their knowledge base. These mechanisms not only generate useful entrepreneurial knowledge but also foster entrepreneurial identity, emotional resilience, and agency—all of which are critical intangible assets in learning and RBV terms.

Finally, the section explored how the entrepreneurial knowledge acquired through entrepreneurial learning approaches is utilised in practice to generate business practices and improve entrepreneurial capabilities. Women entrepreneurs in the study used their knowledge to introduce new products, adapt marketing strategies, improve customer service, and enhance operational efficiency. Many also reported increased self-efficacy, confidence, and entrepreneurial skills—indirect yet powerful indicators of entrepreneurial impact. Nevertheless, the utilisation of entrepreneurial knowledge resources is contingent on the presence of complementary resources such as infrastructure, finance, and supportive networks. Without these, the strategic potential of entrepreneurial knowledge may remain underutilised.

In sum, Section 8.4 demonstrates that entrepreneurial knowledge is a potent, yet context-dependent, strategic resource. Its effectiveness is shaped not only by its content but by the approaches through which it is acquired, internalised, and utilised. For rural women entrepreneurs in Oman, these processes represent not only a pathway to economic survival but also a mode of self-determination and social change. Viewed through the learning theory and RBV lens, their knowledge practices reveal the transformative power of intangible assets in even the most constrained environments.

## 8.5. Contributions of Entrepreneurial Intermediaries to Rural Women's Entrepreneurship

This section examines how entrepreneurial intermediaries—government, NGOs, corporations, academic institutions, and local intermediaries—enable or constrain entrepreneurial knowledge acquisition among rural women entrepreneurs. Building directly on the previous section's argument that entrepreneurial knowledge constitutes a strategic resource, under RBV, it shifts the focus from *what* entrepreneurial knowledge is to *who* makes it accessible, actionable, and renewable, and *how* this sustains VRIN properties and learning loops in practice. Situated within the Discussion chapter's aims and RQs, it deepens the analysis of acquisition, internalisation, and utilisation by comparing MENA and Omani evidence, and by showing the approaches through which entrepreneurial intermediaries scaffold experiential, social, vicarious, and self-regulated learning, strengthen self-efficacy and identity, and bridge the knowledge–practice gap. This positioning also prepares the ground for the chapter's policy implications on building integrated, context-aligned intermediary systems.

In the landscape of rural entrepreneurship, particularly among women, the presence and performance of entrepreneurial intermediaries have become crucial in either enabling or constraining the transformation of entrepreneurial knowledge into tangible outcomes (Galvão *et al*., 2019, 2020). These entrepreneurial intermediaries—ranging from government and NGOs to local intermediaries—can serve as bridges to critical resources including knowledge, social capital, and markets. This section critically explores the contributions of entrepreneurial intermediaries to rural women's entrepreneurship, positioning their roles within the Resource-Based View (RBV) and learning theory to show how they facilitate learning process, acquisition and activation of valuable, rare, inimitable, and non-substitutable (VRIN) resources. The discussion integrates perspectives from global literature, empirical findings across the MENA region, and this study's insights from rural Oman.

**Entrepreneurial Intermediaries as Catalysts for Entrepreneurial Resources**

Entrepreneurship in rural areas is frequently restricted by limitations such as insufficient market access, poor infrastructure, and institutional voids (Akpoviroro, Oba-Adenuga, and Akanmu, 2021). In such contexts, entrepreneurial intermediaries are not merely peripheral support agents; they are vital catalysts that transform entrepreneurial potential into tangible business practices by bridging the gap between isolated talent and critical resources (Lindh and Thorgren, 2016). According to RBV theory, sustainable competitive advantage is achieved when organisations—and in this case, individuals—access resources that are valuable, rare, inimitable, and non-substitutable (Barney, 1991; Alonso *et al.*, 2019). Intermediaries facilitate such access by imparting knowledge and nurturing the social capital that rural women entrepreneurs require to navigate complex business environments.

Entrepreneurial intermediaries serve as primary gateways through which entrepreneurial knowledge flows into rural communities (Freeman *et al*., 2014). Similar patterns have been identified globally, where universities, mentoring programmes, NGOs, and local development associations act as bridges between entrepreneurs and entrepreneurial knowledge resources (Bosworth *et al.,* 2015; Preethi, 2017; Pett *et al.,* 2021). For example, in rural Portugal, mentoring programmes coordinated through higher education institutions and local associations facilitated practical entrepreneurial guidance and knowledge-sharing among rural entrepreneurs (Galvão *et al.,* 2020), while in Rwanda, informal training initiatives created participatory learning environments that enabled entrepreneurs to acquire contextually relevant entrepreneurial knowledge through dialogue and collaborative reflection (Rubyutsa *et al.,* 2024). Toumi, Ghalleb, and Akimowicz (2024) provide empirical evidence from post-revolution rural Tunisia that entrepreneurship development programmes moderated by intermediaries significantly enhance women's economic and political empowerment. In a similar vein, intermediaries in MENA are instrumental in translating academic or corporate knowledge into actionable insights tailored to local conditions (Yousuf, 2023). This contextualisation is pivotal: while global entrepreneurship frameworks may offer broad guidelines, the unique challenges faced by rural women entrepreneurs—ranging from cultural constraints to limited technological access—demand customised support (Gupta and York, 2008; Lopez and Pastor, 2015). Global evidence further reinforces this point, as entrepreneurial support programmes in South Africa and Uganda demonstrated that learning becomes more effective when intermediaries adapt training and

mentoring approaches to participants' social and operational realities rather than relying solely on standardised instruction (Lourenço *et al.,* 2014; Koyana and Mason, 2017). For instance, in Egypt, Elkafrawi and Refai (2022) highlight the essential role of NGOs and local support networks in equipping rural women with both the skills and the confidence to launch and sustain business ventures. Such organisations not only provide training but also facilitate direct interactions between experienced entrepreneurs and novices. Comparable dynamics are evident in e-mentoring initiatives, where women entrepreneurs developed entrepreneurial competencies through ongoing interaction with experienced mentors and peer networks, thereby strengthening learning through guided observation and reflective engagement (Kyrgidou and Petridou, 2013). This process ensures that the knowledge imparted is not abstract but embedded within practical, experiential learning (Mann and MacLeod, 2015). As Gupta and York (2008) argued, effective intermediary programmes are those that foster iterative learning through mentorship, thereby enhancing the absorptive capacity of women entrepreneurs—an intangible asset that is valuable, rare inimitable, and non-substitutable.

Beyond the transfer of technical skills and managerial knowledge, entrepreneurial intermediaries contribute significantly to the social capital of rural women entrepreneurs. The role of intermediaries in building social capital is particularly evident in personal networks. Morkus-Makhoul (2024) documents that in historically conservative regions like British Mandate Palestine, generational transmission of agricultural knowledge occurred within informal family networks, thereby creating a repository of tacit knowledge that later emerged as a critical entrepreneurial asset. Similarly, in rural Oman, many women rely on familial, social networks, and community of practices—often activated and sustained through digital channels such as WhatsApp groups—to exchange ideas, share best practices, and collectively problem-solve challenges. This form of social capital, nurtured by intermediaries, is not easily replicated by formal institutions and meets the RBV criteria for being inimitable and non-substitutable. A further contribution of intermediaries lies in their ability to enhance entrepreneurial self-efficacy—a critical determinant of both venture initiation and sustainability. Yusuf (2015) reports that gender differences in the utilisation of assistance programmes significantly influence entrepreneurial practice, with effective intermediary support resulting in higher levels of self-efficacy among women entrepreneurs. This enhanced self-efficacy translates into greater risk-taking, decision-

making, and persistence in overcoming obstacles. The work of Hosseini and McElwee (2011) supports this observation by demonstrating that rural women in Northern Iran experienced considerable gains in self-efficacy following targeted training and mentoring interventions.

Entrepreneurial intermediaries also play a central role in linking rural women entrepreneurs with broader markets and funding opportunities. Campeau and Kelly (2023) provide evidence from Wisconsin, United State, that structured entrepreneurial training and counseling services significantly improve access to business networks and capital markets. In the MENA region, similar patterns emerge. Programmes that integrate local entrepreneurs with regional or international networks have been shown to enhance market reach and diversify income streams (Hasan and Almubarak, 2016). Abdelwahed *et al*. (2023) emphasise that institutional support—when effectively coordinated with intermediary services—can catalyse venture practice by bridging the gap between isolated entrepreneurial communities and larger economic systems. In rural Lebanon and Tunisia, for example, initiatives that connect women entrepreneurs with export markets have demonstrated marked improvements in business sustainability (Maayoufi, 2023; Balestri, 2024). These initiatives typically involve capacity-building programmes that provide not only technical training but also strategic market intelligence, negotiation skills, and regulatory know-how. In this study, women entrepreneurs in rural Oman expand to broader and regional markets through both entrepreneurial intermediaries (e.g., government) and digital platforms (e.g., WhatsApp and Instagram). Such comprehensive support systems enable entrepreneurs to mobilise complementary resources—both tangible and intangible—that are essential for competing in broader markets. Baum, Locke, and Smith (2001) argue that practice-oriented ventures rely on the effective orchestration of a diverse resource base, a process that is greatly facilitated by intermediary institutions that ensure resources are deployed strategically and efficiently.

Despite the proven benefits, the efficacy of entrepreneurial intermediaries is not without challenges. In many cases, access to intermediary programmes is unevenly distributed. Lerner, Brush, and Hisrich (1997) show that disparities in digital literacy, educational background, and geographic location can result in significant inequities in the benefits derived from intermediary support. In rural Oman, these inequities are magnified by cultural and socioeconomic factors that impede uniform access to formal assistance programmes. Hasan and Almubarak (2016) caution

that without targeted policy interventions, such disparities could reinforce existing structural inequalities and perpetuate a cycle of constrained entrepreneurial practices among the most marginalised segments of rural women entrepreneurs. Moreover, while local intermediaries provide critical on-the-ground support, they may lack the technical expertise or institutional backing required for long-term impact. Preethi (2017) notes that grassroots-level organisations often struggle to sustain their operations or secure sustainable funding, thereby limiting their ability to act as reliable and continuous support systems. This fragmentation underscores the necessity for a more integrated rural entrepreneurial system where entrepreneurial intermediaries work in concert. Galvão *at al.* (2020) suggest that multi-stakeholder collaborations among government agencies, academic institutions, and civil society can create synergistic environments that amplify the benefits of intermediary interventions. In the long run, such integrative measures are likely to foster a more inclusive system where rural women's entrepreneurial potential is fully realised.

In sum, the evidence suggests that when robust intermediary structures are in place, rural women entrepreneurs are better positioned to mobilise and sustain the critical resources necessary for venture success. As demonstrated by studies across Portugal (Galvão *at al.,* 2020), Tunisia (Toumi, Ghalleb & Akimowicz, 2024), Egypt (Elkafrawi & Refai, 2022), Lebanon (Khabbaz & Kuran, 2024), and Oman (Hammami *et al*., 2022), the interplay of various entrepreneurial intermediaries' support is indispensable in transforming isolated entrepreneurial endeavors into dynamic, practice-oriented ventures. Moving forward, policymakers and development practitioners must prioritise the creation and expansion of well-integrated intermediary networks to ensure that the rich potential of rural women entrepreneurs can be fully harnessed, thereby contributing to more equitable and sustainable regional development.

**Entrepreneurial intermediaries in the Omani Context: Missing Links and Informal Substitutes**

While entrepreneurial intermediaries are widely recognised for their contributions to entrepreneurial learning, their effectiveness depends significantly on contextual embeddedness and accessibility (Bischoff, Volkmann, and Audretsch, 2018)—both of which are uneven in

Oman's rural landscape. As highlighted above, intermediaries play a catalytic role in transforming entrepreneurial knowledge into practice by facilitating access to strategic resources (Kero and Bogale, 2023). However, in Oman's rural regions, entrepreneurial intermediaries are either inconsistently present or poorly adapted to local needs, prompting women entrepreneurs to turn to local intermediaries, community-based, or digital substitutes. This subsection critically explores the intermediary landscape in Oman and investigates its effectiveness in supporting women's entrepreneurship, using the RBV and learning theory to frame the strategic implications of intermediary deficiencies and informal compensatory mechanisms.

Despite national efforts to develop Oman's small and medium-sized enterprise (SME) sector, entrepreneurial intermediaries—including government, NGOs, corporations, academic institutions, and local intermediaries—have limited reach in rural areas. Hammami *et al*. (2022) identify a structural disconnect between entrepreneurship policy in Oman and the actual needs of female entrepreneurs, particularly those outside urban centers. Their research shows that many women entrepreneurs are unaware of or unable to acquire entrepreneurial knowledge and access formal support services due to physical remoteness, lack of transport infrastructure, social constraints, or limited digital literacy. These access barriers result in an uneven distribution of critical resources. From the RBV perspective, this exacerbates the resource heterogeneity between entrepreneurs (Shepherd and Wiklund, 2005). While some urban-based entrepreneurs can acquire valuable, rare, inimitable, and non-substitutable knowledge through entrepreneurial intermediaries, rural women remain isolated from these VRIN resources. Moreover, without legitimate, scalable support channels, even those rural women who demonstrate entrepreneurial capacity are unable to access the tools necessary to refine, validate, and sustain their ventures. As Abdelwahed *et al*. (2023) argue, institutional support is not just an input to entrepreneurial success; it determines whether entrepreneurial knowledge can be activated and utilised, particularly in gender-constrained settings. These observations are echoed in Yusuf's (2015) work, which found that gender significantly affects the use and effectiveness of institutional assistance programmes. Women often access support at lower rates and find the available programmes less relevant to their lived realities. In Oman, this mismatch between policy design and ground-level needs leads to a systemic failure of intermediary outreach, a gap that rural women are left to address through informal and ad-hoc means.

In response to the absence of entrepreneurial intermediaries, Omani women entrepreneurs have developed and relied upon informal substitutes to meet their learning, networking, and support needs. This study's findings confirm that digital platforms such as WhatsApp, Instagram, and YouTube serve as quasi-intermediaries, enabling rural women to observe, imitate, and communicate with successful peers. These digital platforms create decentralised knowledge-sharing systems that are contextually relevant and culturally appropriate. Aligned with RBV, these platforms become conduits for acquiring entrepreneurial knowledge, which often proves more valuable than generic training materials offered by formal institutions (Kero and Bogale, 2023). Elkafrawi and Refai (2022) observed similar dynamics in Egypt, where rural women actively sought entrepreneurial knowledge through mobile phones, social media, and informal gatherings. These peer-led learning channels, although lacking institutional credentials, were described as more relatable and immediately applicable, highlighting the importance of culturally resonant and trust-based knowledge dissemination. In Oman, participants noted that through these social networks, they learned how to price products, communicate with customers, use visual storytelling, and handle customer complaints—all core competencies that directly impact business practices. The strategic significance of these entrepreneurial knowledge transfers cannot be understated. They meet RBV's VRIN criteria by offering valuable and rare access to embedded entrepreneurial knowledge (often passed between generations or across tribal lines), inimitable insights shaped by cultural familiarity, and non-substitutable techniques tailored to hyper-local consumer preferences. For instance, participants described adapting Instagram promotional techniques not from Western influencers, but from fellow Omani and Gulf women entrepreneurs whose tone, language, and product aesthetics resonated with local buyers. However, while these platforms support knowledge sharing, they lack the formal mechanisms necessary for legitimacy-building, financial access, and regulatory compliance. Morkus-Makhoul (2024), in her study of generational agricultural knowledge in rural Palestine, highlights that while acquiring entrepreneurial knowledge through family members is foundational, its translation into modern economic structures often requires institutional facilitation. In Oman, this is reflected in participants' accounts of being unable to register businesses, apply for grants, or negotiate with suppliers without formal certification or visibility—capabilities that only structured intermediaries can provide.

Although local intermediaries and digital networks offer relational and flexible support, they also exhibit critical limitations. Most notably, they operate within bounded entrepreneurial knowledge systems. Since many rural women entrepreneurs in Oman are self-taught or community-taught entrepreneurs, the scope of information available to them is constrained by the knowledge ceiling of their immediate networks. Karayel (2023) identifies this as a common challenge in immigrant and rural entrepreneurship settings, where knowledge transfer is horizontal rather than vertical—meaning it circulates within the same peer level rather than being elevated by expert mentorship or advanced business training. This study affirms that participants frequently shared similar advice and repeated existing practices, which led to market saturation and limited innovation. For example, many women described copying popular packaging or social media formats, resulting in a homogenised product presentation that failed to differentiate brands. From an RBV standpoint, such redundancy undermines the rarity and inimitability of entrepreneurial knowledge resources, potentially diminishing competitive advantage. Furthermore, local intermediaries are often unable to provide support in critical areas such as finance, law, and strategic planning. Preethi (2017) argues that while NGOs and peer entrepreneurs are effective at initial mobilisation, they typically lack the resources and expertise to support long-term business practices. Without access to accountants, legal advisors, or export consultants—services typically facilitated by institutional intermediaries—rural Omani women entrepreneurs struggle to transition from micro-enterprises to practice-oriented ventures.

In conclusion, the entrepreneurial intermediary in rural Oman is currently characterised by fragmentation and informality, with digital and peer networks compensating for the absence of structured institutional support. While these substitutes serve essential roles in enabling entrepreneurial knowledge sharing, they lack the depth, reach, and formal authority needed to support venture sustainability. From an RBV perspective, rural women entrepreneurs possess or acquire valuable entrepreneurial knowledge, but the absence of strong entrepreneurial intermediaries limits their capacity to deploy and sustain these resources strategically. As this study has shown, Oman's future rural entrepreneurship development must focus on building integrated, multi-level intermediary systems that leverage the relational power of informal networks while embedding them in formal structures that provide advanced training and long-term

support. Only through such systemic alignment can the resource potential of rural women be fully realised and translated into entrepreneurial practice and inclusive economic development.

**Enhancing Entrepreneurial Self-Efficacy and Identity Formation**

Entrepreneurial self-efficacy (ESE)—defined as one's belief in their capability to perform entrepreneurial tasks—has been consistently recognised as a key determinant of venture initiation, persistence, and entrepreneurial practices (McGee *et al.,* 2009; McGee and Peterson, 2019). Within the Resource-Based View (RBV), self-efficacy may be interpreted as an intangible yet strategic resource that enables entrepreneurs to access, configure, and deploy other critical assets (Barney, 2001; Kero and Bogale, 2023). In rural contexts, where institutional voids, gender constraints, and cultural expectations intersect to undermine women's confidence and agency, entrepreneurial intermediaries play a pivotal role in shaping and reinforcing self-efficacy. This section examines how entrepreneurial intermediary structures contribute to the enhancement of rural women's entrepreneurial self-efficacy, and how this contributes to broader identity formation and venture practice.

According to Hmieleski and Baron (2008), entrepreneurial self-efficacy influences not only the decision to start a business but also an entrepreneur's resilience during uncertainty and adversity. When framed within the RBV, entrepreneurial self-efficacy enables entrepreneurs to leverage their existing entrepreneurial knowledge and networks more effectively, thereby improving the productivity of other resources (Rugpath, & Mamabolo, 2022). Self-efficacy enhances an entrepreneur's ability to perceive opportunities, recover from failure, and engage in adaptive entrepreneurial practices—qualities that increase the value and configurability of otherwise inert resources. In the rural MENA context, multiple studies confirm that self-efficacy is particularly fragile among women due to historical exclusion from economic roles and limited visibility of female role models (Elkafrawi & Refai, 2022; Maayoufi, 2023). In Lebanon, Khabbaz and Kuran (2024) found that rural female entrepreneurs who received targeted mentorship through NGO programmes demonstrated significantly higher confidence in financial decision-making and business planning practices compared to peers without such access. These findings reinforce the argument that self-efficacy is not an individual trait alone, but a resource cultivated through social

interaction, validation, and structured support—a claim deeply embedded in social cognitive theory and reflected in learning theory and RBV's treatment of human capital as a competitive asset (Caputo, Nguyen, and Delladio, 2025). In Oman, this study found that interpersonal reinforcement through entrepreneurial intermediaries was essential in building self-efficacy among rural women entrepreneurs. Participants consistently described how exposure to peers—particularly successful women operating small businesses in nearby villages—instilled in them the belief that entrepreneurship was possible, acceptable, and valuable. These interactions often occurred within WhatsApp groups, local markets, and home-based workshops facilitated by relatives or neighbours. The sense of "if she can do it, so can I" emerged as a powerful motivational driver—echoing findings from Morkus-Makhoul (2024), who emphasises the intergenerational transmission of confidence and aspiration through maternal networks in traditional rural societies.

In sum, the development of entrepreneurial self-efficacy is neither incidental nor automatic—it is a resource-intensive process shaped by social interactions, cultural alignment, and structured reinforcement. In the rural Omani context, intermediaries—whether government, NGOs, corporations, academic institutions, or local intermediaries—play a transformative role in building and sustaining these critical intangible resources. Their contribution lies not only in transmitting entrepreneurial knowledge but in validating effort, modeling behaviour, and reframing narratives. From an RBV perspective, self-efficacy constitutes core intangible assets that are rare, valuable, inimitable, and non-substitutable. They enable the effective acquisition and utilisation of entrepreneurial knowledge resources, magnify learning outcomes, and support resilience. As this study demonstrates, the absence of such psychological and physical support structures may result in knowledge remaining dormant, skills underutilised, and ventures underdeveloped. Therefore, the development of intermediaries focused on psychosocial empowerment—alongside technical training—must be prioritised in the design of rural entrepreneurship systems. Doing so will ensure that the full strategic potential of rural women's entrepreneurial knowledge can be realised—not just in the marketplace, but in their self-concept and societal roles.

**From Entrepreneurial Knowledge Acquisition to Business Practices: The Intermediary Link**

While entrepreneurial knowledge is increasingly recognised as a critical asset for rural women, its impact is only fully realised when it is utilised and converted into entrepreneurial outcomes such as business practices and entrepreneurial capabilities. In many rural contexts, the challenge is not merely the acquisition of entrepreneurial knowledge but its strategic utilisation in resource-constrained environments. From a Resource-Based View (RBV), this translation process is central: resources must be valuable, rare, inimitable, and non-substitutable (VRIN), but they must also be activated through the entrepreneur's ability to adapt, integrate, and reconfigure entrepreneurial knowledge in response to environmental demands (Wang, Lee, and Park, 2020). Intermediaries play a vital role in bridging this knowledge–practice gap by equipping rural women entrepreneurs with the tools and support needed to apply knowledge effectively.

Many studies, including those from Lebanon and Tunisia, have illustrated that entrepreneurial training alone is insufficient unless it is coupled with mechanisms that support the practical utilisation of acquired entrepreneurial knowledge (Haddad, Esposito, and Tse, 2016; Toumi *et al*., 2024). For example, Balestri (2024) found that technical agricultural training among rural Lebanese women entrepreneurs improved productivity only when training was accompanied by mentorship, access to financing, and post-training evaluations. Without these complementary elements, the knowledge remained underutilised, and entrepreneurial outcomes were inconsistent. In this study, rural Omani women frequently reported attending short-term training programmes or observing business practices online but facing challenges in utilising those entrepreneurial knowledge resources due to a lack of follow-up, contextual guidance, and institutional support. For instance, several participants mentioned learning about branding or customer service through online tutorials or peer networks, but without intermediaries to help localise and test these strategies, implementation remained trial-and-error based. The absence of structured support during this translation phase led to loss of momentum and fragmented entrepreneurial outcomes. This reinforces findings by Abdelwahed *et al*. (2023), who argue that institutional support, when synchronised with entrepreneurial knowledge, significantly enhances self-efficacy and venture practices. The intermediary's role, therefore, is not simply to disseminate content but to ensure the situated application of knowledge through practical exercises, mentorship, and targeted feedback loops. This is especially important for first-time rural entrepreneurs who may lack the prior exposure or confidence to experiment without external guidance.

Entrepreneurial outcomes are often the result of not just having the right entrepreneurial knowledge, but also the ability to combine that knowledge with other resources—networks, capital, and emotional resilience (Wang, Liu, and Liu, 2019). This multidimensional integration is rarely self-generated in rural contexts. As Abdelwahed *et al*. (2023) noted in their study, women entrepreneurs, those who benefited from intermediary support were more likely to develop comprehensive business strategies that combined customer engagement, inventory management, and financial forecasting—skills that require both knowledge and structured support to develop effectively. Similarly, in rural Oman, participants who had ongoing contact with intermediaries—be it a local NGO representative, a successful peer mentor, or a supportive digital community—demonstrated better business practices. These included setting pricing strategies, adapting marketing based on customer behavior, and managing product diversification. For example, one woman described how feedback from her WhatsApp business group led her to adjust product quantities and pricing based on local market norms, resulting in increased customer satisfaction and repeat business. This knowledge-informed decision-making loop was significantly more common among women who had access to intermediary support. Such outcomes align with Baum, Locke, and Smith's (2001) model of venture sustainability, which posits that goal clarity, business planning, and opportunity recognition are mediators between knowledge and practices. Intermediaries help clarify these goals, formalise the learning process, and validate actions—all of which contribute to business practices. Without these facilitators, entrepreneurial knowledge remains fragmented, reactive, and sub-optimally utilised.

Intermediaries also play a vital role in facilitating market access, a dimension of entrepreneurial practice that is often overlooked. In rural areas, women entrepreneurs frequently lack the networks or logistical support needed to enter new markets or sustain their ventures beyond micro-level operations. Campeau and Kelly (2023) argue that business development centers in rural regions contribute to improved market orientation and visibility through matchmaking services, trade fairs, and digital marketing guidance. These initiatives transform knowledge about product development or branding into real opportunities for customer acquisition and retention. In Oman, several participants in this study stated that they were aware of marketing techniques but lacked the exposure needed to enter formal retail spaces or online platforms beyond their immediate circles.

Women without bank accounts, delivery logistics, or e-payment solutions could not fully benefit from digital training modules on Instagram marketing or online store management. This reflects Hairudinor, Daradjat, and Asman's (2020) assertion that knowledge must be embedded in an enabling system to translate into practice. The presence of intermediaries who can coordinate financial access, regulatory compliance, and digital transformation is thus not supplementary but essential. Importantly, when women did gain access to intermediaries who could broker relationships with suppliers, event organisers, or platform moderators, their ability to engage in business activities and market interactions improved significantly. They attracted more diverse customer bases, increased their margins, and diversified their product lines. These outcomes were made possible by strategically applying entrepreneurial knowledge through networks facilitated by intermediaries, echoing the learning theory and RBV emphasis on resource orchestration as an enabler of entrepreneurial practices.

Another key link between knowledge and practice lies in emotional resilience, a dimension often overlooked in traditional RBV literature but critical in the rural female entrepreneurship context. Khabbaz and Kuran (2024) argue that emotional capital—such as confidence, motivation, and hope—is a resource in itself, influencing the degree to which other resources are activated and sustained. In this study, participants frequently mentioned that motivation from intermediary actors—such as praise from mentors, positive feedback from peers, or recognition from NGOs—encouraged them to continue operating even during difficult periods. Bhardwaj (2014) emphasises that when entrepreneurial training is coupled with emotional encouragement and community-based celebration of small wins, entrepreneurial engagement strengthens—not just in financial terms but in long-term commitment and adaptive business practices. This was evident in rural Oman, where one woman described how being publicly congratulated at a local event for her product range gave her a reason not to quit. Intermediaries thus serve as emotional anchors in addition to technical guides.

Finally, business practices cannot be sustained without institutional recognition, especially when entrepreneurs seek to sustain their ventures or formalise operations. Hammami *et al*. (2022) note that many Omani women entrepreneurs operate in informal spaces, lacking business licenses, tax records, or formal training credentials. Without intermediary assistance in navigating these

systems, even the most knowledgeable entrepreneur may face insurmountable structural barriers. In this study, participants who had received certifications from recognised intermediary programmes—such as government-funded workshops or NGO business development courses—reported increased ease in dealing with suppliers, entering new markets, and gaining customer trust. These forms of recognition served as external validation of competency, elevating the entrepreneurs' perceived legitimacy and thus improving business outcomes. From an RBV perspective, intermediary-facilitated legitimacy acts as a rare and valuable intangible asset, increasing the utility and impact of other resources such as knowledge, networks, and capital (Alonso *et al*., 2019). It enables entrepreneurs to operate not only more efficiently but more visibly, allowing for strategic partnerships and sustainability.

In conclusion, entrepreneurial intermediaries are not merely entrepreneurial knowledge providers—they are translators, enablers, and facilitators of business practices. In rural Oman, as in many MENA and global contexts, the conversion of entrepreneurial knowledge into business practice depends on a complex set of factors—most of which intermediaries are uniquely positioned to influence. From market access and emotional reinforcement to goal clarification, their contributions shape whether entrepreneurial potential is realised or remains dormant. RBV emphasises that resources, no matter how inherently strategic, require activation, alignment, and integration to be meaningfully applied within entrepreneurial practices. Intermediaries serve as the connective tissue that aligns rural women's entrepreneurial knowledge with market realities, community expectations, and institutional frameworks. Their absence creates gaps where knowledge exists but business practice falters; their presence fills those gaps, turning invisible potential into measurable impact. To improve rural women's entrepreneurial practices in Oman and similar contexts, policymakers and development actors must prioritise not just access to entrepreneurial knowledge, but the intermediary infrastructures that support its translation into action. Only then can entrepreneurial knowledge serve as a sustained engine of sustainability, resilience, and empowerment.

**Summary: Contributions of Entrepreneurial Intermediaries to Rural Women's Entrepreneurship**

This section critically explored the multifaceted role of entrepreneurial intermediaries in shaping the entrepreneurial journeys of rural women, arguing that their contributions go far beyond training and service delivery. Drawing on the learning theory and Resource-Based View (RBV), it positioned intermediaries as critical enablers of intangible yet strategically vital resources—such as entrepreneurial knowledge, self-efficacy, and social capital—especially in under-resourced rural settings like Oman. Four core themes emerged across the global, MENA, and Omani contexts.

First, intermediaries were shown to act as catalysts for entrepreneurial resources, facilitating access to technical knowledge, contextualised training, and skill-building opportunities that rural women often lack. Whether through entrepreneurial intermediaries like government, NGOs, or local intermediaries, these actors enable women to acquire and configure VRIN resources essential for competitiveness. Studies from Lebanon, Tunisia, and Egypt illustrated how intermediary involvement enhances not only entrepreneurial learning outcomes but also the integration of that learning into business practices (Elkafrawi & Refai, 2022; Khabbaz & Kuran, 2024; Toumi *et al*., 2024). However, this catalytic function is most effective when intermediaries are embedded in local systems and are responsive to women lived realities.

Second, in the Omani context, a fragmented intermediary landscape emerged, characterised by a disconnect between formal policy frameworks and rural implementation. While government programmes exist, their limited penetration into rural areas forces women to depend on local intermediaries and digital platforms such as WhatsApp groups and social media. These substitutes provide culturally relevant, entrepreneurial knowledge but lack the scalability and structural backing of formal support systems. This leads to a situation where entrepreneurial potential is developed but only partially realised, highlighting a systemic gap that constrains sustained entrepreneurial engagement and the development of business practices.

Third, entrepreneurial intermediaries were shown to play a central role in fostering entrepreneurial self-efficacy. By validating women's entrepreneurial efforts, modeling success, and enabling peer affirmation, entrepreneurial intermediaries help rural women to increase their self-efficacy—a shift that is crucial in traditionally gendered societies. In this study, exposure to successful female

role models and participation in shared learning environments significantly enhanced women's belief in their own abilities.

Fourth, the section demonstrated how entrepreneurial intermediaries bridge the gap between entrepreneurial knowledge acquisition and business practice. Rural women often accumulate knowledge through various entrepreneurial learning approaches but face difficulties applying it strategically without mentorship, structural support, and market access. Entrepreneurial intermediaries play a vital role in contextualising knowledge, orchestrating complementary resources, and enabling sustainability. Without their involvement, the utilisation of entrepreneurial knowledge remains periodic and reactive, limiting its potential to generate long-term value.

In conclusion, this section reinforces the argument that entrepreneurial intermediaries are not peripheral actors but core enablers of entrepreneurial strategy and business practices, particularly for rural women living in resource-constrained environments. Their ability to translate entrepreneurial knowledge into business practices underscores their indispensable role in rural development. For policymakers in Oman and the wider MENA region, investing in inclusive, well-integrated, and culturally aligned entrepreneurial intermediary systems is essential to ensuring that rural women's entrepreneurial knowledge becomes a sustained driver of entrepreneurial engagement, adaptive business practices, and socio-economic empowerment.

## 8.6. Implications for Policy and Practice in Oman and MENA

This study has revealed the complex interplay between entrepreneurial knowledge, intermediary support, and business practices among rural women entrepreneurs in Oman, offering broader insights for the MENA region. Rooted in the learning theory and Resource-Based View (RBV), which emphasises the strategic importance of the entrepreneurial learning process and intangible assets that enable their utilisation, the findings point to significant gaps in current policy frameworks and institutional practices. Entrepreneurial success in rural contexts is not only contingent upon entrepreneurial knowledge acquisition but also upon the ability to internalise, mobilise, and utilise that entrepreneurial knowledge through continuous support and embedded

infrastructure. As such, a range of policy and practical implications emerge that must be considered if rural women's entrepreneurship is to become a transformative force for inclusive development.

First, the findings underscore the need for national governments and development institutions in Oman and the wider MENA region to recognise entrepreneurial knowledge as a strategic resource in its own right. Too often, rural development policies have been narrowly focused on physical infrastructure, access to finance, or market connectivity, while treating knowledge as a passive byproduct of training. However, this study demonstrates that knowledge—especially when it is contextual, tacit, and experientially acquired—functions as a valuable, rare, inimitable, and often non-substitutable asset. Investing in platforms that enhance the acquisition, refinement, and renewal of such knowledge, particularly among rural women, is vital. In Oman, this may involve establishing localised entrepreneurship curricula, experiential learning hubs, and community-based learning initiatives that reflect local norms, needs, and practices.

Second, it is imperative that policymakers strengthen intermediary systems that are capable of delivering entrepreneurial learning approaches to marginalised populations. In Oman, the absence of consistent and accessible experiential learning in rural areas has resulted in overdependence on social, vicarious, and self-regulated learning, which, while valuable, lack the legitimacy and strategic depth required to enable business sustainability. The creation of entrepreneurial intermediary structures with localised reach and cultural sensitivity must be embedded into long-term national economic strategies. This includes establishing mobile business advisory units, supporting civil society organisations to act as delivery partners, and integrating business advisory services into existing educational or municipal institutions. Without robust intermediary frameworks, the strategic value of entrepreneurial knowledge is diluted, as entrepreneurs are left to navigate complex environments in isolation.

A further implication relates to the need for formal recognition and institutional support for social, vicarious, and self-regulated learning approaches. As demonstrated in this study, rural women in Oman often rely on peer-to-peer platforms, WhatsApp groups, and online influencers as primary sources of entrepreneurial knowledge. While these networks have enabled grassroots knowledge exchange and confidence-building, they often lack sustainability, quality assurance, and formal

recognition. Policymakers should seek to support and professionalise these organic networks through the provision of small grants, localised content co-creation, and micro-credentialing initiatives. By validating and enhancing various entrepreneurial learning approaches, institutions can ensure that valuable learning does not remain hidden or excluded from formal support structures.

Moreover, the findings draw attention to the psychological and social enablers of entrepreneurship—specifically, entrepreneurial self-efficacy and skills. These intangible elements are central to whether women choose to engage in business, persist through setbacks, and sustain their ventures. However, they are rarely targeted explicitly in entrepreneurship policy or programme design. The research highlights that exposure to successful role models, positive reinforcement through peer validation, and recognition from trusted intermediaries all contribute to a woman's belief in her own entrepreneurial capabilities. In response, policy frameworks must begin to incorporate confidence-building components into training and mentorship programmes, invest in community-led recognition systems, and elevate the visibility of rural women entrepreneurs in national narratives. Treating self-efficacy as a strategic resource—one that enhances the effective use of other resources—is essential to developing sustainable entrepreneurship systems.

Equally important is the challenge of converting entrepreneurial knowledge into entrepreneurial outcomes (e.g., business practices and entrepreneurial capabilities). The study shows that while rural women may possess relevant knowledge, they often struggle to apply it effectively due to a lack of post-training support, institutional follow-up, or structural enablers. This creates a disjuncture between potential and impact. Bridging this gap requires a rethinking of entrepreneurship support models so that they move beyond static, one-off training sessions. Instead, programme designs should incorporate structured mentorship schemes, milestone-based financing models, and shared services that reduce operational burdens. These mechanisms create a continuity of support that allows entrepreneurial knowledge to be iteratively tested, refined, and aligned with evolving business goals. Without such continuity, even high-quality knowledge risks remaining underutilised.

At a broader level, the findings call for greater coordination among entrepreneurial intermediaries in Oman and across the MENA region. One of the most persistent constraints facing rural women entrepreneurs is the fragmentation of support services across government, academic institutions, NGOs, and corporations. This siloed approach results in duplication of effort, inefficiencies, and gaps in service delivery. National and regional intermediaries must move toward a system that emphasises collaboration, resource alignment, and shared accountability. Creating intermediary registries, establishing cross-ministerial task forces on rural entrepreneurship, and incentivising corporations' involvement through partnerships with NGOs are among the approaches that can strengthen coordination and maximise the return on investment in entrepreneurship development.

Lastly, the research confirms the need for a gender-transformative approach to entrepreneurship policy. Rural women face barriers that are deeply embedded in legal, cultural, and economic systems. Addressing these challenges requires more than simply providing equal access to programmes; it involves dismantling the institutional and societal norms that have historically restricted women's economic participation. This may include simplifying business registration processes for women, creating legal pathways for home-based businesses, enhancing financial inclusion through gender-sensitive banking services, and ensuring that entrepreneurship policies account for women's unpaid care responsibilities. Such reforms must be mainstreamed across all levels of policy and practice if entrepreneurship is to be a genuinely inclusive engine of development.

In conclusion, the implications of this study extend beyond entrepreneurship into the broader domains of social equity, institutional reform, and rural transformation. Entrepreneurial knowledge, when supported by appropriate intermediaries and embedded in enabling systems, becomes a powerful catalyst for economic and personal empowerment. For rural women in Oman and across the MENA region, unlocking this potential will depend on whether institutions are willing to move beyond transactional programmatic interventions and invest in long-term systems of knowledge generation and strategic resource orchestration. Only then can entrepreneurship deliver on its promise as a transformative force for inclusive, resilient, and sustainable development.

## 8.7. Conclusion

This chapter has critically examined how rural women entrepreneurs in Oman acquire, internalise, and utilise entrepreneurial knowledge resources, drawing from quantitative and qualitative data and interpreting the findings through the learning theory and Resource-Based View (RBV). In doing so, it demonstrates that while rural women face systemic barriers to acquiring entrepreneurial knowledge through experiential learning, they have developed rich, context-specific knowledge systems rooted in social, vicarious, and self-regulated learning. These entrepreneurial learning approaches constitute strategic resources that meet RBV's criteria for value, rarity, inimitability, and non-substitutability (Barney, 1991; Sugiarno and Novita, 2022) and meet the stages of the entrepreneurial learning process (e.g., acquisition, internalisation, and utilisation) as per the learning theory. The findings challenge dominant narratives that equate entrepreneurial capacity solely with access to experiential learning and institutional resources, instead showing how rural women creatively mobilise the resources available to them to sustain their businesses.

One of the most critical insights from this study is the centrality of social, vicarious, and self-regulated learning. In the absence of widespread experiential learning, rural women turn to family members, peers, community networks, and digital platforms like WhatsApp and Instagram for business advice, market knowledge, and emotional support. These entrepreneurial learning approaches are not merely substitutes but often superior in terms of cultural fit, relevance, and adaptability. The reliance on such learning reflects findings in other MENA and global rural contexts, where women entrepreneurs adapt their entrepreneurial practices within the boundaries of structural exclusion (Yusuf, 2015; Elkafrawi & Refai, 2022; Khabbaz & Kuran, 2024). However, while these strategies yield tangible business and personal gains, they also risk reinforcing path dependency, limiting exposure to new approaches, and constraining the diversification of entrepreneurial practices.

The study also highlights the pivotal role of entrepreneurial intermediaries—including government, NGOs, academic institutions, corporations, and local intermediaries—as enablers of entrepreneurial knowledge acquisition. These intermediaries operate as bridges between rural

women and wider knowledge systems, offering training and guidance. The effectiveness of these intermediaries, however, varies significantly depending on their cultural alignment, accessibility, and commitment to long-term engagement. The findings show that entrepreneurial intermediaries, such as NGOs and local intermediaries, tend to be more effective than urban-centric institutions, such as academic institutions and corporations, whose outreach rarely extends meaningfully into rural spaces (Galvão *et al*., 2019, 2020; Toumi, Ghalleb, and Akimowicz, 2024). This affirms the argument that in constrained entrepreneurial systems, entrepreneurial knowledge is not only acquired but must be socially and institutionally mediated to translate into practice.

A third major contribution of the chapter is its demonstration of the link between entrepreneurial knowledge and business practices. Rural women who engaged with various entrepreneurial learning approaches reported improved in decision-making and client relationships, and greater operational efficiency. More significantly, many women experienced a transformation in their self-efficacy, confidence, and entrepreneurial skills. These intangible outcomes are essential in the RBV framework, which recognises human and cognitive resources as critical to sustained competitive advantage (Alonso *et al*., 2019). Additionally, the findings support the learning theory concept that entrepreneurs go through the entrepreneurial learning process _acquisition, internalisation, utilisation_ in order to transform entrepreneurial knowledge into entrepreneurial practices. The data thus support the view that learning not only equips women with functional skills but also builds the psychological infrastructure necessary for entrepreneurship (Khabbaz & Kuran, 2024).

Nevertheless, the findings also expose structural weaknesses in Oman's entrepreneurial support system. The limited availability of regionally adapted, gender-responsive training programmes and the lack of post-training support inhibit the full realisation of women's entrepreneurial potential. Without sustained institutional backing, even the most motivated and resourceful entrepreneurs face ceilings to growth. These insights echo broader critiques of entrepreneurial learning, where programmatic focus often prioritises access over continuity and inclusion (Preethi, 2017; Abdelwahed *et al*., 2023).

In conclusion, this chapter argues that rural women in Oman are not passive recipients of support, but active agents in acquiring and utilising entrepreneurial knowledge resources. Their ability to navigate institutional voids and build business success through social, vicarious, and self-regulated learning challenges conventional notions of entrepreneurial development. For policy and practice, the implication is clear: rural entrepreneurship systems must not only expand access to experiential learning but also recognise and support the entrepreneurial learning approaches _social, vicarious, and self-regulated learning_ that rural women already use. The learning theory and RBV provide a valuable framework for conceptualising these resources, but must be applied with sensitivity to the relational, gendered, and cultural dimensions of rural entrepreneurship.

# Chapter 9. Conclusion and Recommendations

## 9.1. Summary of Key Findings

This research aimed to critically investigate how rural Omani women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, the role of entrepreneurial intermediaries in facilitating equal access to these resources, and the impacts of their utilisation on women's entrepreneurial experiences within the Omani rural context. Framed through the learning theory and Resource-Based View (RBV), the study explored the learning process women entrepreneurs go through during their entrepreneurial journey, starting from entrepreneurial knowledge acquisition and internalisation to entrepreneurial knowledge resources utilisation (Grant, 1996; Efgivia *et al*., 2021). RVB complements by conceptualising entrepreneurial knowledge as a strategic internal resource—valuable, rare, inimitable, and non-substitutable—that enables women to build sustainable business models in environments characterised by institutional voids and cultural constraints (Barney, Wright, & Ketchen, 2001a; Kero and Bogale, 2023). Drawing on a convergent mixed-methods design, the research integrated data from surveys, interviews, observations, and focus groups to answer three interrelated research questions.

The first key finding reveals that rural Omani women entrepreneurs rely heavily on social, vicarious, and self-regulated learning to acquire entrepreneurial knowledge. Social learning is acquired through social networks and communities of practice, such as family, friends, and WhatsApp Groups. Vicarious learning, acquiring entrepreneurial knowledge through observation and shared experiences such as exhibitions and mentoring programmes. Self-regulated learning is acquired through personal experiences and digital tools such as WhatsApp and Instagram, enabling women to experiment with marketing, pricing, and customer engagement strategies, reinforcing the RBV premise that internal capabilities can substitute for missing external structures. Experiential learning, while traditionally celebrated in entrepreneurship education literature, remained the least accessible due to infrastructural and cultural limitations. Furthermore, the findings show that women entrepreneurs in rural Oman use self-reflection and contemplation to internalise the acquired knowledge through the entrepreneurial learning approaches. Additionally, the findings present the challenges Omani rural women entrepreneurs face in acquiring entrepreneurial knowledge such as geographic, educational, and socio-cultural barriers.

The second finding highlights the critical but uneven role of entrepreneurial intermediaries. NGOs and government, particularly the Ministry of Agriculture, local teams, and Omani Women Associations, emerged as key actors in facilitating access to entrepreneurial learning (i.e., experiential learning). However, their reach and continuity were inconsistent, and many women relied instead on local intermediaries—local mentors, local entrepreneurs, and community figures—to bridge knowledge gaps. However, the role of corporations and academic institutions is absent in rural areas. These findings align with and extend the RBV framework by showing how entrepreneurial intermediaries can act as enablers of entrepreneurial knowledge acquisition and capability development (Barney, 1991; Sugiarno and Novita, 2022). Additionally, learning theory adds another layer in emphsising the role of entrepreneurial intermediaries, in which the learning process can be deepened through interaction with peers, intermediaries, and the environment (Efgivia *et al*., 2021). Moreover, the findings reveal the challenges entrepreneurial intermediaries face in providing equal access to entrepreneurial knowledge such as socio-cultural, educational, and financial barriers.

The third finding illustrates the utilisation of entrepreneurial knowledge resources and the multifaceted impact of entrepreneurial knowledge on entrepreneurial experiences (e.g., business practices and entrepreneurial capabilities). Entrepreneurial knowledge acquisition contributed not only to adapt business practices but also to enhanced self-efficacy, confidence, and decision-making. This reinforces the notion that entrepreneurial knowledge is a strategic resource—a point that RBV and gender-focused literature have begun to explore but rarely integrate in rural contexts. However, RBV alone does not explicate how such knowledge is utilised (Bada & Olusegun, 2015). Learning Theory complements this gap by explaining the processes through which individuals and groups convert lived experiences, social interactions, and failures into refined, actionable knowledge assets (Essel *et al*., 2020).

## 9.2. Contributions to Knowledge and Practice

Building on the literature discussed (see Chapters 2, 3, and 4) and the research findings (see Chapter 7), this section addresses the research contributions; theoretical, methodological, and empirical.

**Theoretical Contributions**

A theoretical contribution relates to the entrepreneurial learning approaches, entrepreneurial knowledge acquisition, entrepreneurial intermediaries, and entrepreneurial experiences (e.g., business practices and entrepreneurial capabilities). In developing a deeper understanding of the acquisition, internalisation, and utilisation of entrepreneurial knowledge resources and entrepreneurial experiences (Shepherd & Wiklund, 2005; Lockett, Thompson & Morgenstern, 2009; Grande, Madsen & Borch, 2011; Adam *et al*., 2022) through the application of RBV and learning theory, and by applying Rae's (2006) dimensions of context (i.e., know-what, know-who, and know-how), this research demonstrates the significance of context and responds to calls to consider the "what," "who," and "how" of contextual dimensions. According to Kero and Bogale (2023), examining the relationship between entrepreneurial learning approaches and business practices remains underexplored; therefore, this study extends RBV by investigating how learning processes create knowledge resources that meet VRIN criteria in rural Oman. Learning theory complements this by explicating how entrepreneurial knowledge is acquired, internalised, and utilised within constrained settings (Efgivia *et al*., 2021).

Furthermore, this study directly responds to the call by Shepherd and Wiklund (2005) to explore not only entrepreneurial learning approaches but also the intermediaries that provide access to such approaches and facilitate entrepreneurial knowledge acquisition. By integrating intermediaries into RBV analysis, this research challenges the traditional firm-internal focus of RBV (Lockett, Thompson & Morgenstern, 2009) and extends the theory by illustrating how resources are relationally accessed and distributed through networks of government, NGOs, corporations, academic institutions, and local intermediaries. This positions intermediaries as active enablers of knowledge resources, rather than passive background actors.

The findings also confirm existing RBV claims that intangible resources such as knowledge and skills can be strategically valuable (Shepherd & Wiklund, 2005; Adam *et al*., 2022), but they extend the theory by showing that in rural and institutionally fragile contexts, these resources are not static inventories. Instead, they are continuously constructed and reconstructed through experiential, social, vicarious, and self-regulated learning (Grande, Madsen & Borch, 2011). This demonstrates the dynamic nature of entrepreneurial knowledge resources, thereby bridging RBV with learning theory. Moreover, the findings challenge the assumption, prevalent in RBV, that resource possession alone guarantees advantage; rather, it is the ongoing learning processes and contextual embeddedness that transform knowledge into VRIN resources (Kero & Bogale, 2023).

Finally, this research extends Learning Theory by applying it to rural women's entrepreneurship in Oman, a context underrepresented in prior studies. While learning theory has primarily been applied to explain individual knowledge construction in entrepreneurial or educational settings (Efgivia *et al*., 2021), this study demonstrates how rural women use social, self-regulated, and vicarious learning—particularly via digital platforms and community observation—to compensate for institutional and geographic constraints. In doing so, it confirms learning theory's emphasis on the socially constructed nature of knowledge (Mann & MacLeod, 2015) but extends it by highlighting the centrality of digital and informal learning in rural MENA contexts.

Taken together, these contributions demonstrate how the integration of RBV and learning theory advances the theorisation of entrepreneurial knowledge resources. The study confirms RBV's core propositions about the strategic importance of knowledge, challenges its firm-internal and static assumptions by foregrounding intermediaries and contextual embeddedness, and extends both RBV and learning theory by theorising how entrepreneurial learning approaches and intermediaries jointly shape business practices and entrepreneurial capability in rural Oman.

**Methodological Contributions**

This study also makes important methodological contributions by employing a triangulated, mixed-methods design that integrates surveys, interviews, online observations, and focus groups to capture both the breadth and depth of rural women's entrepreneurial experiences (Tomos *et al*., 2015; Flick, 2017). By combining quantitative and qualitative strands, the research not only

measures patterns of entrepreneurial knowledge acquisition but also interrogates the meanings and processes underpinning them (Tebes, 2012). In particular, the use of WhatsApp focus groups and digital ethnography extends traditional qualitative methods by enabling access to hard-to-reach rural women who might otherwise be excluded from research due to geographic, cultural, or social constraints (Chamberlain and Hodgetts, 2017). This approach provides a novel model for examining entrepreneurial knowledge acquisition in dispersed and marginalised communities where face-to-face data collection is limited.

The study also directly responds to Schou, Bucher, and Waldkirch's (2022) call for greater methodological triangulation in entrepreneurship research, particularly in exploring how entrepreneurs acquire and process entrepreneurial knowledge. Online observations of WhatsApp groups allowed the researcher to witness real-time interactions, advice exchanges, and knowledge-sharing practices among women entrepreneurs. These observations enriched the data by revealing the dynamics of entrepreneurial learning approaches, the supportive and constraining roles of intermediaries, and the embeddedness of entrepreneurial knowledge in everyday practices. By triangulating these multiple sources, the study provides methodological innovation that strengthens validity and reliability while offering transferable insights for future research on marginalised entrepreneurial populations.

**Empirical Contributions**

This study makes several empirical contributions by advancing understanding of how rural women in Oman acquire, internalise, and utilise entrepreneurial knowledge resources, and how these processes shape their entrepreneurial experiences. By focusing on established entrepreneurs in resource-constrained rural contexts, the study responds to gaps in prior research that has largely centred on students, start-ups, or urban populations (Doua *et al.,* 2019; Bouichou *et al.,* 2021; Hatem and Sheta, 2021; Marchionne, 2023; Pham *et al*., 2023). Through addressing the three guiding research questions, the findings extend and challenge existing scholarship by uncovering how entrepreneurial knowledge acquisition, intermediaries, and entrepreneurial knowledge resources utilisation and their impacts on entrepreneurial capability and business practices.

*Entrepreneurial knowledge acquisition and internalisation*

This study developed and applied a conceptual framework that may be employed in diverse contexts. Through the application of this conceptual framework and the achievement of the research objectives, this study indicates that entrepreneurial knowledge in rural, resource-constrained environments is acquired, internalised, and utilised through diverse learning processes that extend far beyond what prior research has considered. The empirical contributions discussed here are the crucial role of established entrepreneurs' entrepreneurial knowledge resources and their learning processes, a perspective rarely studied in the literature, which has largely focused on students, start-ups, and their intentions or orientations (Miralles, Giones & Riverola, 2016; Zhao *et al*., 2021; Liao, Nguyen & Caputo, 2022; Pham *et al*., 2023; Kaur & Chawla, 2024; Caputo, Nguyen & Delladio, 2025).

This study extends entrepreneurial knowledge research by addressing Cope's (2005) call for greater attention to distinctive entrepreneurial learning approaches through social learning and Schou, Bucher & Waldkirch's (2022) call for investigating entrepreneurial learning in online communities. By observing three WhatsApp groups, this study demonstrates how rural Omani women entrepreneurs engage in social, vicarious, and self-regulated learning, thereby contributing to the growing literature on Communities of Practice (Wang, 2001; Pittaway *et al*., 2015; Faraj *et al*., 2016; Pugh *et al*., 2021). In doing so, it expands the scope of prior work which examined learning primarily in small, local, and family contexts (Hamilton, 2011; Morkus-Makhoul, 2024), by revealing how regional and global online communities also provide learning spaces (Schou, Bucher & Waldkirch, 2022).

Moreover, this study addresses Alonso *et al*.'s (2019) call by linking entrepreneurial knowledge acquisition to self-efficacy among rural entrepreneurs and responds to Yli-Renko, Autio, and Sapienza (2001) by examining both entrepreneurial knowledge acquisition and utilisation, not one in isolation. Finally, it highlights how the neglect of technical training, particularly for production and agricultural practices, remains a limitation in regional scholarship (Balestri, 2024), further underscoring the need for studies that situate entrepreneurial knowledge acquisition within the realities of rural environments.

*The role of Entrepreneurial Intermediaries*

Through the application of the conceptual framework, this study contributes to the entrepreneurial knowledge literature by identifying the significant role of entrepreneurial intermediaries in enabling rural women entrepreneurs' access to, and utilisation of, entrepreneurial knowledge resources. While prior research has explored links between entrepreneurial learning and intermediaries, there has been limited attention to entrepreneurial knowledge itself and the mediating role of intermediaries in rural contexts. This study addresses this gap by examining how intermediaries such as government, NGOs, and local intermediaries facilitate established entrepreneurs' entrepreneurial knowledge acquisition and utilisation. Consistent with prior findings, the study confirms that corporations and academia rarely extend their reach into rural areas, thereby leaving women reliant on public institutions or local intermediaries for support (Youssef, 2023).

Furthermore, this research contributes to the entrepreneurial knowledge–business practices stream by unpacking the intermediate mechanisms linking entrepreneurial knowledge and entrepreneurial outcomes (e.g., business practices and entrepreneurial capabilities). While it is widely acknowledged that entrepreneurial learning enhances business practices (Clercq & Arenius, 2006; Shen *et al*., 2021), existing studies have not sufficiently explained the mediating processes. These findings reveal that entrepreneurial self-efficacy (ESE) fully mediates the relationship between entrepreneurial knowledge and business practices, offering empirical evidence of how entrepreneurial knowledge resources become actionable capabilities. This highlights that acquisition alone is insufficient; the efficiency and effectiveness of knowledge utilisation, often supported by intermediaries, are decisive for business sustainability (Wang, Lee & Park, 2020).

Finally, by emphasising the role of entrepreneurial learning approaches such as social, vicarious, and self-regulated learning in combination with intermediary support (Galvão *et al*., 2020), this study extends existing knowledge on how entrepreneurs process and internalise knowledge before it crystallises into entrepreneurial outcomes. In doing so, it responds directly to Youssef's (2023) call for further research into sectoral and gender-specific roles of entrepreneurship in rural MENA and provides novel insights into how intermediaries act as critical enablers in bridging knowledge and entrepreneurial practices among rural women entrepreneurs.

*Impacts of entrepreneurial knowledge resources*

Through achieving the research objectives and applying the conceptual framework, this study contributes empirically by examining the impacts of entrepreneurial knowledge resource utilisation on both business practices and entrepreneurial capability among rural women in Oman. Earlier studies on firm networking and resource exploitation have often focused narrowly on singular outcomes, such as daily business practices or operational practices (Haddad, Esposito, and Tse, 2016; Rashid and Ratten, 2020). In contrast, this research extends Yli-Renko, Autio, and Sapienza's (2001) multidimensional approach by examining three interconnected dimensions of entrepreneurial practice, including business adaptation, market engagement, and the development of operational practices—within resource-constrained and gendered contexts.

While prior research in rural MENA has predominantly highlighted experiential learning as a driver of business practices and entrepreneurial capabilities (Abdelwahed *et al*., 2023), less attention has been paid to the impacts of social, vicarious, and self-regulated learning. This study bridges that gap by showing how rural women transform informal and digitally mediated knowledge into business practices that enhance entrepreneurial engagement and adapt new business practices, thereby extending the scope of RBV beyond traditional, tangible assets. The findings indicate that entrepreneurial knowledge resources not only build self-efficacy but also strengthen entrepreneurial skills, though the pathways differ by entrepreneurial learning approach and are highly contingent on contextual factors.

Importantly, this study addresses the lack of comprehensive data on the direct impacts of entrepreneurial knowledge resources on rural women—an absence noted by Youssef (2023)—and responds to calls by Yeh *et al*. (2021) and Hairudinor, Daradjat, and Asman (2020) to better understand the relationship between learning processes and entrepreneurial self-efficacy in under-supported environments. By examining the intermediate linkages between entrepreneurial knowledge acquisition, self-efficacy, and firm-level outcomes, the study advances empirical knowledge on how entrepreneurial knowledge resources shape both entrepreneurial experiences and business practices.

## 9.3. Implications of The Study

This section considers the practical and policy implications of this research and considers who may benefit from the insights and value of the study.

### 9.3.1. Policy Implications

The findings of this study carry profound implications for policy design and implementation in Oman and the wider MENA region. A central insight is that entrepreneurial knowledge resources (EKRs) are vital for sustaining competitive advantage in resource-constrained environments, yet rural women face compounded barriers to acquiring and utilising them effectively. These barriers stem not only from financial and infrastructural limitations but also from institutional and cultural constraints that shape women's participation in entrepreneurship (McElwee & Al-Riyami, 2003; Belwal, Belwal, & Al-Saidi, 2014). Current policies, while ambitious in scope, have been criticised for their urban concentration and gender-neutral frameworks, which fail to address the distinct realities of rural women (Al-Harthi, 2017; Razzak & Jassem, 2024). The evidence from this study strongly suggests that without targeted policies, rural women entrepreneurs will remain systematically excluded from the benefits of entrepreneurial knowledge development.

One clear policy implication is the need for decentralisation. The majority of entrepreneurial support initiatives in Oman—such as Riyada, Intilaaqah, and Zubair SEC—are concentrated in Muscat and other urban hubs, limiting access for women in rural and remote regions (Arslan *et al*., 2023). Decentralised hubs, mobile training units, and locally embedded centres could bridge this gap by delivering entrepreneurial learning approaches in ways that are geographically and culturally accessible. Moreover, programmes need to be designed with explicit gender sensitivity. Evidence from Hammami *et al*. (2022) demonstrates that women often feel excluded in mixed-gender training environments, where social norms constrain their participation. This calls for the creation of women-only programmes that provide not only technical skills but also mentorship, consultancy, and long-term capacity-building. Such initiatives would respond directly to the cultural dynamics of Oman while ensuring inclusivity.

In addition to decentralisation, there is a pressing need for policy frameworks that recognise and integrate entrepreneurial learning approaches (e.g., social, vicarious, and self-regulated learning). This study shows that rural women acquire and internalise entrepreneurial knowledge through social, vicarious, and self-regulated learning, such as community-based exchanges and the use of platforms like WhatsApp and Instagram. Yet, these modes of learning are largely invisible in policy documents, which continue to prioritise experiential learning and classroom-based interventions. A critical policy shift would involve formally recognising and supporting these informal pathways. For instance, policies could incentivise the creation of digital platforms designed for women entrepreneurs or support local exhibitions and fairs as legitimate spaces of entrepreneurial learning and resource exchange.

Furthermore, policies must move beyond short-term training programmes toward systemic support structures that ensure continuity. Al-Bimani *et al.* (2021) highlight the role of dynamic resources in sustaining business practices, which require long-term, iterative learning rather than one-off interventions. Policymakers must therefore institutionalise mentorship programmes, establish peer-to-peer networks, and embed entrepreneurial learning in local institutions to guarantee the durability of impact. Critically, these structures should also include mechanisms to monitor and evaluate the outcomes of interventions for rural women, addressing the current gap in gender- and region-disaggregated data (Yossuf, 2023).

Overall, the policy implications of this study highlight that entrepreneurial knowledge resources are not merely individual assets but are shaped by systemic, cultural, and institutional forces. Without deliberate policy interventions that decentralise services, embed gender sensitivity, and legitimise various entrepreneurial learning approaches, rural women entrepreneurs will continue to face exclusion from transformative entrepreneurial opportunities. This study, therefore, argues for a paradigm shift in policy design: one that integrates local realities, fosters inclusivity, and ensures the equitable distribution of entrepreneurial knowledge resources to enhance rural women's entrepreneurial capabilities and business practices.

### 9.3.2. Practice Implications

Beyond policy, this study also offers critical insights for practitioners—NGOs, government, corporations, academic institutions, and local intermediaries—who serve as entrepreneurial intermediaries in Oman's rural landscapes. The evidence underscores that entrepreneurial knowledge resources, when mediated effectively by intermediaries, can catalyse women's entrepreneurial participation and business engagement. Yet, practice to date has remained fragmented, urban-centric, and often disconnected from the lived experiences of rural women entrepreneurs (Arslan *et al*., 2023; Razzak & Jassem, 2024).

One major implication for practice is the need to reimagine the role of intermediaries as co-creators of entrepreneurial knowledge resources rather than mere service providers. While business incubators such as the National Business Centre (NBC) and Sas Business Incubator have been instrumental in providing infrastructure and mentorship, their concentration in Muscat excludes rural women entrepreneurs (Sanyal & Hisam, 2018; Al-Baimani *et al.,* 2021). Practitioners must extend their reach by embedding services within rural communities, perhaps by leveraging partnerships with Omani Women Associations and other grassroots organisations (McElwee & Al-Riyami, 2003). By doing so, intermediaries can ensure that entrepreneurial knowledge is not only delivered but also contextualised, reflecting the cultural, social, and infrastructural realities of rural life.

In practice, this also requires moving beyond conventional training models. The findings reveal that rural women often rely on social, vicarious, and self-regulated learning—through social media, community exhibitions, and peer-to-peer exchanges—to acquire entrepreneurial knowledge. Practitioners should therefore integrate these informal practices into their programmes. For example, creating structured digital communities on WhatsApp or Instagram could formalise existing practices of peer-to-peer learning, allowing women to share insights, mentor one another, and access resources in a culturally acceptable format. Such hybrid models would enable rural women to blend formal training with informal, self-regulated strategies, enhancing both accessibility and effectiveness.

Another implication for practice lies in focusing on long-term engagement rather than short-term interventions. Studies show that entrepreneurial knowledge becomes valuable, rare, inimitable, and non-substitutable when internalised over time and embedded in routines (Barney, 1991a; Shepherd & Wiklund, 2005). Thus, practitioners must provide continuous mentorship, advisory services, and follow-up mechanisms to ensure that entrepreneurial knowledge resources are not lost but are systematically transformed into capabilities. This also involves tailoring interventions to meet the specific needs of women at different business stages—from start-up to growth and scaling—thereby acknowledging the heterogeneity of women entrepreneurs (Al-Bimani, 2022; Hammami *et al*., 2022).

Finally, practitioners must adopt reflexive practices that continuously evaluate and adapt their interventions. The evidence suggests that what works in urban contexts does not necessarily translate into rural areas, where barriers such as mobility constraints, conservative norms, and limited infrastructure prevail (Belwal, Belwal & Al-Saidi, 2014). Practitioners should therefore engage in participatory approaches that actively involve rural women in designing and refining support mechanisms. This would not only improve the relevance and effectiveness of interventions but also empower women as active agents in shaping their entrepreneurial learning environments.

In conclusion, the practical implications of this study emphasise that intermediaries must evolve from top-down providers of training to inclusive facilitators of entrepreneurial knowledge. By embedding services locally, legitimising entrepreneurial learning, prioritising long-term engagement, and adopting participatory practices, practitioners can ensure that entrepreneurial knowledge resources become sustainable drivers of business practices and self-efficacy for rural women entrepreneurs in Oman.

## 9.4. Recommendations for Future Research and Practice

### 9.4.1. Limitations of the Study

While this study provides important insights into entrepreneurial knowledge resources among rural women in Oman, it is not without limitations. First, the research relied on self-reported data, which, although valuable for capturing lived experiences, may be subject to recall bias and social desirability effects. These limitations could influence how participants framed their entrepreneurial knowledge acquisition, internalisation, and utilisation processes. Future research could strengthen validity by incorporating triangulated methods such as observational studies, longitudinal tracking, or experimental designs.

Second, the study focused exclusively on rural women entrepreneurs in Oman. This narrow scope provides deep, context-specific insights but inevitably restricts generalisability. A broader comparative design—examining both rural and urban women, as well as male and female entrepreneurs—would provide a richer understanding of how gender and geography intersect in shaping entrepreneurial knowledge. Cross-country studies within the MENA region or across rural contexts globally would also help test the transferability of the conceptual framework developed in this study.

Finally, while the mixed-methods approach captured both breadth and depth, it was limited to a single point in time. The dynamic nature of entrepreneurial learning suggests that longitudinal designs are necessary to assess how entrepreneurial knowledge resources evolve and impact entrepreneurial capabilities and business outcomes over time. Such approaches would also clarify whether the development of entrepreneurial self-efficacy leads to sustainable business practices, a relationship that this study identified as complex and context-dependent.

In sum, while these limitations restrict the breadth of generalisation, they also highlight fertile avenues for future scholarship. Expanding demographic and geographic coverage, adopting longitudinal and comparative designs, and integrating diverse intermediaries into analysis would deepen understanding of how entrepreneurial knowledge resources shape entrepreneurial

experiences across varied contexts. Despite these limitations, the study provides a robust foundation for understanding how rural Omani women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge resources, offering a valuable starting point for further theoretical and empirical development in underexplored rural and gendered contexts.

### 9.4.2. Future Research

Future research could broaden the scope by examining self-efficacy and entrepreneurial knowledge acquisition among micro and small enterprises operating across diverse industries in Oman and beyond. Such studies could identify common triggers of resilience as well as industry-specific mechanisms that enable entrepreneurs to withstand socio-economic pressures. This line of inquiry would provide actionable insights for policymakers, chambers of commerce, and development practitioners by equipping entrepreneurs with tailored knowledge-based tools to enhance sustainability. In doing so, future work could illuminate whether resilience factors are generalisable across sectors or embedded within industry-specific contexts.

Theoretical refinement also offers fertile ground for advancement. This study has demonstrated the usefulness of the Resource-Based View (RBV) and Learning Theory (LT) in analysing how rural women entrepreneurs acquire, internalise, and utilise entrepreneurial knowledge in resource-constrained environments. Future research could further test, extend, or even challenge the explanatory power of these frameworks by integrating additional perspectives—such as dynamic capabilities or institutional theory—to enrich understanding of self-efficacy, resilience, and entrepreneurial knowledge acquisition in marginalised contexts. Comparative studies across rural and urban settings, or between male and female entrepreneurs, would also strengthen the evidence base and provide nuanced insights into how entrepreneurial knowledge resources are mobilised differently across socio-cultural boundaries.

Another promising area concerns the classification of women entrepreneurs who participate as part of productive family initiatives. Examining how such entrepreneurs access and utilise entrepreneurial learning approaches could reveal important differences in motivations, challenges, and outcomes compared with other rural businesses. This would allow for better alignment of

institutional support with the lived realities of women whose enterprises emerge from household-based activities.

Finally, future research should engage more explicitly with the roles of underexplored actors, including academic institutions, corporations, and local intermediaries, in facilitating or constraining the utilisation of entrepreneurial knowledge resources. Investigating how collaborations among these intermediaries and policymakers influence women's entrepreneurial journey would shed light on the relational and structural mechanisms shaping knowledge access and utilisation in rural Oman.

## 9.5. Final Reflections

This thesis has argued that entrepreneurial learning approaches in rural Oman are not absent, but differently structured—social, vicarious, and. self-regulated. Intermediaries serve as both gatekeepers and facilitators, and their effectiveness depends on cultural alignment and sustained presence. The findings highlight that rural women are not passive recipients of knowledge but active co-creators of their learning environments.

The RBV and learning theory lens proved particularly useful in capturing how women entrepreneurs process entrepreneurial knowledge and how entrepreneurial knowledge functions both as a resource and a capability. However, this study also reveals that RBV must be expanded to better account for socio-cultural and institutional contexts—particularly those involving gendered power dynamics in rural settings. Integrating RBV with learning perspectives provides a more holistic view of how women in under-resourced environments acquire, internalise, and utilise entrepreneurial knowledge resources for entrepreneurial ends.

Ultimately, this research underscores the importance of designing inclusive, adaptive, and context-sensitive entrepreneurial knowledge frameworks. In doing so, it contributes to a growing body of literature that seeks to empower rural women not just through training, but through the recognition and support of the knowledge systems they have already built. By shifting the discourse from

delivery to co-production, from formal to informal, and from urban to rural, this thesis advocates for a paradigm shift in how entrepreneurial knowledge is acquired, internalised, and utilised.

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# Appendices

## Appendix A: Entrepreneurial Learning Initiatives and Intermediaries in Oman and the MENA Region

*Table 15: Entrepreneurial Learning in the MENA region*

| Resource | Establish Year | Country/ Regional | Learning Type | Target | Source |
|---|---|---|---|---|---|
| Fit4Future | N/A | Egypt | Experiential Learning | WE in Urban Areas | (Business Women, 2024) |
| Intilakati | N/A | Saudi Arabia | Experiential Learning | WE in Urban Areas | (Monshaat, 2025) |
| Association of Women Entrepreneurs | 2000 | Morrocco | Experiential Learning | WE in Urban Areas | (Constantinidis *et al*., 2019) |
| Babson Global Centre for Entrepreneurial Leadership (BGCEL) | 2021 | Saudi Arabia | Experiential Learning | WE in Urban Areas | (BGCEL, 2025) |
| Empowering Female Entrepreneurs Programme | N/A | Saudi Arabia | Experiential Learning | WE in Urban Areas | (Monshaat, 2025) |
| Tamakkan | 2009 | United Arab Emirates | Experiential, Social, & Vicarious Learning | WE in Urban Areas | (Tamakkan, 2025) |
| The RiseUp Summit | 2013 | Egypt | Experiential Learning | WE in Urban Areas | (RiseUp Summit, 2025) |

| | | | | | |
|---|---|---|---|---|---|
| Gaza Sky Geeks | 2011 | Palestine | Experiential & Social Learning | WE in Urban Areas | (Gaza Sky Geeks, 2025) |
| The Village Capital's MENA Ecosystem Builders Programme | 2022 | Regional | Experiential Learning | WE in Urban Areas | (Village Capital, 2025) |
| INJAZ Al-Arab | 2004 | Regional | Experiential Learning | WE in Urban Areas | (INJAZ, 2025) |
| Silatech | 2008 | Regional | Experiential Learning | WE in Urban Areas | (Silatech, 2025) |
| Tamkeen: Entrepreneurship for Participation and Inclusion of Vulnerable Youth (EPIVYT) programme | 2017 | Tunisia | Experiential Learning | WE in Rural Areas | (Toumi, Ghalleb, and Akimowicz, 2024) |
| Khadijah bint Khuwailid Businesswomen's Centre | N/A | Saudi Arabia | Social Learning | WE in Urban Areas | (Danish & Smith, 2012) |
| Womenpreneur Digital Hub | 2021 | Regional | Social Learning | WE in Urban Areas | (Womenpreneur, 2024) |
| Arab Business Leaders (ABL) | 2011 | Regional | Social Learning | WE in Urban Areas | (ABL, 2025) |
| Taghreedat | 2011 | Regional | Social Learning | WE in Urban Areas | (Taghreedat, 2025) |
| WeConnect Mentorship Programme | N/A | Regional | Social and Vicarious Learning | WE in Urban Areas | (Womenpreneur, 2024) |
| Cewas Programme | N/A | Iraq and Jordan | Experiential and Social Learning | WE in Rural Areas | (Cewas, 2025) |
| Rural Empowerment & Entrepreneurship Forum (REEF) | 2018 | Lebanon | Experiential learning | WE in Rural Areas | (REEF, 2025) |

| | | | | | |
|---|---|---|---|---|---|
| Isnad Project | 2021 | Lebanon | Experiential learning | WE in Rural Areas | (Isnad, 2025) |
| Women's Economic Participation (WEP) | N/A | Lebanon | experiential learning<br>social learning | WE in Rural Areas | (WEP, 2025) |

*Table 16: Entrepreneurial Learning and Intermediaries in the MENA region*

| Initiatives | Establish Year | Country/ Regional | Learning Type | Target | Intermediaries | |
|---|---|---|---|---|---|---|
| Fit4Future | N/A | Egypt | Experiential Learning | WE in Urban Areas | Private company | Corporation |
| Intilakati | N/A | Saudi Arabia | Experiential Learning | WE in Urban Areas | Private company | Corporation |
| Association of Women Entrepreneurs | N/A | Morrocco | Experiential Learning | WE in Urban Areas | Chamber of Commerce and Industry and National Investment Office | Government |
| Babson Global Centre for Entrepreneurial Leadership (BGCEL) | 2021 | Saudi Arabia | Experiential Learning | WE in Urban Areas | University | Academic Institution |
| Empowering Female Entrepreneurs Programme | N/A | Saudi Arabia | Experiential Learning | WE in Urban Areas | SME Authority | Government |
| Tamakkan | 2009 | United Arab Emirates | Experiential & Social Learning | WE in Urban Areas | Supreme Council for Women and Private company | Collaboration |

| | | | | | | |
|---|---|---|---|---|---|---|
| The RiseUp Summit | 2013 | Egypt | Experiential Learning | WE in Urban Areas | Private company | Corporation |
| Gaza Sky Geeks | 2011 | Palestine | Experiential & Social Learning | WE in Urban Areas | NGO and Private company | Collaboration |
| The Village Capital's MENA Ecosystem Builders Programme | N/A | Regional | Experiential Learning | WE in Urban Areas | Non-Profit Organisation | NGO |
| INJAZ Al-Arab | 2004 | Regional | Experiential Learning | WE in Urban Areas | Non-Profit Organisation | NGO |
| Silatech | 2008 | Regional | Experiential Learning | WE in Urban Areas | Private company | Corporation |
| Tamkeen: Entrepreneurship for Participation and Inclusion of Vulnerable Youth (EPIVYT) programme | N/A | Tunisia | Experiential Learning | WE in Rural Areas | United Nations Democracy Fund | NGO |
| Khadijah bint Khuwailid Businesswomen's Centre | N/A | Saudi Arabia | Social Learning | WE in Urban Areas | Chamber of Commerce and Industry | Government |
| Womenpreneur Digital Hub | N/A | Regional | Social Learning | WE in Urban Areas | Private company | Corporation |

| | | | | | | |
|---|---|---|---|---|---|---|
| Arab Business Leaders (ABL) | 2011 | Regional | Social Learning | WE in Urban Areas | Non-Profit Organisation | NGO |
| Taghreedat | 2011 | Regional | Social Learning | WE in Urban Areas | Non-Profit Organisation | NGO |
| WeConnect Mentorship Programme | N/A | Regional | Social Learning | WE in Urban Areas | Private company | Corporation |
| Cewas Programme | N/A | Iraq and Jordan | Experiential and Social Learning | WE in Rural Areas | Private company and University | Collaboration |
| Rural Empowerment & Entrepreneurship Forum (REEF) | N/A | Lebanon | Experiential learning | WE in Rural Areas | Private company and University | Collaboration |
| Isnad Project | 2021 | Lebanon | Experiential learning | WE in Rural Areas | Private company and University | Collaboration |
| Women's Economic Participation (WEP) | N/A | Lebanon | experiential learning social learning | WE in Rural Areas | NGO and University | Collaboration |
| * N/A: refers to information not available | | | | | | |

*Source: Researcher's own Compilation (Gaza Sky Geeks, 2025; Village Capital, 2025; INJAZ, 2025; Silatech, 2025; Toumi, Ghalleb, and Akimowicz, 2023; ABL, 2025; Tamakkan, 2025; Taghreedat, 2025; Womenpreneur, 2024; Isnad, 2025; REEF, 2025; WEP, 2025; Business Women, 2024; Monshaat, 2025; BGCEL, 2025; RiseUp Summit, 2025; Cewas, 2025)*

*Table 17: Entrepreneurship Learning in Oman*

| Initiative Name | Target Individuals | | Learning Type | Target businesses | Covered Areas | Intermediaries |
|---|---|---|---|---|---|---|
| **Sas Incubation Centre** | Potential, startups, and established entrepreneurs | Urban entrepreneurs | Experiential and social learning | ICT Sector | Muscat | Government |
| **National Business Centre** | Startups | Urban entrepreneurs | Experiential and social learning | Non-specific Sector but mainly IT and Telecomm Projects | Muscat | Corporation |
| **Riyada Incubator** | Startups and established entrepreneurs | Urban entrepreneurs | Experiential learning | Non-specific Sectors | Muscat | Government |
| **Zubair Small Enterprises Centre (SEC)** | Potential, startups, and established entrepreneurs | Urban entrepreneurs | Experiential and social learning | Non-specific Sectors | Muscat | Corporation |
| **The Cell Programme** | Potential and startups | Urban entrepreneurs | Experiential learning | N/A | Muscat & Sur | Corporation |
| **Intilaqah Programme** | Potential and startups | Urban entrepreneurs | Experiential learning | Non-specific Sectors | Muscat | Corporation |
| **INJAZ Oman Programme** | Potential, startups, and established entrepreneurs | Urban entrepreneurs | Experiential learning | Non-specific Sectors | Muscat | NGO |
| **Sanad Programme** | Startups | Urban entrepreneurs | Experiential learning | Non-specific Sectors | Across the Country | Government |
| **Al Wathbah Academy** | Established entrepreneurs | Urban entrepreneurs | Experiential learning | Non-specific Sectors | Muscat | Corporation |
| N/A: indicates that there is no available information | | | | | | |

*Source: (Author's adopted from: Intilaaqah, 2018; Madayn, 2018s; NBC, 2024; Riyada, 2019; INJAZ Oman, 2019; Sas, 2024, SEC, 2024; Al-Wathbah, 2025)*

# Appendix B: Data Collection

## Appendix B.1: Survey Questions

**The influence of entrepreneurship education in the growth of businesses owned by rural women in Oman**

Dear Participants,

By filling out this questionnaire you participate in a study for my thesis at University of Strathclyde. The aim of this study is to examine entrepreneurial sources and explore their influence in business growth. The study is being conducted by Eyman Al Riyami at University of Strathclyde. You have been selected to take part in this questionnaire survey because you are a businesswoman who lives in rural areas.
Your participation in the survey is entirely voluntary, and you can opt out at any stage by closing and exiting the browser. If you are happy to take part, please answer the following questions relating to female entrepreneurship in Oman. Your answers will help us to determine entrepreneurial educational sources that Omani businesswomen in rural areas are relying in and to identify its influence in growing their businesses. The survey should take approximately 20 minutes to complete. Your answers will be treated confidentially and the information you provide will be kept anonymous in any research outputs/publications. Your data will be held securely on password-protected storage device. All data will be deleted one year after publishing thesis. The project has been reviewed and approved by the University of Strathclyde Ethics Committee. For further information, or if you have any queries, please contact the lead researcher Eyman Al Riyami, eyman.al-riyami@strath.ac.uk. If you have any concerns that cannot be resolved through the lead researcher, please contact Dr. Emilee Simmons at emilee.simmons@strath.ac.uk.

Thank you for taking the time to participate in this survey. Your help is very much appreciated.

- ☐ I have read and understood the above information. I understand that, because my answers will be fully anonymised, it will not be possible to withdraw them from the study once I have completed the survey. I agree to take part in this questionnaire survey. I confirm that I am aged 18 or over.

**Section 1: General Information**

Personal Information: (Please choose the suitable choice)

| | | | | |
|---|---|---|---|---|
| Age | ☐ 18-25 | ☐ 26-35 | ☐ 36-45 | ☐ 45 and above |
| Region | ☐ Muscat | | ☐ Dhofar | |
| | ☐ A'Batina Sounth | | ☐ A'Batina North | |
| | ☐ A'Sharqia North | | ☐ A'Sharqia South | |
| | ☐ A'Dhakhilia | | ☐ Buraymi | |
| | ☐ Musandam | | ☐ A'Wosta | |
| | ☐ A'Dhahra | | ☐ | |
| Where do you live? | | ☐ Urban areas | ☐ Rural/Remote areas | |
| Educational Level | ☐ Below Secondary School | | ☐ Secondary School | |
| | ☐ Diploma/Bachelor | | ☐ Master and above | |
| | ☐ Other (Please specify): | | | |
| Marital status | ☐ Single | | ☐ Married | |
| | ☐ Divorced | | ☐ Other (Please specify) | |
| Job status | ☐ Student | | ☐ Unemployed | |
| | ☐ Housewife | | | |
| | ☐ Work in Private sector | | ☐ Work in Public sector | |
| | ☐ Business owner | | ☐ other | |

Business Related questions: (Please choose the suitable choice)

| | | |
|---|---|---|
| Do you run a business? | ☐ yes | ☐ No |
| Is your Business registered with Ministry of Commerce and Industry? | ☐ Yes | ☐ No |

| | | |
|---|---|---|
| What is your business type? | ☐ sole proprietorship | ☐ Partnership |
| | ☐ Limited Lability Company | ☐ Other (Please specify): |
| | ☐ Don't know | ☐ |

| | | |
|---|---|---|
| How old your business is? | ☐ Less than 1 year | ☐ 1 – 3 years |
| | ☐ 4 – 7 years | ☐ 8 – 10 years |
| | ☐ More than 10 years | |

| | |
|---|---|
| In which category is your business? | ☐ Part-time (e.g. seasonal, hoppy, side income, etc.) |
| | ☐ Full-time (i.e. only income) |

| | | | |
|---|---|---|---|
| How many Employees? | ☐ 0 | ☐ 1 | ☐ 2 – 5 |
| | ☐ 5 – 10 | ☐ More than 10 | |

| | | |
|---|---|---|
| Which sector do you run your business on? | ☐ Handcrafts | ☐ Retailing |
| | ☐ Cosmetics garments | ☐ Teaching |
| | ☐ Beauty Salon | ☐ Health care |
| | ☐ Tailoring | ☐ Other (please specify): |

**Section 2: Entrepreneurship Education**

Entrepreneurial Participation:

| Statements | Yes | No |
|---|---|---|
| Have you attended an entrepreneurship course organized by private company (e.g. Shall, Zubair, INJAZ) | | |
| Have you attended an entrepreneurship course organized by public entity (e.g. Ministry of Labour, Omani Chamber of Commerce and Industry, Riyada) | | |
| Have you benefited from AL Raffd Funds Scheme | | |

| Are you registered with any of these programs, institutions or centres (Tick all that apply) | |
|---|---|
| Sanad Program | |
| Sas Entrepreneurship Center | |
| Riyada Entrepreneurship | |
| National Business Center | |
| Omani Women Association | |
| Other (please specify): | |

| How did you gain the entrepreneurial experience (Tick all that apply | |
|---|---|
| University/College | |
| Short course (in person) | |
| Personal Experience/ Self-learning | |
| Intuition | |
| Friends | |
| Family member | |
| Online course/material (e.g. YouTube, Udemy, etc.) | |
| Books and articles | |
| Other (please specify): | |

| Have you taken any of these courses? | Yes | No |
|---|---|---|
| If yes, what courses have you attended (Tick all that apply) | | |
| University Course | | |
| Sanad course | | |
| Intilaqa Course | | |
| Courses organized by incubation centers | | |
| Online course | | |
| Omani Women Association courses | | |
| Other (please specify): | | |

Entrepreneurial Networks:

| Have you received any help in establishing your business? Please elaborate |
|---|
| |

| Do you know any businesswomen? If so, how often do you meet other women who have any businesses? |
|---|
| |

| Do you attend any business events network events with other women? |
|---|
| |

| Do you find social networks or business events helpful on running your business? Why? |
|---|
| |

**Section 3: Further participation:**

| Would you be interested to be contacted for further participation in this study? If yes, please write your contact information (e.g. telephone number and/or email). |
|---|
| |

You have completed the questionnaire. If you would like to receive the results of my study or if you have any doubts or would like more information, please do not hesitate to contact me directly at eyman.al-riyami@strath.ac.uk

Thank you for your cooperation.

## Appendix B.2: Interview Questions

1. Introduction Question:
    a. Tell me about yourself
    b. Tell me about your business and entrepreneurial experience. When and how did it start?
2. Entrepreneurial Knowledge:
    a. How do you run your business? Where did you get your business knowledge from?

| | **If the answer was:** | | |
|---|---|---|---|
| | Courses | Entrepreneurial Programs | Personal Experience/ other |
| A. | Tell me about this experience | Tell me about this experience | Tell me about this experience |
| B. | What kind of courses did you attend, and which entity has organised them? | What kind of programmes did you attend? Which entity has organised them? | Why did you not attend any courses? What challenges did you face? |
| C. | Were the courses useful? Do you apply what you have learned in the business? | Were the courses useful? Do you apply what you have learned in the business? | |
| D. | What kind of courses do you think are important to attend? Why? | Do you think the provided knowledge is enough to run a business? Why? | |
| E. | Do you think there are enough courses provided in your area? Are there any challenges in attending these courses? | Are these programs popular in your area?<br>Are there any challenges in attending these programmes? | |
| F. | Do you recommend attending these courses? | Do you recommend attending these programs? | |

3. Networking Events:
    a. Did you get a chance to meet other businesswomen either in or out of your area? Why?
    b. Why do you think there are not enough Entrepreneurial events in your area?
    c. What is it needed to be done to encourage other entrepreneurs to involve in such events?
4. Is there anything I have not asked regarding your experiences that you'd like to tell me?

## Appendix B.3: Interview Questions

General:

- Tell me about yourself and your organisation; vision and services
- What are the provided entrepreneurial initiatives?
- Tell me about the organisational role in boosting entrepreneurial knowledge among Omani women entrepreneurs in rural areas.

Section 1: Entrepreneurial Initiatives:

- What do you think the entrepreneurial sources rural women are using to run their businesses?
- Are there any initiatives that target rural women entrepreneurs? What are they?
- To what extent entrepreneurial initiatives are implemented?
- Are there any challenges in launching entrepreneurial initiatives in rural areas?

Section 2: Future Plans:

- Are there any future plans in including rural women in entrepreneurial scheme?

## Appendix B.4: Focus Group Questions

General:

- Tell me about your business?

Section 1: Entrepreneurial Training:

- What are the training programs you have participated in?
- Why did you join these programs?
- To what extent have you benefited from provided programs?
- Do you think these programs are important for your business growth?
- To what extent do you think provided training helped you to run your business?
- What do you think of provided support and training in your area?
- Are there any challenges in attending these training programs?
- Who organized these programs?
- Do the universities/colleges offer courses in rural areas?
- Do you think there is equality of access to Entrepreneurial training among women in rural and urban and between men and women in rural areas?
- What are the impacts of attending these programs and courses?

Section 2: Recommendations:

- Are there any recommendations about provided training and support?
- Do you have any suggestions to improve these programs?
- What insights have you gained from this interview?

## Appendix C: Thematic Coding

This appendix presents the thematic coding tables developed during the qualitative data analysis process. The tables illustrate the progression from initial codes to categories, themes, and higher-order interpretations derived from interviews and focus groups. The coding structure reflects the inductive analysis undertaken to examine the acquisition, internalisation, and utilisation of entrepreneurial knowledge among rural women entrepreneurs in Oman. The appendix includes coding tables related to entrepreneurial learning approaches, entrepreneurial knowledge internalisation, challenges in accessing entrepreneurial knowledge, the role of entrepreneurial intermediaries, challenges faced by intermediaries in providing access to entrepreneurial knowledge, entrepreneurial knowledge utilisation, and the impacts of entrepreneurial knowledge resources on entrepreneurial experiences and business practices.

**Entrepreneurial Learning Approaches**

*Table 18: Coding Table: Entrepreneurial Learning Approaches*

| Coding (Initial Codes) | Axial Coding (Sub-Categories) | Categorisation |
|---|---|---|
| "I attended a training from Omani Women Association"<br>"I did an Online course"<br>"I participated in Riyada programme"<br>"I was part of Cell programme" | Government/NGO workshops<br>Online certified courses<br>Association trainings | Experiential Learning |
| "I learn from friends and neighbours"<br>"We join WhatsApp trade groups with other entrepreneurs"<br>"My mother and my sisters helped me by sharing their experiences" | Peer exchange<br>WhatsApp Groups<br>Family mentorship<br>Friends' advice | Social Learning |
| "I participated in Eid market in my village and exhibition" | Local Market<br>Exhibitions | Vicarious Learning |

| | | |
|---|---|---|
| “I learned from exhibitions”<br>“I learn by observing other women” | Observing other women<br>Regional fairs | |
| “I learned myself through trial and error”<br>“I search from YouTube and online search”<br>“I read books/articles about business”<br>“I improved marketing through self-experience”<br>“I follow an Arabic coach on Instagram” | Trial & error<br>Online/YouTube searches<br>Independent reading<br>Social media exploration | Self-Regulated Learning |

**Entrepreneurial Knowledge Acquisition and Internalisation**

*Table 19: Coding Table: Entrepreneurial Knowledge Acquisition and Internalisation*

| Acquisition Method | Internalisation Practice | Direct Quote (from data) | Interpretation |
|---|---|---|---|
| **Trial and error (personal experience)** | Reflection on mistakes and adaptation of methods | "I taught myself through trial and error" | Women see mistakes as essential steps in the learning process, embedding lessons into practice. |
| **YouTube / online search** | Continuous experimentation and practice with new skills | "I used YouTube and searched how to sew and learn new techniques" | Digital tools supplement limited formal training, allowing women to test, refine, and internalise new knowledge. |
| **Adapting marketing strategies** | Reflection and creative adjustment to customer expectations | "I try to change my display method by making offers or draws" | Shows deliberate reflection and innovation, integrating learning into customised business practices. |
| **Observation of peers (markets, fairs)** | Comparative learning and imitation | "When I see other women's projects, I learn from them" | Vicarious learning through observation, internalised by adjusting pricing, presentation, or product mix. |
| **Reflecting on past failures** | Contemplation, self-awareness, and renewed motivation | "I did not succeed very well… but I felt I had more desire, that I could do things differently and better" | Demonstrates learning through contemplation: failures strengthen determination and shape new approaches. |
| **Supplier and market interaction** | Practical adjustments based on norms and negotiations | "For pricing, I just added half a rial to the goods" | Shows how knowledge is internalised pragmatically by aligning with market expectations. |
| **Incremental product development** | Practice through gradual expansion of customer base | "All of this was self-learning; I bought a sewing machine, kept | Internalisation is cumulative: repeated practice embeds skills |

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|---|---|---|---|
| | | sewing for a while, and then I had customers” | into sustainable entrepreneurial routines. |

## Challenges in Acquiring Entrepreneurial Knowledge

*Table 20: Coding Table: Challenges in Acquiring Entrepreneurial Knowledge*

| Coding (Initial Codes) | Axial Coding (Sub-Categories) | Direct Quotations (Data Evidence) | Interpretation | Category |
|---|---|---|---|---|
| Lack of courses in villages; Trainings concentrated in Muscat; Travel difficulties | Uneven distribution of training/exhibitions; Distance as barrier | "Here in the villages nothing reaches us, everything is in Muscat" | Geographic isolation limits women's access to experiential and vicarious learning, creating unequal opportunities. | **Infrastructure & Geographic Constraints** |
| Domestic responsibilities; Family disapproval; Gender expectations | Childcare and household duties; Male scepticism; Mobility restrictions | "The house responsibility and children take most of my time, I cannot go out to attend many courses" | Societal norms restrict participation in formal training, pushing women towards home-based self-learning. | **Socio-Cultural Barriers** |
| Lack of knowledge of programmes; Reliance on word-of-mouth | Poor outreach from institutions; Exclusion of isolated women | "I never heard about any programme except from my friend" | Weak institutional communication means opportunities reach only connected women, reinforcing inequality. | **Awareness & Information Gaps** |
| Inability to pay fees; Costs of travel and childcare | Training fees; Exhibition participation costs | "In some exhibitions we must pay fees, and I cannot risk losing my money" | Financial barriers exclude low-income entrepreneurs from formal and vicarious learning opportunities. | **Financial Limitations** |
| Courses in English; | Mismatch between training content and participants' skills | "When the course is in English, I do | Educational limitations restrict comprehension, | **Language & Educational Barriers** |

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|---|---|---|---|---|
| Technical jargon; Low literacy | | not understand anything" | reducing the effectiveness of training even when accessed. | |
| Internet disruptions; Low digital literacy | Poor connectivity in rural areas; Difficulty using platforms | "Sometimes the internet cuts out and I cannot finish the course" | Technology is both enabler and barrier: while digital tools provide access, infrastructure gaps exclude some women. | **Technological Challenges** |
| Repetition of content; Lack of practical relevance | Perceived irrelevance of workshops; Disappointment in outcomes | "They say the same things in every course and we do not benefit anything new" | Women doubt the value of formal training, preferring self-learning and informal methods over institutional programmes. | **Scepticism Towards Training Programmes** |

## Entrepreneurial Intermediaries

*Table 21: Coding Table: Entrepreneurial Intermediaries*

| Coding (Raw Data) | Axial Coding | Categories / Themes | Main Theme |
|---|---|---|---|
| *The Ministry of Agriculture and Fisheries organised a course on beekeeping* | Government-provided training | Experiential learning through technical workshops | **Government** |
| *The association gave us workshops and participation in exhibitions* | Omani Women Associations facilitating training and fairs | Experiential + vicarious learning | **NGO (OWAs)** |
| *The Yanqul Charity Team organised courses in henna design and makeup* | Local teams providing practical workshops | Experiential learning with community-based delivery | **NGO (Charitable Teams)** |
| *We don't have many exhibitions, but I participate with the Women's Association* | NGO access constraints | Limited exposure to vicarious learning | **NGO (OWAs)** |
| *Cell, Intilaaqah, Inspire, and Al-Wathba Academy are only available in cities* | Corporate programmes limited to urban centres | Experiential learning not accessible to rural women | **Corporation** |
| *"I, as a private trainer, provide marketing and training workshops for women"* | Private sector provision | Experiential + self-regulated learning via consultancy | **Corporation** |
| *The Industrial Innovation Academy gave us courses in food manufacturing* | Academic training programmes | Experiential + managerial learning | **Academic Institution** |
| *We don't have any contact with universities* | Absence of local universities' role | Gap in experiential and social learning provision | **Academic Institution** |
| *I learn from my friends and neighbours* | Peer-to-peer learning | Social learning | **Local Intermediaries** |
| *We share on WhatsApp and form groups to learn from each other* | Informal WhatsApp groups | Social + self-regulated learning | **Local Intermediaries** |
| *After I attended a course, I started teaching the girls in my village* | Participants as secondary intermediaries | Diffusion of experiential learning into communities | **Local Intermediaries** |

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|---|---|---|---|
| *Suppliers send me product photos and I display them* | Supplier as knowledge channel | Vicarious learning through supplier guidance | **Local Intermediaries** |

**Challenges in Providing Accessing to Entrepreneurial Knowledge**

*Table 22: Coding Table: Challenges in Providing Accessing to Entrepreneurial Knowledge*

| Raw Data | Axial Coding | Category / Theme | Main Theme |
|---|---|---|---|
| *"Here in the villages nothing reaches us; everything is in Muscat"* | Distance to urban centres; lack of rural provision | Geographic isolation | **Infrastructure and Geographic Constraints** |
| *"If the courses were close, we could participate, but the it is too far and requires a car and driver"* | Transportation difficulties; reliance on male guardians | Travel and mobility barriers | **Infrastructure and Geographic Constraints** |
| *"The house and children take my time, I cannot go out for many courses"* | Domestic responsibilities; time poverty | Gendered household duties | **Socio-Cultural Barriers** |
| *"Some families, especially women, are reserved due to shyness and community perceptions"* | Family disapproval; fear of stigma | Social image & family restrictions | **Socio-Cultural Barriers** |
| *If the trainer is a man, we do not attend* | Discomfort in mixed-gender settings | Gender norms; trainer's gender as barrier | **Socio-Cultural Barriers** |
| *I never heard about any programme except from my friend* | Word-of-mouth reliance; poor outreach | Weak communication | **Awareness and Information Gaps** |
| *They announce the course only a day or two before; we cannot prepare in time* | Short notice; inadequate planning | Poor timing of information | **Awareness and Information Gaps** |
| *"We announce inside the association, and whoever doesn't visit us doesn't know"* | Insular announcements; limited reach | Institutional communication gap | **Awareness and Information Gaps** |
| *"In some exhibitions we must pay fees, and I cannot risk losing my money"* | Exhibition fees; risk of financial loss | Cost of participation | **Financial Limitations** |
| *Even if the course is free, the* | Indirect costs; transport expenses | Hidden costs of learning | **Financial Limitations** |

| | | | |
|---|---|---|---|
| *transportation to its location costs us* | | | |
| *"The course was in English and I did not understand anything"* | Language barrier; English-medium content | Linguistic exclusion | **Language and Educational Barriers** |
| *"The content was theoretical and hard to understand; we want examples from our reality"* | Technical jargon; lack of contextualisation | Educational mismatch | **Language and Educational Barriers** |
| *"Sometimes the internet cuts out and I cannot finish the course"* | Poor connectivity | Infrastructure limits | **Technological Challenges** |
| *"I don't have a laptop; I use my sister's phone if it is available"* | Lack of digital devices | Technology access | **Technological Challenges** |
| *"They say the same things in every course and we do not benefit anything new"* | Repetition of content; no innovation | Training fatigue | **Scepticism Towards Training** |
| *"The course was theoretical; they did not give us any practical application"* | Lack of hands-on practice | Theory–practice gap | **Scepticism Towards Training** |
| *"I prefer to learn from someone who has a business like mine, not from a trainer far from reality"* | Preference for peer mentors; distrust of external trainers | Credibility of trainers | **Scepticism Towards Training** |

## Utilisation of Entrepreneurial Knowledge Resources

*Table 23: Coding Table: Utilisation of Entrepreneurial Knowledge Resources*

| Raw Data | Axial Coding | Category / Theme | Main Theme |
|---|---|---|---|
| *"*After the course, I set the price, so it covers the cost but is not too high for the customer" | Applying knowledge to cost–price balance | Pricing adjustment | **Utilisation in Pricing Strategies** |
| "I saw how they sold at a lower price, and I adjusted my prices so I could sell." | Observation-based adaptation | Competitive pricing | **Utilisation in Pricing Strategies** |
| "After the workshop, I used Instagram to advertise my products, and I started posting pictures in an organised way." | Using social media to promote products | Digital marketing | **Utilisation in Marketing** |
| "After the exhibition, now I know how to talk to the customer and explain the product." | Improved customer interaction | Persuasive communication | **Utilisation in Marketing** |
| "I changed the way I packaged sweets, and they became more attractive." | Improved packaging | Product presentation | **Utilisation in Product Development & Packaging** |
| "After using YouTube, my tailoring skills developed" | Self-regulated skill acquisition | Tailoring improvement | **Utilisation in Product Development & Packaging** |
| "I learned new recipes from the course and made different dishes for customers." | Applying culinary training | Product diversification | **Utilisation in Product Development & Packaging** |
| "I learned to make a plan for my business and calculate profits and losses. Now I have a three-year plan ready" | Applying strategic planning | Business planning | **Utilisation in Business Strategies** |

| | | | |
|---|---|---|---|
| *"After attending a basic accounting workshop, I started writing down customer orders so I would not forget and started keeping records of my sales and expenses properly. Also, having a bank account helped me to track my expenses. Everything was a mess before having a bank account."* | Organisational practice | Customer management | **Utilisation in Business Strategies** |

## Impacts of Entrepreneurial Knowledge Resources

*Table 24: Coding Table: Impacts of Entrepreneurial Knowledge Resources*

| Raw Data | Axial Coding | Category / Theme | Main Theme |
|---|---|---|---|
| *"People started messaging me privately and waiting for new ideas from me"* | Real-time customer engagement and responsiveness | Customer communication behaviour | **Business Practices: Day-to-day entrepreneurial behaviour** |
| *"Some products had high demand […] other products did not sell, so I removed them and tried to improve them."* | Product adjustment based on customer feedback | Problem-solving behaviour | **Business Practices: Day-to-day entrepreneurial behaviour** |
| *"At the beginning, I depended on my own judgment to set prices."* | Trial-and-error decision-making | Entrepreneurial decision-making behaviour | **Business Practices: Day-to-day entrepreneurial behaviour** |
| *"My brother helps me with deliveries […] he takes the orders and delivers them to customers."* | Family-supported delivery coordination | Delivery and logistics practices | **Business Practices: Operational Practices** |
| *"Opening a bank account helped me organise my money and keep things clearer."* | Structuring and separating business finances | Record-keeping and financial management practices | **Business Practices: Operational Practices** |
| *"Before I sell any new product, I let my children try it, and sometimes the neighbours' children as well."* | Informal product testing before release | Quality control practices | **Business Practices: Operational Practices** |
| *"After the course, I came to believe that I can manage my business"* | Self-belief after training | Self-efficacy | **Entrepreneurial Capabilities** |
| *"When I see others succeed and apply what they do, I feel capable"* | Vicarious learning building self-belief | Self-efficacy through peers | **Entrepreneurial Capabilities** |
| *"I started talking to customers with confidence and* | Improved communication | Confidence with customers | **Entrepreneurial Capabilities** |

| | | | |
|---|---|---|---|
| *explaining the product"* | | | |
| *"The exhibition taught me how to face people without fear"* | Public presentation reduced fear | Confidence in public | **Entrepreneurial Capabilities** |
| *"I learned to make a plan and calculate profits and losses"* | Business planning skills | Financial literacy | **Entrepreneurial Capabilities: Skills** |
| *"I started writing down customer orders so I would not forget"* | Organisational practice | Customer management skills | **Entrepreneurial Capabilities: Skills** |

## Appendix D: WhatsApp Group Observational Evidence

This section presents selected anonymised screenshots extracted from WhatsApp group observations conducted during the study. The screenshots illustrate examples of social, experiential, and vicarious learning processes among rural women entrepreneurs, including entrepreneurial training programmes, peer advice, collaborative problem-solving, exhibitions, and shared entrepreneurial experiences. All identifying information has been removed to preserve participant confidentiality.

### Appendix D.1: Experiential Learning Interaction

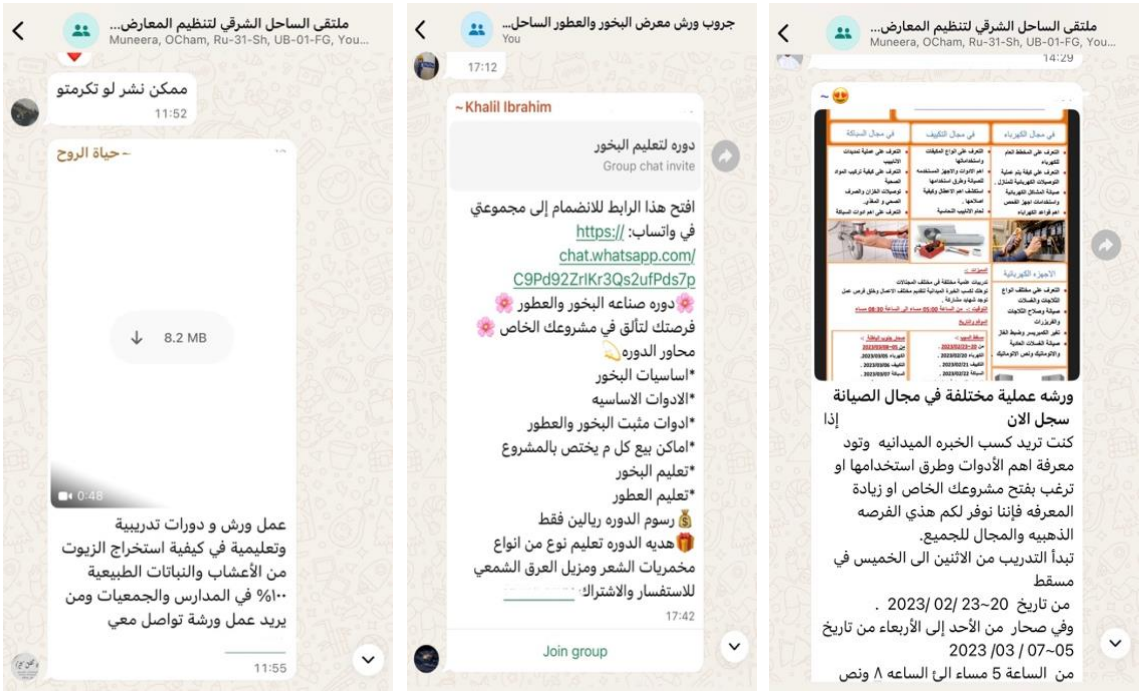


*Figure 5: Examples of entrepreneurial education and training programmes shared by the entrepreneurs*

**Interpretive Note:**

This interaction reflects experiential learning through the sharing of training opportunities, workshops, and specialised courses across different entrepreneurial sectors. Participants circulated information regarding programmes held primarily in major urban centres, enabling rural women entrepreneurs to access practical knowledge and skills beyond their immediate local environments.

The exchanges demonstrate how WhatsApp groups functioned as informal learning infrastructures through which entrepreneurs identified opportunities for direct engagement, skill development, and business experimentation. The interaction further highlights the geographical concentration of entrepreneurial support activities within major cities, reinforcing broader discussions concerning uneven access to entrepreneurial knowledge resources between urban and rural areas.

## Appendix D.2: Social Learning Interactions

*Figure 6: Examples of peer-to-peer advice, peer and family support, and networking events announcements shared by the entrepreneurs*

**Interpretive Note:**

This interaction demonstrates social learning through peer-to-peer advice exchange, emotional encouragement, and the circulation of entrepreneurial opportunities within the WhatsApp groups. Participants actively shared recommendations, responded to business-related questions, and provided both practical and social support grounded in existing peer and family relationships. The screenshots also reveal the dissemination of networking event announcements and community activities, which facilitated broader entrepreneurial engagement and relationship-building among participants. These interactions illustrate how entrepreneurial knowledge was collectively constructed through continuous social interaction, mutual support, and digitally mediated community participation within informal entrepreneurial networks.

## Appendix D.3: Vicarious Learning Interactions

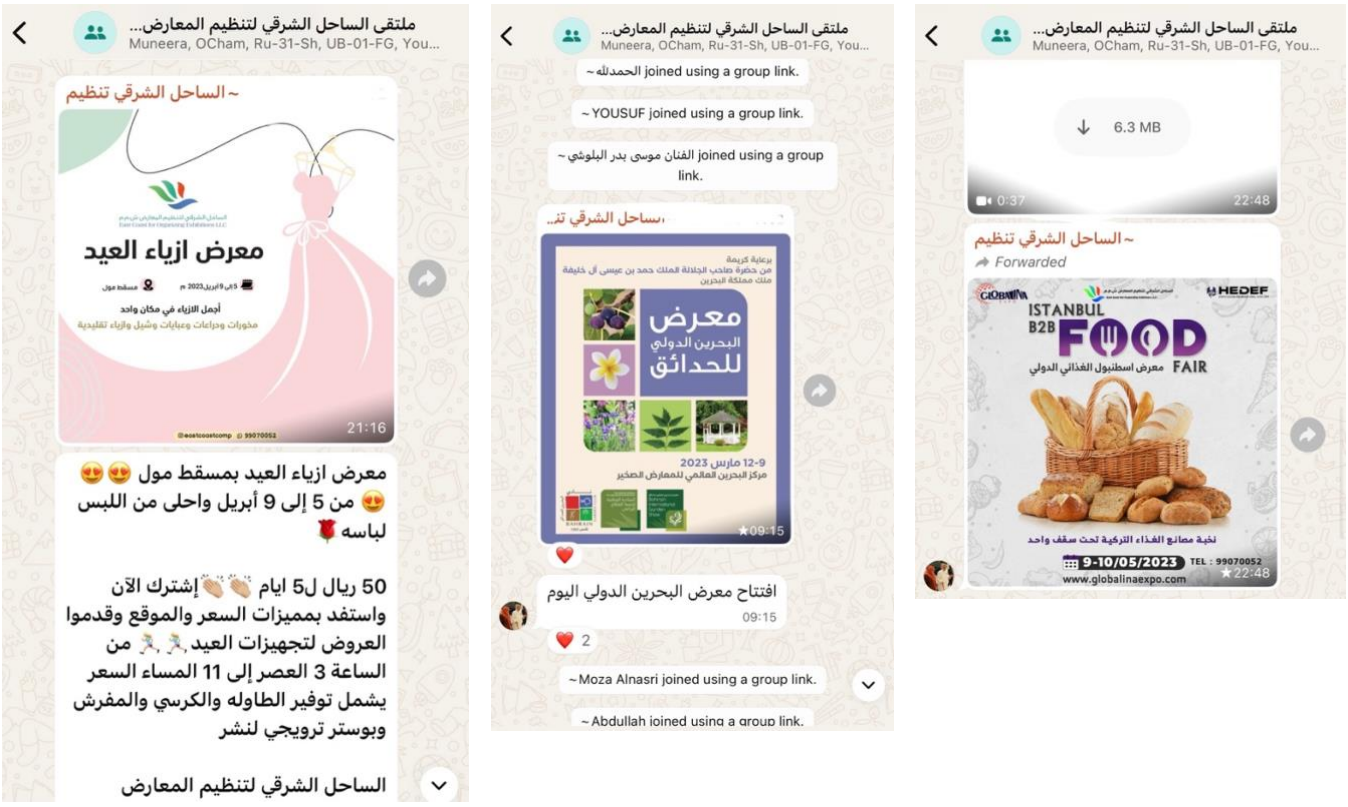


*Figure 7: Examples of local, regional, and international exhibitions shared in the WhatsApp Group*

**Interpretive Note:**

This interaction illustrates vicarious learning through the sharing of local, regional, and international exhibition opportunities within the WhatsApp groups. Participants were exposed to external entrepreneurial practices, market trends, product presentation styles, and business opportunities by observing exhibitions and events attended or promoted by others. Through these exchanges, entrepreneurs gained indirect access to broader commercial environments beyond their immediate rural contexts, enabling them to observe successful business approaches, evaluate emerging market ideas, and identify potential opportunities for participation and adaptation. The interaction demonstrates how digitally mediated exposure to external entrepreneurial systems contributed to observational learning and expanded entrepreneurial awareness among rural women entrepreneurs.

## Appendix D.4: Entrepreneurial Intermediaries Interactions

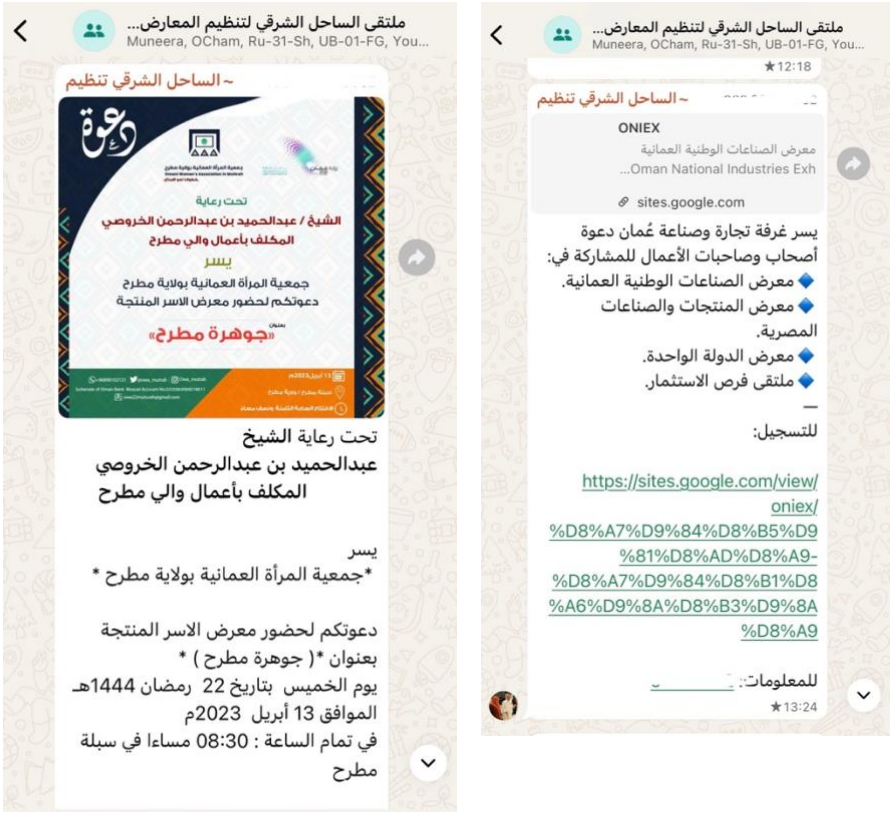


*Figure 8: Examples of events organised by various entrepreneurial intermediaries*

**Interpretive Note:**

This interaction highlights the role of entrepreneurial intermediaries in facilitating access to entrepreneurial knowledge, networking opportunities, and business development activities through digitally shared event announcements within WhatsApp groups. The screenshots indicate that various intermediaries, including NGOs, support organisations, government entities, training providers, and entrepreneurship-focused institutions, actively promoted workshops, exhibitions, mentoring sessions, and networking events to group members. However, the majority of these activities were organised in major urban centres, reflecting the spatial concentration of entrepreneurial support infrastructures within cities. The interaction therefore demonstrates both the enabling role of intermediaries in connecting rural women entrepreneurs to entrepreneurial

systems and the geographical limitations that may constrain equitable participation and access for entrepreneurs located in rural areas.