



Effective Factors in the Investment Process by Women Entrepreneurs in the Southern Villages of the Country Using the Three-pronged Model

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Abstract

Purpose- Rural entrepreneurship is a suitable solution for empowerment and capacity building in rural areas in order to change the current life pattern, create economic, social, environmental and institutional equality. Meanwhile, women play a pivotal role in promoting employment and improving the economic status of rural areas. Thus, a thorough conception of all aspects of entrepreneurship can be an effective factor in increasing the success rate.

Design/methodology/approach- In this research, a descriptive survey and correlation method have been used. To analyze the data collected through field study, various descriptive and inferential statistical methods have been employed by SPSS15 software. Using the LISREL 8.5 software, the relationships between independent and dependent variables as well as the structural equation have been determined.

Findings- The results indicate that three factors including structural, behavioral, contextual and the most important item of each factor including "paying attention to the social environment", "paying attention to development", "Legislating the necessary laws and regulations" could be measured integrally in the structural equation model, respectively. It is also revealed how is possible to create innovatively the identifying and implementing stages of the investing process and creating women's businesses by becoming more detailed and determining the subset of each of the main structural, behavioral and contextual factors. Considering the structural equation model, the importance of these factors in the investing process and creating women's businesses in the southern villages of the country is highlighted.

Original/value- Research and training activities can be one of the initiatives of governments and institutions related to the subject. Knowing the market context, the experiences of other regions of the country, obstacles to women's entrepreneurship, and the opportunities for women's entrepreneurship in different rural areas of the south of the country provide suitable opportunities for women's entrepreneurial activities. Furthermore, training programs should be based on women's condition in the village in such a way that the level of education, type of profession, geographical region are of the effective factors in the design and implementation of training programs. Providing training packages and the possibility of distance training is also useful for all entrepreneurs in the southern parts of the country.

Key words: Investment, Entrepreneurship, Women, Village, South of Iran.

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1. Introduction

Nowadays, countries and international organizations have come to the conclusion that the development of women's entrepreneurship has had a positive and direct effect on many different countries' activities. On the one hand, it leads to economic development and job opportunities, and on the other hand, it can improve the social, cultural and health status of women and their families. (Ebrahimi, 2018). In economic crises, many governments have been able to overcome the crises of their society by adopting measures and policies and using women's labor force and succeeding in the development path (Hosseini, 2018).

Rural women's entrepreneurship not only means creating employment for this huge group of rural people (Afzal, 2016), but also it can be a step towards the rural development, which is as valuable as economic development according to many development experts (Almasian, 2018). Therefore, investing in villages, expanding transformational industries and promoting cooperatives and various services are desirable measures to achieve the goal of rural development

and women's entrepreneurship (Amereh, 2016). Women's businesses are one of the fastest growing groups of entrepreneurs in the world (Azizi Ghahreman Lu, 2021) which have a significant contribution to the national gross production, jobs, innovations and social welfare (Amidi Fard, 2022; Por Abdullahi, 2019). Considering that a huge part of the society is made up of women, studying women in terms of establishing businesses in villages is of paramount importance. In addition, in current society, especially in the southern provinces of Iran, where rural communities are suffering from chronic unemployment and employment crisis, and men are occupied in jobs with little income, it is very difficult for women to find a suitable place to live, work, invest and create jobs. Consequently, the entrepreneurship and investment of this group of the society is of particular importance. Therefore, this study aimed at assessing the effective factors in the investing process and creating women's businesses by women entrepreneurs in the southern villages of the country using the three-pronged model.

2. Research Theoretical Literature

In Table (1), some definitions of theoretical research terms are given, which are as follows:

Table 1. Definitions of research terms of effective factors in the investing process by women entrepreneurs in the southern villages of the country using the three-pronged model

| Row | Terms | Definitions |
|-----|--------------|---|
| 1 | Entrepreneur | An entrepreneur is someone who is able to recognize the commercial potential of an initiative and organize the capital, talent, and other resources in order to turn that initiative into a suitable commercial innovation (Norozaei, 2021; Mousavi, 2019). |
| 2 | Investment | Investment means allocating money towards assets in the hope of making profits. More precisely, investing is the commitment of money or capital for the financial purchase of devices or other assets, in order to benefit from beneficial returns in the form of interest, dividends or appreciation of the value of devices, which is dependent on saving or reducing consumption (Karimi, 2018; Falatoni, 2017) |
| 3 | Business | Business is a state of being busy and in general, it includes the production and purchase of goods and services with the aim of selling them in order to make a profit (Sedaghat Abkenar, 2013; Delavar Kuran Kordiye, 2012). |
| 4 | Village | A village is a region of geographical space where a small social unit composed of a number of families with common attachment, emotions and interests get together. They meet the needs of their lives through the use and exploitation of the land within their residential environment. This social unit, the majority of whose people are engaged in agriculture, is called a village in local custom (Soltani, 2017; Saghae, 2018). |

The searches in this field indicated that this issue has been addressed by a few researchers, some of which are mentioned in table (2).

Table 2. The research background of effective factors in the investment process by women entrepreneurs in the southern villages of the country using the three-pronged model

| Row | Author | Title | Summary of the research |
|-----|------------------------------|--|--|
| 1 | Hemayati Klash (2019) | Studying and investigating factors affecting women's entrepreneurship: A case study of Tehran Chamber of Commerce, Industries, Mines | The results show that husband's job, education, parents' education, family attitude, field of study and work experience were effective on women's business creation. The motivation of most women to create a company was to earn money independently and to provide capital for starting the company through a small personal investment. Nonetheless, among the many environmental factors, economic problems were considered to be the biggest obstacle to entrepreneurship. It also indicated that the role of the family (the first center of individual education), the government (creating an economic, political, cultural and technological environment) and non-profit organizations cannot be ignored in women's entrepreneurship. In general, the members emphasized abundantly on the three axes including culture building (giving women confidence and self-belief), training and informing (by the Chamber of Commerce) and solving tax problems and tax exemptions (by the government). |
| 2 | Delavar Kuran Kordiye (2012) | The study of the role of cooperatives in the development of women entrepreneurship (Case study: The Women Entrepreneurs' Cooperatives in Semnan city) | This research was conducted qualitatively and with the multi-case combination technique to analyze the data of a multi-case study. The research findings indicated that optional membership, self-management and attention to society have an indirect effect on entrepreneurial variables. In addition, democratic control, economic participation of members, education and cooperation between cooperatives have a direct effect on these variables. |
| 3 | Sedaghat Abkenar (2013) | Investigating and identifying the influence of motivations of Iranian women entrepreneurs on the growth of their businesses (Tehran women entrepreneurs) | The research was a descriptive correlation one. The statistical population of the research consisted of all women entrepreneurs of Tehran province who started an independent business alone or with a partnership, who had at least 3 years of work experience or more. The results showed that the effect of women's motivations on the growth of their businesses is significant. Furthermore, there is a significant relationship between the variable of women's motivations in starting a business with the variables including the growth of sales, the number of employees, market share and variety of products/services. |
| 4 | Taravide (2016) | Study of factors affecting women's entrepreneurship in the field of home businesses (the case of hand-woven in the city of Kermanshah) | The research was an applied one in terms of the purpose and a descriptive-survey one in terms of the method. The statistical population of the study included 61 women entrepreneurs in Kermanshah city. All the statistical population was selected as the sample size (61 ones) and also the data was analyzed by Friedman test. The results showed that the items of gender discrimination of women's entrepreneurship do not have the same effect on entrepreneurship. |
| 5 | Amereh (2016) | Presenting the model of social factors affecting entrepreneurial competence development in Iranian women | The statistical population of this research was female entrepreneurial experts. Sampling was a judgmental one. This research was applied in terms of purpose, mixed (qualitative-quantitative) and exploratory in terms of the type of method. First, the effective social factors were identified reviewing the literature and research background and interviewing a number of women entrepreneurs. Theme analysis and the open coding were applied to analyze the interview data. In the quantitative phase, pair wise comparison questionnaires were distributed between 13 women entrepreneurs. Then, using the fuzzy hierarchical analysis method, quantitative data was analyzed. 6 factors were confirmed as specific social factors and 4 factors as general social factors. The results of data analysis showed that in the section of specific social factors, the factor of general acceptance of women entrepreneurs and in the section of general social factors, the position and value of entrepreneurs are of great importance. |
| 6 | Karimi (2018) | Investigating the impact of entrepreneurial organizations | The research method was based on the review of library resources and field surveys. Collected data was evaluated using Chi-square and t tests in SPSS |

| Row | Author | Title | Summary of the research |
|-----|----------------|---|--|
| | | in creating women's employment (Case study: Villages of Nimroz county) | software. In addition, VICKOR model and AHP hierarchical analysis model were applied. The results indicated that there is a significant relationship between entrepreneurial organizations in creating women's employment in social and economic fields. Therefore, it is suggested that entrepreneurial organizations provide employment for rural women of this region by paying employment loans and bank facilities with very low interest, as well as holding training courses of business and self-employment for rural women. |
| 7 | Saghae (2018) | Identifying the strategic responses of Iranian women entrepreneurs to institutional pressures | Data was analyzed with a directional approach and a three-step coding method. Finally, it was revealed that female entrepreneurs in three studied provinces are under pressure from all three institutional dimensions. Specific pressures on women entrepreneurs in the regulatory dimension include pressure from officials (discrimination by law enforcers), in the normative dimension including pressure from male in society (intolerance of female being ahead of male and underestimating female) and pressure from the family (considering only the two roles of spousal and motherhood for women) and in the diagnostic dimension including women's duties (the necessity of behaving according to society's customs and considering women's first duties as spouses and mothers), self-deprecation (not fully recognizing one's abilities) and self-neglect (not taking care of women's needs by themselves). They also use compromise, avoidance and fight strategies in response to regulatory pressures, compromise, avoidance, fight and manipulation strategies in response to normative pressures and tolerance strategies in response to diagnostic pressures. The contexts of these responses were also identified as supportive family, women's network and financial need. |
| 8 | Mousavi (2019) | The study of successful economic behaviors of entrepreneur women in Yazd city | The data of this research was analyzed with the help of Corbin & Strauss grounded theory method, which included open, axial, and selective coding. The core category of the research was "constructive interaction with limitations". The contextual category that provided the formation of "constructive interaction with limitations" was imposed structures, mental barriers, and supportive capitals. Creating the situation and authority were the causal factors affecting entrepreneurship. Women's response and management included community orientation, self-improvement, women's understanding of entrepreneurship, commercial rationality, and role harmony. Finally, self-empowerment, and the value of the role were identified as the result of the constructive interaction with the limitation. |

3. Research Methodology

3.1 Geographical Scope of the Research

The south of Iran includes the southern areas of the Zagros Mountains and the northern shores of the Persian Gulf, which includes the provinces of Fars, Kohgiluyeh and Boyer Ahmad, Hormozgan and Bushehr. In some resources, the provinces of Khuzestan, Sistan and Baluchistan and Kerman are also included in this division. A large part of southern Iran has a hot and arid climate. The metropolises including Shiraz, Ahwaz, Kerman and the cities including Bandar Abbas, Bushehr, Sirjan, Rafsanjan, Bam, Jiroft, Kazeron, Fasa, Marvdasht, Jahorm and Yasouj are among the most populated cities in this region. The south of Iran has an enormous variety in terms of ethnics including

Persians (Kohmera, Baseri, Achmi), Lors (Boyar-Ahmadi, Behmai, Mamsani), Turks (Qashqai, Nafer, Baharloo and Inanlu) Sistanis, Baluchs, Arabs and Iranians of African descent.

The south of Iran is the origin of Persian people and most of the people living in this part of Iran are Persian speakers. The rural women of these areas have been responsible for a variety of tasks. For instance, roughly 60% of the total agricultural activity including planting, protecting and harvesting in the village is the women's responsibility. Approximately 63% of the total animal husbandry activities such as grazing, milking and preparing dairy and food products are the responsibility of rural women. Shearing, wool spinning, preparing all kinds of clothes, tanning leather and producing musk, raising silkworms and

preparing silk fabrics, weaving carpets, rugs, and selling local products in local markets are carried out by rural women. Furthermore, there are more than 4000 female entrepreneurs, management of 20% of entrepreneurship centers and 20% of knowledge-based companies are by women in various fields in Iran. Nevertheless, the precise

number of women entrepreneurs in the south of Iran is either not registered or not available.

Table 4 mentioned the cities of Fars, Kerman, Hormozgan, Bushehr, Kohgiluyeh and Boyer Ahmad provinces and did not include the cities of provinces including Sistan and Baluchestan and Khuzestan, about which no agreement was reached. Figure 2 and table 4 depict the study area.



Figure 1. The study area of effective factors in the investment process by women entrepreneurs in the southern villages of the country using the three-pronged model

Table 3. The study area

| Row | City | Province | Population (in 2016) | Rank |
|-----|--------------|---------------------------|----------------------|------|
| 1 | Shiraz | Fars | 1565572 | 1 |
| 2 | Kerman | Kerman | 537718 | 1 |
| 3 | Bandar Abbas | Hormozgan | 526648 | 1 |
| 4 | Bushehr | Bushehr | 223504 | 1 |
| 5 | Sirjan | Kerman | 199704 | 2 |
| 6 | Rafsanjan | Kerman | 161909 | 3 |
| 7 | Marvdasht | Fars | 148858 | 2 |
| 8 | Jahrom | Fars | 141634 | 3 |
| 9 | Bam | Kerman | 138429 | 4 |
| 10 | Yasuj | Kohgiluyeh and Boyerahmad | 134532 | 1 |
| 11 | Jiroft | Kerman | 130429 | 5 |
| 12 | Fasa | Fars | 110825 | 4 |
| 13 | Barazjan | Bushehr | 110567 | 2 |
| 14 | Dogonbadan | Kohgiluyeh and Boyerahmad | 96728 | 2 |
| 15 | Kazeron | Fars | 96683 | 5 |

3.2. Methodology

In this research, descriptive survey and correlation method have been used. The steps of this research are as follows:

This research is based on a theoretical framework. This framework is known as the three-pronged conceptual model. In this model, applying the theory of [Mirzaei Ahranjani & Sarlak \(2005\)](#), the effective factors in the investment process by women entrepreneurs in the southern villages of the country using the three-pronged model in [figure](#)

(1) are classified into three main branches including structural, behavioral and contextual. A) Structural factor branch: It includes all physical and non-human elements and conditions, which is connected with discipline, rule and special order ([Mirzaei, 2009](#)). B) Behavioral factor branch: The behavioral norms, informal communication and specific patterns which are connected and form the main content ([Abir et al., 2015](#)). C) Contextual factor branch: It includes all environmental conditions and factors ([Alehasan et al., 2020](#)).

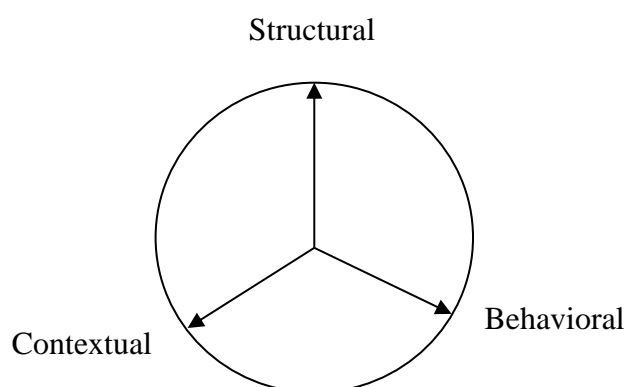


Figure 2. The three-pronged model of the effective factors in the investment process by women entrepreneurs in the southern villages of the country, derived from the three-pronged model of [Mirzaei Ahranjani & Sarlak \(2005\)](#).

In this research, to analyze the data collected through field study, descriptive and inferential statistical methods have been used with the help of SPSS₁₅ software. Then, applying the LISREL _{8.5} software, the relationships between independent and dependent variables and the structural equation have been determined.

The statistical population included senior experts of Agricultural Jihad, professors and doctoral

students of entrepreneurship and business, elected rural entrepreneurs, experts of the Rural Development Research Institute, business creation consultants in the southern regions of Iran with a total number of 618 ones, of which 350 were female and 268 were male. The sample of the research was selected purposefully and responded to the questionnaire. [Table \(3\)](#) shows the gender, education and age of the statistical population.

Table 4. The statistical population of effective factors in the investment process by women entrepreneurs in the southern villages of the country using the three-pronged model

| | | Percent |
|------------------------|---|---------|
| Statistical population | Senior experts of Agricultural Jihad | 13.9 |
| | Professors and doctoral students of entrepreneurship and business | 26.5 |
| | Elected rural entrepreneurs | 5.7 |
| | Experts of the Rural Development Research Institute | 45.5 |
| | Business creation consultants | 8.4 |
| Age | 33-45 | 15.9 |
| | 46-50 | 40.7 |
| | 51 and over | 32.1 |
| Gender | Male | 56.64 |
| | Female | 43.36 |

Reliability of the research shows how much the measurement tool gives the same results under the same conditions. Therefore, in the current research, the reliability of the questionnaire was calculated through Cronbach's alpha for the 35 primary questionnaires, which obtained 0.831 for the structural factor, 0.827 for the behavioral factor, 0.798 for the contextual factor, and 0.907 for the total. Validity measures the extent to which the instrument measures what it is supposed to measure. The content validity was confirmed by professors and entrepreneurship experts.

The structural equation model is a comprehensive statistical approach for testing hypotheses about the relationships between visible or observable variables and hidden variables or unobservable variables. Through this approach, it is possible to test the acceptability of theoretical models in specific societies, using correlation data. Structural equation modeling is a very general and powerful multivariate analysis technique of the multivariate regression. The more precise expression of this model is the extension of the linear model, which allows the researcher to test hypotheses about the

relationship between visible and hidden variables. Sometimes the covariance structure analysis, causative model is also called LISREL. According to figure (2), designed based on the three-branch model, the model is first validated and then the structural equation model is examined and evaluated. In addition, in order to obtain the validity of the model, it is necessary to assess factor validity, which is a form of construct validity and is obtained through factor analysis. There are two types of factor analysis including exploratory factor analysis and confirmatory factor analysis. The difference between exploratory and confirmatory analysis is that the exploratory method identifies the common variance explanation method of a correlation matrix and is applied when there is no model while the confirmatory method determines whether the data is consistent with a certain factor structure or not

4. Research Findings

Diagram 1 shows the structural equation model of contextual, behavioral and structural factors

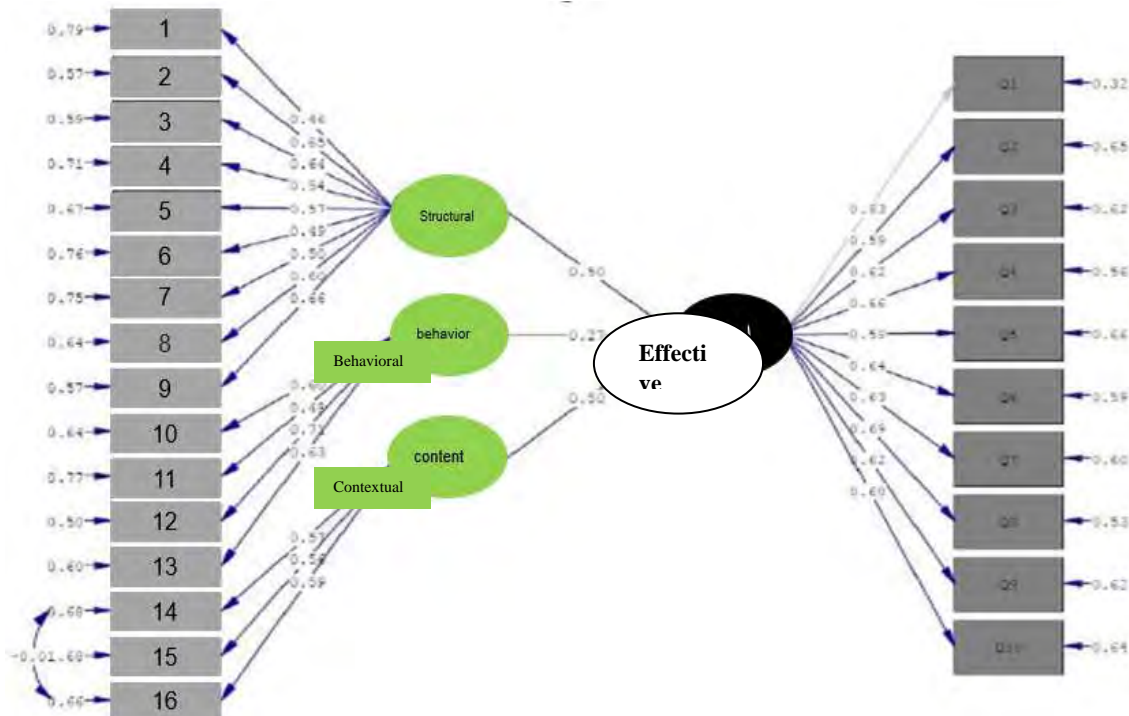


Figure 3. The structural equation model of contextual, behavioral and structural factors of the research

Fitting the structural equation model shows that $\chi^2=324$, $\chi^2/DF=102$ index and

$RMSEA=0.023/RMR=0.021/NFI=0.91/NFFI=0.98CFI=0.96/P-VALUE=0.11001$. The general results of the

structural equation model of the research indicates that three factors including structural, behavioral and contextual factors have effects. In addition, RMR/RMSEA is less than 0.5, NFI/NFFI and CFI are approximately 0.90, indicating that the model has a good fit. The results also show that the

contextual factor is as effective as the structural factor.

Table 5 shows testing the main and sub-hypotheses of effective factors in the investment process by women entrepreneurs in the southern villages of the country using the three-pronged model.

Table 5. Testing the main hypotheses

| Major hypotheses | β | t | Status |
|---|---------|-------|---------------|
| 1. Structural factor | 0.51 | 6.38 | Confirmed |
| 2. Behavioral factor | 0.28 | 3.51 | Confirmed |
| 3. Contextual factor | 0.52 | 5.63 | Confirmed |
| Sub-hypotheses of Structural factor | β | t | Status |
| 1. Accessing to distribution channels and the ability to supply rural products and services to the market on time is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.25 | 2.53 | Confirmed |
| 2. Obtaining financial resources is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.51 | 3.68 | Confirmed |
| 3. Financial management and the ability to provide needed fund and credit in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.43 | 3.79 | Confirmed |
| 4. Profitability and capital return are effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.46 | 3.87 | Confirmed |
| 5. Cooperation with banks in providing financial resources and granting facilities in the growth of different sectors in the village is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.23 | 2.37 | Confirmed |
| 6. Paying attention to developers is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.49 | 4.06 | Confirmed |
| 7. Paying attention to the social environment is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country | 0.44 | 4.09 | Confirmed |
| 8. Paying attention to the political environment is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.36 | 0.59 | Not confirmed |
| 9. Paying attention to the rate of changes is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | -0.08 | -0.14 | Not confirmed |
| Sub-hypotheses of behavioral factor | β | t | Status |
| 10. Education and training are effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.24 | 2.45 | Confirmed |
| 11. Acquiring entrepreneurial skills is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | -0.07 | -1.06 | Not confirmed |
| 12. Increasing risk taking capability is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.24 | 2.44 | Confirmed |
| 13. Paying attention to research and development and its transfer is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.28 | 2.92 | Confirmed |
| Sub-hypotheses of contextual factor | β | t | Status |
| 14. Paying attention to the culture of supporting and stimulating entrepreneurship is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.22 | 2.13 | Confirmed |
| 15. Supporting and increasing motivation by the authorities are effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.00 | -0.05 | Not confirmed |
| 16. Legislating the necessary laws and regulations for business development and obtaining licenses are effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. | 0.29 | 2.89 | Confirmed |

6. Discussion and conclusion

The results showed that the contextual factor is equal to the structural factor in terms of the level of effecting. The behavioral factor is also effective in achieving investment. In other words, a structure is formed when the behavior is entrepreneurial. Considering the role of female entrepreneurs in rural communities, they can be considered as the main factor of development. The level of participation of women entrepreneurs in economic activities provides the context for the development of rural areas in southern Iran. Therefore, it is necessary to create the routes to self-awareness, direct women's economic and social capabilities, and plan to attract their participation in various activities.

In the main hypothesis section; structural factor with $0.52 (\beta)/6.38(t)$, behavioral factor with $0.28 (\beta)/3.51 (t)$ and contextual factor with $0.52 (\beta)/5.63 (t)$ were confirmed. In terms of structural factor, paying attention to developers with $0.49 (\beta)/40.6(t)$, paying attention to the environment with $0.44(\beta)/4.09(t)$ were confirmed. In terms of behavioral factor, paying attention to research and development with $0.28(\beta)/2.92(t)$, and paying attention to education and training with $0.24(\beta)/2.45(t)$, and increasing risk taking capability with $0.24(\beta)/2.45(t)$; and in the contextual factor legislating the necessary laws and regulations with $0.29(\beta)/ 2.89(t)$ were confirmed.

According to the results, paying attention to the environment is one of the effective factors. It is in agreement with [Almasian \(2018\)](#) which showed that environmental factors directly affect business and entrepreneurship and include customers, suppliers, competitors, alternative products, etc., and it can be interpreted as an industry. Furthermore, [Afzal \(2016\)](#) noted that the effects of the environment on organizations and entrepreneurship are of two types: If the environment is incompatible with entrepreneurship in the desired field, it will be one of the most important obstacles for entrepreneurship in that field. On the contrary, if it is in the same direction of that, it will be the context for the development and expansion of entrepreneurship in the desired field. Therefore, choosing the right field for economic activity and investment, which is not incompatible with the environment and is in the same direction of it, is of paramount importance.

Accordingly, paying attention to the social environment is effective in achieving investment and creating business by women entrepreneurs in the southern villages of the country. The social environment also includes socio-cultural fields and fields that consisted of common beliefs and attitudes of rural women. This social environment includes items such as population growth, gender demographics, women's age distribution, women's health status, women's education level, social lifestyle and their attitudes, and it deserves special consideration.

[Hosseini \(2018\)](#) showed that the developer leads to start a new business. Furthermore, many other tasks such as planning, managing tasks, monitoring the work process of others, etc. are of important tasks which the developer needs to do. Therefore, existing such a person is necessary at the start of the business.

Although the definition and concept of the developer is various for different groups and businesses which is a little different in rural business research, in general, the developer must create the business and monitor their work process and manage them. As a result, not only does the developer has its own great responsibility, but also she must accept the responsibility of other sectors to some extent. This developer in the rural sector can play the role of an energy injector, that is, she is exactly the one who comes up with perfect solutions while encountering problems and reminds them of women's capabilities. Admittedly, this capability originates from perceiving the capabilities of others, and consequently, it causes the growth and development of a business. This finding was consistent with [Soltani \(2017\)](#) and [Delavar Kuran Kordiye \(2012\)](#).

In terms of the behavioral factors, it revealed that research and development is more effective. [Mousavi \(2019\)](#) found out that research and development play a significant role in expansion, success and creation of business. In other words, when a system or a business, in general, takes research and development into consideration, it will soon observe a dramatic increase in its sales. Definitely, research and development methods are various for each sector, particularly in the village, and it is not possible to determine a specific method for all businesses. Nonetheless, it is crystal clear that research and development methods should be within the framework of goal including women's

participation, rural women's activities, native and local businesses, etc. and be completely consistent with the goals. This factor was also congruent with the results of Hamidi Fard (2022) and Abir (2015). In the contextual factor section, legislating the necessary laws and regulations were confirmed, which were in line with Afzal (2016) and Amereh (2016). Hemayati Klash (2019) pointed out that in a situation where the continuous improvement of the business and entrepreneurship environment is on the agenda of the government and executive organizations, the business owners' and economic activists' awareness of the laws and regulations governing the business and entrepreneurship environment has an effective role in the level of success and creation of businesses and not getting involved with the bureaucracy governing the business environment. Accordingly, it can be noted that laws and regulations, along with other components, are always mentioned as of the important and effective factors in the development of the rural sector. It is obvious that in the route of growth of such entrepreneurial businesses, investigating laws and regulations should be considered as essential principles in a correct and scientific management.

From the start and launch of the business to the stages of its development and finally its liquidation, various laws and regulations are involved. This governing starts as entering the first stage, namely obtaining the necessary permits, and finally, in the rest of the way, by determining various mechanisms on the different performance of companies in trading, registering, taxing, investing field, etc. show the upper limit of their supervision. Awareness or lack of awareness about this issue, which have a direct effect on the benefits and losses of each system, can lead to an increase or decrease in the investors' risk and pave the way for development or face the business with bankruptcy. Therefore, it is a significant factor especially in rural start-up businesses by women and it should be taken into account. Finally, according to the results, the following suggestions are recommended:

- Making the training of entrepreneurship compulsory in the villages of southern Iran for

women and giving special privileges to them. Training activities: Training programs should be based on women's condition in the village in such a way that the level of education, type of profession, geographical region are of the effective factors in the design and implementation of training programs. Providing training packages and the possibility of distance training is also useful for all entrepreneurs in the southern parts of the country.

- Establishing entrepreneurship centers in villages with legal requirement: In the south of Iran, no private institution has been established for the development of women's entrepreneurship. As long as the development of women's entrepreneurship is placed in the government's policy priorities, the private sector will also find a suitable opportunity to participate in this process and can provide training, consulting, and research and development services to play an effective role in the development of women's entrepreneurship.

- Providing consultative activities

- Reducing obstacles to starting new businesses and women's entrepreneurial activities in southern villages by the government and families

- Conducting research activities in the investment process by women entrepreneurs in the southern villages as the precise number and activity of them has not yet been accurately determined. Therefore, research activities can be one of the measures by governments and institutions in this regard. Studies in the field of the marketing, knowing the experiences of other rural areas in the south of the country, knowing the entrepreneurial opportunities in different areas in the south of the country provide suitable opportunities to act for other activities.

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Authors' contributions

The authors equally contributed to the preparation of this article.

Conflict of interest

The author declares no conflict of interest.

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عوامل موثر در فرایند سرمایه گذاری توسط زنان کارآفرین روستاهای جنوب کشور با استفاده از مدل سه شاخکی

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چکیده مبسوط

۱. مقدمه

کارآفرینی روستایی به عنوان راهکاری مناسب برای توانمند سازی و ظرفیت سازی در مناطق روستایی در جهت تغییر الگوی زندگی کنونی، ایجاد برابری اقتصادی، اجتماعی، محیطی و نهادی می باشد. در این میان، زنان نقش مهمی در ارتقای اشتغال و بهبود وضعیت اقتصادی مناطق روستایی ایفا می کنند. هویت دادن و استقلال بخشیدن به آنان و فراهم کردن زمینه ی مشارکت فعال آن ها در امور مختلف اقتصادی-اجتماعی خصوصاً فعالیت های کارآفرینی، عامل مهمی در انگیزش بیش تر این نیروی عظیم در چرخه های تولیدی اجتماعی است. افزایش قابل ملاحظه زنان شاغل واقعیت انکارناپذیر جامعه ایران است. برای ظهور فعالیت های کارآفرینانه وجود زمینه ها و شرایط فرهنگی- اجتماعی مناسب ضروری است، اگر چه عوامل مختلفی در کارآفرینانه ساختن بخش روستایی دخالت دارد که می تواند موجب شکست یا موفقیت تحقق کارآفرینی زنان شود، اما درک و بررسی موشکافانه کلیه جنبه های کارآفرینی می تواند عامل موثری در افزایش نرخ موفقیت باشد. نتایج حاصل از این تحقیق مشخص می نماید که سه عامل ساختاری، رفتاری، زمینه ای و مهم ترین موارد هر عامل به ترتیب (توجه به محیط اجتماعی)؛ (توجه به توسعه)؛ (ایجاد قوانین و مقررات لازم)، قابلیت اندازه گیری به صورت یکپارچه در مدل معادله ساختاری را دارا می باشد. در پژوهش انجام شده مشخص گردید که چگونه با جزئی تر شدن و تعیین زیر مجموعه هر یک از مولفه های اصلی می توان مراحل شناخت و پیاده سازی فرایند سرمایه گذاری و ایجاد کسب و کار زنان را به شکل نوآورانه خلق نمود.

۲. مبانی نظری تحقیق

در بسیاری از کشورهای پیشرفته و نیز برخی کشورهای در حال توسعه طی چند دهه ی اخیر توجه خاصی به موضوع کارآفرینی و کارآفرینان شده است. علت توجه به این موضوع نقش مهم، مثبت و سازنده کارآفرینان در توسعه ی اقتصادی پایدار و بهره برداری از این انرژی و نیروی بالقوه در جهت مقابله با مسائل و چالش هایی نظیر تورم، رکود و به خصوص بیکاری بوده است. در دو دهه اخیر، در سراسر جهان مطالعات بر روی کارآفرینی زنان در حال گسترش است، زیرا زنان در زمان کوتاهی توانسته اند با ورود به عرصه کسب و کار تحولات عظیمی در توسعه اقتصادی کشورها ایجاد کنند. یکی از شاخص های توسعه اقتصادی-اجتماعی، مشارکت زنان و نحوه ی ایفای نقش آنان در حیات اقتصادی-اجتماعی است. نیمه از روستاییان و خانوارهای کشاورز را زنان تشکیل می دهند که تأمین کننده بیش از نیمه از صنایع در سطح جهان هستند از این رو و زنان کارآفرین می توانند از نظر نیروی کار عامل مهمی برای توسعه به شمار آیند امروزه نقش زنان در ایجاد کسب و کارهای جدید مورد توجه قرار گرفته و سهم وسیعی از زنان از همین طریق وارد بازار کار شده اند. بسیاری از دولت ها در بحران های اقتصادی توانسته اند با اتخاذ تدابیر و سیاست هایی و با بهره مندی از نیروی کار زنان بر بحران های جامعه ی خود فایق آیند و در مسیر توسعه موفق شوند. با توجه به اینکه بخش عظیمی از جامعه را زنان تشکیل می دهند، در میان زنان، بررسی وضعیت زنان در ایجاد کسب و کارها در روستاها اهمیت ویژه ای دارد.

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پذیری $0.24 / (\beta) / (t) 2.45$ ؛ و در عامل زمینه ای؛ فواین مقررات $0.29 / (\beta) / (t) 2.89$ ؛ تایید شد.

۵. بحث و نتیجه گیری

نتایج حاصل از این تحقیق مشخص می نماید که سه عامل ساختاری، رفتاری، زمینه ای و مهم ترین موارد هر عامل به ترتیب (توجه به محیط اجتماعی)؛ (توجه به توسعه)؛ (ایجاد قوانین و مقررات لازم)، قابلیت اندازه گیری به صورت یکپارچه در مدل معادله ساختاری را دارا می باشد. در پژوهش انجام شده مشخص گردید که چگونه با جزئی تر شدن و تعیین زیر مجموعه هر یک از مولفه های اصلی ساختاری، رفتاری و زمینه ای، می توان مراحل شناخت و پیاده سازی فرایند سرمایه گذاری و ایجاد کسب و کار زنان را به شکل نوآورانه خلق نمود. با عنایت به معادله مدل کامل ساختاری می توان به اهمیت این عوامل در فرایند سرمایه گذاری و ایجاد کسب و کار توسط زنان کارآفرینان در روستاهای جنوب کشور پی برد. از این رو فعالیت های تحقیقاتی و آموزشی می تواند یکی از اقدامات دولت ها و نهادهای در ارتباط با موضوع باشد آشنایی با زمینه بازار، شناخت تجارب سایر مناطق کشور، موانع کارآفرینی بانوان، شناخت فرصت های کارآفرینی بانوان در مناطق روستایی مختلف جنوب کشور فرصت های مناسبی برای اقدام جهت فعالیت های کارآفرینانه بانوان را فراهم می آورد. همچنین برنامه های آموزشی باید بر حسب ترکیب زنان روستا باشد. به این ترتیب که سطح سود، نوع حرفه، منطقه جغرافیایی از جمله عوامل اثرگذار در طراحی و اجرای برنامه های آموزشی می باشد؛ تهیه بسته های آموزشی و امکان استفاده از راه دور برای کلیه کارآفرینان اقصی نقاط جنوب کشور نیز مفید می باشد.

کلید واژه ها: سرمایه گذاری، کارآفرینی، زنان، روستا، جنوب ایران.

تشکر و قدردانی

پژوهش حامی مالی نداشته و حاصل فعالیت علمی نویسندگان بوده است.

همچنین در جامعه کنونی مانند استان های جنوبی کشور ایران که جوامع روستایی از بیماری مزمن بیکاری و بحران اشتغال رنج می برند و مردان در شغلی هستند که از آن درآمد ناچیز به دست می آورند، مکان مکان مناسب برای زندگی، کار و سرمایه گذاری و ایجاد کار برای زنان بسیار تنگ است، بنابراین کارآفرینی و سرمایه گذاری این قشر از جامعه از اهمیت بخصوصی برخوردار است. لذا محققین بر آن شدند به ارزیابی عوامل موثر در فرایند سرمایه گذاری و ایجاد کسب و کار توسط زنان کارآفرین در روستاهای جنوب کشور بپردازند.

۳. روش تحقیق

در این پژوهش از روش توصیفی پیمایشی و روش همبستگی استفاده شده است. مراحل روش اجرای این پژوهش بر پایه یک چارچوب نظری استوار است. این چارچوب به مدل مفهومی سه شاخگی معروف می باشد. و به سه شاخه اصلی ساختاری، رفتاری و زمینه ای طبقه بندی می شود. و برای تحلیل داده های جمع آوری شده از طریق مطالعه میدانی نیز، از انواع روش های آمار توصیفی و استنباطی در قالب نرم افزار SPSS15 استفاده شده است. و با استفاده از نرم افزار LISREL8.5 نیز روابط متغیرهای مستقل و وابسته و معادله ساختاری تعیین گردیده است.

۴. یافته های تحقیق

نتایج نشان داد عامل زمینه ای از نظر میزان اثرگذاری برابر با عامل ساختاری است، نقش عامل رفتاری که در تحقق هدف موثر است. به عبارت دیگر زمانی یک ساختار شکل می گیرد که رفتار کارآفرینانه باشد؛ در بخش فرضیات اصلی؛ عامل ساختاری $0.52 / (\beta) / (t) 6.38$ ؛ عامل رفتاری $0.28 / (\beta) / (t) 3.51$ ؛ عامل زمینه ای $0.52 / (\beta) / (t) 5.63$ مورد تایید قرار گرفت. در بخش ساختاری توجه به توسعه دهندگان. توجه به محیط به ترتیب $0.49 / (\beta) / (t) 40.6$ ؛ $0.44 / (\beta) / (t) 40.9$ ؛ در بخش عامل رفتاری به ترتیب توجه به تحقیق و توسعه $0.28 / (\beta) / (t) 2.92$ ؛ و توجه به تعلیم و آموزش $0.24 / (\beta) / (t) 2.45$ ؛ و افزایش قدرت ریسک

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