



### Analyzing the Behavioral Intention of Rural Women Members of Local Micro-Credit Funds in Lorestan Province towards Self-Employment

Fatemeh Movahdian<sup>1</sup> | Saeed Gholamrezai<sup>2</sup> | Fatemeh Rahimi-Feyzabad<sup>3</sup>

1. M.Sc. Student of Rural Development, Department of Agriculture Economics and Rural Development, Faculty of Agriculture, Lorestan University, Khorramabad, Iran. E-mail: [newnaz8791@gmail.com](mailto:newnaz8791@gmail.com)
2. Corresponding author, Associate Professor, Department of Agricultural Economics and Rural Development, Faculty of Agriculture, Lorestan University, Khorramabad, Iran. E-mail: [gholamrezai.s@lu.ac.ir](mailto:gholamrezai.s@lu.ac.ir)
3. Assistant Professor, Department of Agricultural Economics and Rural Development, Faculty of Agriculture, Lorestan University, Khorramabad, Iran. E-mail: [rahimi.fa@lu.ac.ir](mailto:rahimi.fa@lu.ac.ir)

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#### ABSTRACT

##### Introduction

Rural areas suffer from special problems that must be taken into account to realize the real dimension of the phenomenon. In the meantime, the issue of "rural women's employment" as one of the most important social and economic issues, has gained great importance today. A better understanding of rural women's employment, and the limitation they face, is necessary for the targeting and design of policy interventions. The scarce economic and employment opportunities women can access in rural areas have been focused mostly on self-employment. Indeed, in many countries, rural women are often self-employed as own account workers (running small businesses with no employees). Women's self-employment can improve both women's intrahousehold bargaining position and their children's health, nutrition, and education outcomes. Rural women's self-employment and their success in creating jobs not only brings economic benefits but also social and cultural benefits. In such a situation, the cooperative sector is a suitable field for rural women's self-employment through strengthening the participation culture. Cooperatives with the participation of their members can play an important role in reducing poverty, creating self-employment, and increasing employment and entrepreneurship of rural women. But before making any effort to improve the employment status of rural women, it is necessary to investigate the rural women's intention to start cooperatives. Therefore, there is a need to clarify the most influential elements in shaping personal decisions to start a self-employed business in the form of cooperatives. The purpose of this study was to investigate factors affecting the behavioral intention of rural women members of Lorestan Province micro-credit funds towards self-employment in cooperatives using Social Cognitive Career Theory.

##### Methodology

This study was designed and implemented through a survey method. The statistical population consisted of all rural women members of Lorestan Province Micro Credit Funds (N= 1087) who sampling of multistage quota proportional to the sample size through Krejcie and Morgan sampling table resulted in to select of 307 samples. Data collection in this study was conducted using a researcher-made questionnaire. After preparing the questionnaire and confirming its validity by the experts panel, its reliability was confirmed through a pilot study by calculating Cronbach's alpha values for the variables investigated. Structural equation modeling was used to determine factors influencing rural women's intention to self-employment in cooperatives through AMOS<sub>24</sub>.

##### Results

Pearson's correlation test was used to investigate the relationship between Social Cognitive Career Theory variables. Correlation results show that the self-employment intention variable had a positive and significant relationship with the variables of self-efficacy,

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outcome expectations, social support, and interests. Also, the self-employment intention variable has a negative and significant relationship with the social barriers variable. To investigate factors affecting the intention of rural women members of Lorestan province micro-credit funds towards self-employment, structural equation modeling was used using AMOS<sub>24</sub> software. The results of structural equation modeling revealed that the interests variable has the highest direct impact on rural women's intention to self-employment in cooperatives and self-efficacy has the highest indirect influence on rural women's intention to self-employment in cooperatives.

### Conclusion

One of the most important development goals in most countries is job creation and poverty alleviation in rural areas, especially for rural women who are half of the rural population and since this deprived section of the society is a large part of the workforce needed in the agricultural sector, giving importance to their needs should be prioritized in development plans. For this purpose and to meet the financial and economic needs of women and create income, self-employment and increase their self-confidence, the formation of cooperatives can be effective. But a vital issue that is important in this regard is the factors that influence the decision and intention of rural women to start investing and working in cooperatives. Based on the results, the Social Cognitive Career Theory was a suitable theory to predict rural women's self-employment intention.

To increase female self-employment in rural areas, these methods are recommend: identification of women with potential in the field of self-employment by institutions involved in self-employment and entrepreneurship; training of businesses and management principles in micro-credit enterprises; encouraging support and maintenance services in these businesses; training in leadership and self-esteem for rural women; introducing the advantages and value of cooperatives, providing facilities and reassuring rural women to support and guide the cooperative work process by relevant experts; holding local meetings with facilitators and experts in order to show the positive results and consequences of formation a cooperative; introducing the successful women to encourage other rural women to form cooperatives. In addition, it is suggested that create networks of entrepreneurs and exchange between the members experiences.

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