

## Article

# Exploring Factors That Support and Impede Rural Women's Economic Empowerment in Saudi Arabia

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## Abstract

This study's purpose is to explore the factors that support and impede women's economic empowerment in rural settings of Saudi Arabia. A qualitative study was conducted in particular rural settings of Saudi Arabia. Data were collected through semi-structured interviews with 18 rural women. A thematic analysis was performed to analyze and present the findings. The findings reveal the challenges that women face that limit their engagement in economic activities, such as low levels of education, limited access to finance, and societal and cultural barriers. Moreover, there are opportunities for women's empowerment via technical training, policy reforms and infrastructural development. Hence, women's engagement in economic activities is vital for their personal development as well as overall economic growth. It is necessary to uplift the economy with women's engagement in economic activities by emphasizing community-based programs, redesigning gender-sensitive policy and providing initial finance to start activities. Thus, policymakers should focus on creating environments that provide access to technical education, financial inclusion, and startup initiatives. Moreover, tailored programs based on women's needs in rural settings could be highly supportive in empowering them economically.

**Keywords:** women; empowerment; economic; Vision 2030; Saudi Arabia

## 1. Introduction

Women's economic empowerment has gained wider recognition across the globe as it has appeared as a vital component for societal progress and sustainable development. It provides support to enhance the livelihoods of families and communities (Balasubramanian et al., 2024). In Saudi Arabia, national policies and agendas under Vision 2030 have progressed towards women's participation in entrepreneurial activity and minimizing gender disparities (Rohatgi et al., 2024; Assaf, 2024). However, such initiatives have been rolled out to urban territories, and the challenges faced by women in rural settings have been investigated less. Saudi women in rural settings face societal, cultural and mobility challenges, limiting their role in economic activities (Alraddadi et al., 2024). Hence, this study investigates these dynamics in order to better understand the multifaceted nature of rural women's economic empowerment in Saudi communities. The role of rural women is critical in their areas of residence as they can take advantage of opportunities to contribute economically to society and to the development of the local community (Alzamel, 2024). Such roles therefore remain unexplored, giving them less access to economic activities.



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Women can engage in handicrafts, agriculture and small startups to drive local economic growth, yet their involvement is noticed less due to systemic barriers and gender norms (Almathami et al., 2024). Nonetheless, cultural beliefs play a crucial role in shaping their level of participation as they directly influence work ability and mobility. There is a great need to understand the regional and contextual factors to plan for result-oriented interventions that promote gender equality. Women face complex challenges, some of which are linked to norms, culture, and stereotypes in society in rural areas. Some of the primary factors include limited education and training for economic activities, as well as a lack of moral and financial support from their families (Mahmood & Tanveer, 2024). Such issues are further intensified through poor infrastructure for economic activities, which limits learning opportunities, thereby preventing women from realizing their potential for empowerment. Moreover, women receive less support to raise their voices and demand their rights in rural settings. To address these issues, there is a need to understand the socio-cultural dynamics that support or hinder women's economic empowerment in rural settings.

Thus, this study aims to explore women's perspectives on their active engagement in economic activities, including agricultural work, service provision or other income-generating activities in rural settings. This study is guided by key research questions. First, it seeks to investigate how women within their communities are linked to economic empowerment. Second, it examines what sort of challenges and opportunities women face due to culture, religion and societal norms, and seeks to develop strategies to deal with these issues and enhance their economic participation. Third, it explores the enabling factors that support women in becoming part of economic activities and in supporting community development.

## 2. Literature Review

Despite the work on gender equality globally, women still face challenges in terms of their economic empowerment. These are related to gender discrimination, limited access to education and finance, and cultural barriers that hinder women's role in economic empowerment (Ranabahu & Tanima, 2022). Women living in remote areas face more challenges related to mobility, restricted access to the market, and cultural norms that limit their contribution to the local economy (Boateng, 2021). When women have access to microfinance services, it helps them expand their business and invest more in personal development (Sserwanja et al., 2022). Women's participation in the labor force encourages them to play an active role in economic activities. Women's economic empowerment is related to control of their financial well-being and decisions about economic activities (Khuan, 2024). It provides an opportunity to women to use their resources to develop their economic status and achieve an equal footing with men. Hence, easy access to technology, finance, and education is equally important for women to make a major contribution to the economy. When women have limited access to fundamental resources, they are less likely to engage in economic activities (Engida, 2021; Pal et al., 2022). Education is an essential component of women's empowerment and capacity to manage their own business in their area.

Economic empowerment is associated with gender equality, which provides fundamental support to the idea that women can have equal opportunities and access to resources, and participate in the economic activities on an equal basis with men (Dorfleitner & Nguyen, 2024). This increases women's role in the workforce regardless of sectors and occupations. It helps ensure that women earn sufficiently, secure their jobs, and have better options for careers (Nahar & Mengo, 2022). Then, empowered women are better decision-makers and directly influence their families and communities. This provides extensive support for women to have better control over the household finances and contribute towards

social decisions (Ranabahu & Tanima, 2022). The ability to make decisions contributes in the personal and professional domains, as well as household welfare (Bharti, 2021). In many societies, women's role is limited to domestic responsibilities, which restricts them in regard to looking for employment or engaging in business activities (Cornish et al., 2021; Tang, 2022). In this area, social norms are deeply rooted and make it difficult to change cultural, social and legal structures.

Entrepreneurship provides a boost to women, especially in rural areas where opportunities are limited. Women's entrepreneurship can provide multiple benefits, such as supporting families, creating employment, and being part of local economic development. Furthermore, it gives women opportunities to address societal issues related to poverty and technical education (Dahlum et al., 2022). Women's empowerment also offers women a chance to participate in the political and social spheres (Pal & Gupta, 2022). Furthermore, it contributes to policy advocacy, economic equality and local governance.

#### *Women's Economic Empowerment in Saudi Arabia*

Keeping Vision 2030 in view, the authorities have taken steps and set agendas to overcome barriers and support gender equality (Elmonshid et al., 2022). As part of Vision 2030, women's involvement in the workforce has gained acceptability and led towards economic diversification. Empowering women is important for the national agenda and for achieving sustainable development (Alkhaled, 2021). Saudi women's economic empowerment has gained widespread attention and inspired scholarly debate in recent years as women face legal and cultural barriers in Saudi Arabia that limit their active participation in economic activities (Ali et al., 2021). Most importantly, cultural barriers restrict women's ability to avail of economic opportunities, such as employment and startup initiatives (Aljarodi et al., 2022). Nonetheless, significant reforms and initiatives have been launched in the past to promote gender equality (Elshaer et al., 2021). The government has taken initiatives including removing a ban on women driving, facilitating more involvement in decision-making, and encouraging employment across various domains.

In the past, women had limited access to technical training. More recently, the government has invested a lot in educating women, and the literacy gap between men and women has been reduced (Al-Qahtani et al., 2021). However, women's role in the workforce is still limited, especially in rural areas where cultural barriers limit opportunities for women. The government has continued its investment in increasing the number of women in the workforce via policies and gender quotas in selected sectors where male participation was dominant (Afzal & Omar, 2021). Thus, women's involvement in the workforce is strongly supported by technology and changes in the work environment (Rizvi & Husain, 2022). Most importantly, remote working opportunities play a vital role in increasing women's engagement in economic activities in rural settings where mobility is a major challenge. Hence, women in remote areas can work in fields such as e-commerce, healthcare, education, and the gig economy (Assaf, 2024).

### **3. Methodology**

A qualitative study design was used with semi-structured interviews with working women in rural settings of Saudi Arabia. A total of 18 interviews were conducted with women using a purposive sampling technique. The selection of participants was mainly based on their active participation in the local economy and involvement in decision-making in terms of economic activities while residing in rural areas. Table 1 presents the profile of participants. Data were collected between November and December 2025. One-to-one interviews were conducted with women in a private place and virtually, where they felt comfortable sharing their experiences and challenges. The rural study setting was tar-

geted because women residing in these areas face challenges related to cultural norms, society and mobility. Hence, this approach offers a way to uncover challenges and opportunities in their pursuit of economic activities.

Informed consent was taken from women for their participation in this study. Before the interview, the purpose of this study was shared with participants. Open-ended questions were asked using probing techniques to gain deeper insights from study participants. This helped gather information via discussion about women's economic roles, barriers, opportunities, effects on their communities and remedial actions to increase their economic engagement. The interviews were audio-recorded with consent and later transcribed verbatim. In terms of the confidentiality of participants, a unique code was assigned to each participant, such as RW-1, RW-2, RW-3, and so on. The average interview duration was between 35 and 50 minutes subject to the interviewee's responses. Thematic analysis was performed to present the study findings. An inductive approach was used. All the transcripts were read thoroughly multiple times to become familiar with the interview data and the perspectives of the study participants. Hence, initial codes were prepared by checking the meaningful statements related to the economic participation of women, associated challenges, and opportunities. Afterwards, similar codes were merged and grouped into broader categories. An iterative process was used to refine and compare those categories into major themes that showcase recurring patterns emerging from participants' experiences. To achieve analytical rigor, transcripts were reviewed by two researchers independently during the coding process. The findings from both researchers were discussed thoroughly in order to reach to an agreement on the interpretation. This ensures the reliability and consistency of thematic analysis. Most importantly, data collection continued until the saturation level was reached, which means that the process continued until no new themes or valuable insight emerged from the interviews. Data saturation was checked and observed from the last interviews in comparison with earlier interviews. To ensure the credibility of the study findings, an audit trail was kept to document the coding decisions and showcase quotations along with the identified themes to support the findings.

**Table 1.** Profile of study participants.

| Code  | Age | Marital Status | Education         | Work Engagement             | Monthly Income Level (SAR) |
|-------|-----|----------------|-------------------|-----------------------------|----------------------------|
| RW-1  | 24  | Married        | Bachelor's degree | Traditional Food Production | 4200/-                     |
| RW-2  | 26  | Single         | High school       | Handicraft Selling          | 4800/-                     |
| RW-3  | 28  | Married        | Bachelor's degree | Digital Marketing Support   | 5300/-                     |
| RW-4  | 30  | Married        | High school       | Online Retail               | 4400/-                     |
| RW-5  | 32  | Single         | High school       | Craft Production            | 5800/-                     |
| RW-6  | 33  | Married        | Bachelor's degree | Teaching and Tuition        | 4200/-                     |
| RW-7  | 35  | Married        | High school       | Customer Services Online    | 5100/-                     |
| RW-8  | 36  | Single         | High school       | Affiliate Marketer          | 4900/-                     |
| RW-9  | 37  | Married        | High school       | Grocery Store Owner         | 4300/-                     |
| RW-10 | 38  | Married        | High school       | Online Business             | 5300/-                     |
| RW-11 | 26  | Single         | Bachelor's degree | Online Selling              | 5700/-                     |
| RW-12 | 27  | Married        | High school       | Virtual Assistant           | 4700/-                     |
| RW-13 | 31  | Married        | High school       | Small Grocery Store         | 5700/-                     |
| RW-14 | 34  | Married        | Bachelor's degree | Running a Clinic            | 4800/-                     |
| RW-15 | 31  | Married        | High school       | Virtual Assistant           | 4000/-                     |
| RW-16 | 28  | Single         | Bachelor's degree | Customer Service Online     | 4800/-                     |
| RW-17 | 37  | Married        | Bachelor's degree | Virtual Assistant           | 5200/-                     |
| RW-18 | 36  | Married        | Bachelor's degree | Online Retail               | 4300/-                     |

## 4. Results

Thematic analysis reveals critical insights in terms of women's economic empowerment in rural settings of Saudi Arabia. Table 2 presents the themes and sub-themes that emerged from semi-structured interviews.

**Table 2.** Thematic analysis.

| Theme                                   | Sub-Theme                                   | Description                                                                                                                                     |
|-----------------------------------------|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Barriers related to Economic Engagement | Gender discrimination roles                 | Women are primarily engaged in domestic roles and indicate less acceptance of economic activities.                                              |
|                                         | Lack of education and training              | Women are unable to develop skills and enhance their knowledge because of lack of education and technical training in rural areas.              |
|                                         | Mobility limitation                         | Due to culture, women are dependent on male family members for transportation and are unable to visit market and attend training independently. |
| Impact of Women's Economic Empowerment  | Financial freedom                           | Women's engagement in economic activities increases their financial autonomy and means they are less likely to depend on males.                 |
|                                         | Better social status                        | Economic empowerment enhances women's ability to make decisions confidently.                                                                    |
|                                         | Community development                       | A better economic status of women in the community helps motivate other women and contributes to the betterment of community.                   |
| Cultural and Social Influences          | Cultural stereotype                         | Community attitudes change over time when women engage in work, and the practice receives an increasing level of social acceptance.             |
|                                         | Support from religion for empowerment       | Islamic education is perceived as a supportive pillar for women to earn and participate in the local economy.                                   |
| Strategies for Economic Empowerment     | Conduct educational and vocational training | Women seek skill-based training that helps them to perform income-related activities.                                                           |
|                                         | Promote entrepreneurship                    | Women seek mentorship, business training and microfinance to take initiatives for small enterprises.                                            |
|                                         | Mobility access                             | Accessible transport is noted as important for women to engage in economic activities beyond their remote areas.                                |

### 4.1. Barriers Related to Economic Engagement

A range of barriers were mentioned by women residing in rural areas of Saudi Arabia that restrict their engagement in economic activities. These barriers and hindrance factors can be merged into groups of gender discrimination in the community, lack of appropriate education and training, and lack of permission to move from one place to another for work. In these rural settings, women are generally considered caregivers and are expected to take care of domestic work.

RW3, a study participant, stated, "People in my village take women for granted and think that they should take care of the home and children. In this situation, it is difficult for women to stand alone and take part in work outside the home".  
الناس في قريتي يعتبرون المرأة أمراً مفروضاً منه ويعتقدون أنها يجب أن تهتم بالمنزل والأطفال في هذا الوضع يصبح من الصعب على النساء أن يقفن بمفردهن ويشاركن في العمل خارج المنزل.

As a result, these women lack technical knowledge and have limited facilities to use technology for work. The absence of technical training pushes women backward and makes them less likely to engage in paid work or entrepreneurial activities from home. On the other hand, women do not have much access to professional education and training that could enable them to handle work outside of the home. Most women face traditional gender norms in terms of their engagement in domestic work rather than performing economic activities. Gender issues limit their ability to avail of economic opportunities. Another major issue highlighted by women is limited mobility. Many women in the village rely on male family members to go to markets, attend training facilities, meet customers, and participate in economic activities.

RW8, a study participant, stated, "I don't know how to start, what to do, where I should go to learn about business and start my small business in the village"  
أبدأ، ماذا أفعل، وأين يجب أن أذهب لتعلم عن الأعمال وبدء مشروع صغير في القرية.

RW5, a study participant, shared her experience: "I have to wait for my husband to take me to the market or to meet with vendors, as this is annoying for me and makes me realize that I cannot think by my own" فهذا مزعج يجب أن أنتظر زوجي ليأخذني إلى السوق أو للقاء البائعين، فهذا مزعج بالنسبة لي ويجعلني أشعر أنني لا أستطيع التفكير بنفسني.

#### 4.2. Impact of Women's Economic Empowerment

Regardless of the challenges, study participants revealed that women's economic empowerment has a significant impact on their lives as well as on the local community. It becomes a source of pride in society when women are empowered. Moreover, small businesses in the community leave a positive influence on the women who are not yet working. Several women expressed then when someone in their surrounding areas is working, it motivates others to take part in economic activities. It gives them financial independence and upgrades their status within the family and community in the surrounding areas. It gives an edge to women to be less dependent on their families, particularly on their male family members.

RW2 expressed, "Presently I am selling homemade products in the community, which is going well. Before, I had to depend on my husband for several things but now I can manage most of my business along with covering the family expenses. This is really good when I don't ask for money" حاليًا أقوم ببيع المنتجات المنزلية في المجتمع، والأمر يسير على ما يرام سابقًا المرأة أمرًا مفروغًا منه ويعتقدون أنها يجب أن تهتم بالمنزل والأطفال في هذا الوضع يصبح من الصعب على النساء أن يقفن أمر جيد جدًا عندما لا أطلب المال.

RW10 explained, "I started my business a few months ago and most of the women in the village ask many questions from me about how I do this and how I manage all things. Now, there are some other women in the village who have started their own setup for business" بدأت عملي قبل بضعة أشهر ومعظم النساء في القرية يسألنني كثيرًا عن كيفية قيامي بذلك وكيفية إدارة كل الأمور والان بدأت بعض النساء الأخريات في القرية بإقامة مشاريعهن الخاصة.

#### 4.3. Cultural and Social Influences

Another emerging theme is the cultural and social factors that influence women's economic empowerment. Most of women mentioned that cultural norms are gradually changing in their villages, where the community provides positive support when women are willing to work and take care of their responsibilities independently. When societal support is available for women, it leads to them performing more economic activities within the community. Religion also appeared as a factor that supports women to become empowered. Islamic teachings provide extensive support for women's financial independence. These give fundamental support to women seeking to work outside the home.

RW6 expressed, "Culture is changing, and many people in the village think that women can manage their work along with taking care of their children. Families become proud when women manage house and work together" الثقافة تتغير وكثير من الناس في القرية يعتقدون أن المرأة يمكنها إدارة عملها مع العناية بأطفالها وتصبح العائلات فخورة عندما تدير المرأة المنزل والعمل معًا.

RW7 stated, "In our religion, women have the right to make money while doing home chores and work together. That is why we take advantage of this and avail the work opportunities" في ديننا للمرأة الحق في كسب المال مع القيام بالأعمال المنزلية والعمل معًا ولهذا نستفيد من ذلك ونستغل فرص العمل.

#### 4.4. Strategies for Economic Empowerment

Valuable suggestions were provided by the female participants on plans and strategies to increase women's economic empowerment in rural settings. Notably, women need support for networking and access to microloans to initiate businesses and promote entrepreneurship in rural areas. This relates to implementing vocational training programs

in the community. Another observation is that when women have easy access to transportation, they can manage their work more easily and help themselves reach larger markets and attend training sessions. Furthermore, there is a need to provide resources for women to perform entrepreneurial activities and improve the mobility of women in village areas. Most of the participants emphasized that business education and technical training programs should be conducted in their communities, where they can learn and develop their skills.

RW4 stated, "We need to attend learning sessions or workshops where we can learn about new skills that can be cooking, sewing, etc. so that it opens doors for work and we can be more stable" نحن بحاجة إلى حضور جلسات تعليمية أو ورش عمل حيث يمكننا تعلم مهارات جديدة مثل الطبخ أو الخياطة وغيرها حتى يفتح ذلك لنا أبواب العمل ونصبح أكثر استقراراً.

RW9 expressed, "If we knew some places where we can get small loans to run our business or start our business in the village, that would be very supportive. Actually, we need guidance and support" إذا كنا نعرف بعض الأماكن التي يمكننا من خلالها الحصول على قروض صغيرة لإدارة أعمالنا أو بدء مشروعنا في القرية فسيكون ذلك داعماً جداً في الواقع نحن بحاجة إلى الإرشاد والدعم.

## 5. Discussion

This study's findings reveal that women's economic empowerment plays an important role, especially in rural areas of Saudi Arabia. It is necessary to overcome these challenges to empower women so that they can actively participate in the local economy. In many rural communities, women have fewer opportunities to go outside and learn about business tactics. Women face several challenges, such as gender role discrimination, lack of education and training, and mobility limitations. Moreover, women in village areas face difficulties in finding networks where they can connect with other working women. Education is a key factor that stops women from taking part in entrepreneurial activities (Alsubhi et al., 2020). The lack of learning opportunities for women forces them to decide to move to urban areas, but this becomes time-consuming and expensive for them. Women face restricted mobility in remote areas, aligning with similar barriers reported in other regions (Elmonshid et al., 2022). As rural communities are male-dominated, women must depend on men for transportation and other related tasks (Aljarodi et al., 2022). Such challenges hinder women's ability to play an active role in economic activities.

Regardless of these challenges, this study explores the ways in which women's economic empowerment provides financial freedom, a better social status, and positive effects on community development. Related opportunities can become possible with the support of institutions and governing bodies. Women can play dual roles, like managing their domestic work and businesses as well, if they can learn more about modern skills. When women contribute to the household income, it supports their contribution to the national economy. This leads towards the betterment of the community, where they can serve as role models for the community. This effect is arising because of broader social change (Assaf, 2024). Women's engagement in economic activities can foster collective well-being and social cohesion (Ali et al., 2021). It is necessary for institutions to provide facilities to rural women so that they can engage in economic activities. It is reported that the Islamic teachings provide extensive support for women's rights and their right to earn money. Gender stereotypes are historically a major barrier to women's economic empowerment (Rizvi & Hussain, 2022). These new approaches provide motivation to women to step forward and take some initiative in economic activities. The gradual shift in cultural norms is also uplifting women by providing moral support from society for them to engage in local economic activities (Al-Qahtani et al., 2021). Societal norms are shifting toward a positive response to women, supporting their active roles in the workforce. Taken together, this could support the national agenda in the long run.

Some of the strategies identified are that institutions should promote entrepreneurship in rural areas where women can take advantage of that and go on to stand alone with an entrepreneurial network support. There is a need to conduct technical and vocational training programs in rural settings of Saudi Arabia, as this is a missing component within local communities. Training sessions can be conducted related to sewing, cooking, handcraft, and related skills (Elshaer et al., 2021). When learning sessions are conducted within women's localities, this will also reduce the barrier of mobility. In the modern era, there is an utmost need to teach women about technology and social media, where they can start their business online. In line with this, easy access to microloans can provide fundamental support for women to take part in entrepreneurial activities (Afzal & Omar, 2021). Financial capital is the main barrier for women. Microfinance banks can take a lead on this and facilitate women's entrepreneurship in rural areas of Saudi Arabia. Furthermore, financial education is also important for women to manage their expenses and prepare budgets for their startups (Singh et al., 2022).

This study's implications relate to policy reforms for the promotion of rural women's entrepreneurship, community initiatives, and skill development. Policymakers should focus more on gender-sensitive policies to address the challenges associated with rural women's economic empowerment in the domains of education, business, and healthcare. Such policies should address social cohesion, financial inclusion, and the creation of work opportunities (Alayed & Alateeg, 2025). Additionally, rural women should have a role in decision-making on their own, and policies should support their active role in the local community. A schedule for skills development programs should be initiated, especially for rural women, where they can enhance their skills from basic to advanced levels. This could support women in learning about technology, financial literacy, and entrepreneurship, as needed for rural women. Lastly, rural women should be connected with experienced entrepreneurs so that they can learn from their techniques. Institutions can focus on creating environments for rural women, considering the broader goals of Vision 2030 for social and economic development.

## 6. Conclusions

This study has explored factors that support and impede women's economic empowerment in rural settings of Saudi Arabia. The study indicates that women's economic empowerment leads to financial freedom, a better social status, and positive effects on community development. However, women face barriers and hindrance factors related to gender discrimination in these communities, as well as a lack of appropriate education and training and a lack of permission to move from one place to another for work. Regardless of these challenges, women's economic empowerment can have a significant impact on their lives if women enhance their skills needed to initiate economic activities. There is an utmost need to conduct skills development programs in the rural areas of Saudi Arabia. Hence, a strategic approach should be adopted by institutions to facilitate women in rural areas and enhance their capabilities to contribute to the local economy. Women's empowerment is linked significantly to strategic investments, which are required to achieve long-term goals.

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**Institutional Review Board Statement:** The study is exempt from IRB approval in accordance with the institutional research regulations of Majmaah University, Saudi Arabia. As stated in the regulations issued by the Deanship of Scientific Research (Graduate Studies and Scientific Research), researchers are granted the freedom to publish the results of their research without obtaining prior approval from project funders, provided that such publication does not compromise the security or interests of the country or cause harm to society (see page 5, line 1). The relevant regulation can be accessed at the following link: <https://www.mu.edu.sa/sites/default/files/content/2016/01/dsr.pdf> (accessed on 16 March 2026). حرية الباحثين في نشر نتائج بحوثهم دون أخذ موافقة الممولين للمشروع البحثي، وبما لا يمس أمن ومصلحة البلاد أو يسبب ضرراً للمجتمع Translation: The freedom of researchers to publish the results of their research without obtaining the approval of the project funders, provide document that this does not affect the security and interests of the country or cause harm to society. Based on these institutional guidelines, prior ethical approval was not required for this study.

**Informed Consent Statement:** Informed consent was obtained from all subjects involved in this study.

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