RESEARCH ARTICLE

The effects of Training, Employment, and Small Biasness on Empowering Beneficiaries of So-cial Security

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ARTICLE INFO	ABSTRACT
	Social security programs have become increasingly important in modern times, yet some policies impact disadvan-taged members of society. This study Aims to measure the degree to which female beneficiaries of the Social Securi-ty System benefit from empowerment initiatives, including training, employment opportunities, and the establish-ment of small income-generating businesses. It also aims to pinpoint and address the obstacles faced in pursuing these opportunities. The study employed a qualitative analytical approach, conducting interviews with 22 key in-formants organized into five focus groups comprising women who are beneficiaries of the social security program. The interviews were conducted to assess their empowerment needs and to identify the primary challenges they en-countered. The findings revealed several significant points, including an improvement in the educational level of social secu-rity beneficiaries and a rise in the number of divorced women. Moreover, specific training programs were recog-nized as crucial for securing employment, such as the development of essential skills (e.g., English language). The study underscores the importance of enhancing communication between socially capable beneficiaries and social workers, as well as between beneficiaries and institutions providing training, employment, and financial assistance. This is vital for addressing many of the challenges identified through the interviews, such as a lack of awareness regarding available training and employment opportunities, as well as transportation issues. The study suggests a focus on empowering capable women according to their specific needs and addressing the challenges that have been identified. Additionally, it recommends necessary regulatory adjustments to implement the empowerment concept.

INTRODUCTION

In recent times, a global trend has emerged with an increasing focus on social care programs in many countries. These programs are designed to support the most vulnerable segments of society, including the impoverished, poor, widowed, divorced, elderly, disabled, and orphans (Albar and Alhammadi, 2015).

However, certain social policies, particularly those associated with social security, unintentionally restrict economically disadvantaged individuals, discouraging their pursuit of training or employment opportunities. Some policies, as indicated in their implementation regulations, create barriers for beneficiaries to interact effectively with their communities. Bronstein and McPhee (2009) emphasized the necessity for social workers to reconsider their methods in assisting economically disadvantaged women to achieve sustainable improvement and economic self-

sufficiency in light of current policy constraints. For example, If the beneficiary get a job he or she would be disqualified from social security.

While the Social Security System offers support, its implementation regulations often underutilize its potential for empowerment. Alsagheer (2012) notes that new social security policies frequently include empowerment concepts encompassing social, economic, and educational aspects for beneficiaries. Although most beneficiaries come from disadvantaged backgrounds, about a quarter are capable of work and should be empowered. Pérez-Corral et al. (2023) emphasized the challenges faced by children experiencing material deprivation, noting that none of the economically disadvantaged households had secure, gainful employment.

The fundamental principle of the social care philosophy revolves around individual-centric concern, requiring tailored services, activities, and programs to address individual needs and capabilities, aiming to overcome challenges and enhance social performance. Nations strive to ensure a decent quality of life for those in need, safeguarding them from resource deficiencies that might otherwise lead to poverty (Hamza 2015), therefore the Saudi Social Security has been improved after the Saudi Vision 2030.

Empowerment, when aligned with the essential components outlined in policies, presents significant developmental opportunities for social security beneficiaries. Effective implementation of empowerment policies within the Social Security System is essential. Social workers and professionals have pivotal roles in achieving social justice for targeted groups (Bronstein & McPhee, 2009).

Empowerment policies serve to instill confidence in beneficiaries, alleviating their fear of failure. This confidence encourages them to pursue work and new experiences without the concern of disrupting their stable income sources, which sustain their families' livelihood (Albar and Alhammadi, 2015). Therefore, identifying and understanding the obstacles faced by social security beneficiaries is crucial for reforming and adapting Social Security Systems. The executive regulations must be amended to align with contemporary societal needs and empowerment requirements.

2. Study Problem

Social policies are designed to improve the quality of life across social, economic, and cultural spectrums for all social classes. These policies encompass preventive, developmental, therapeutic, and integrative dimensions, with social institutions responsible for their implementation (Khalil 2016). Yet historically, social care policies have predominantly concentrated on security, prevention, and treatment, often overlooking the empowering, developmental, and integrative dimensions crucial for the progress of social security beneficiaries from diverse demographics.

Social policies and systems play a pivotal role in directing social care by empowering target groups to attain their goals. They emphasize equality, social justice, and an enhanced quality of life. These policies bolster social security, income, social services, healthcare, housing, and other fundamental developmental and livelihood needs (Alseruji et al. 2015).

There exists a symbiotic relationship between social work, politics, and social systems. The objective is to create a conducive environment to achieve the aims of social care policies by ensuring continuous coordination and integration for societal progress (Hamza 2015).

The contemporary global trend emphasizes a holistic approach to measuring human development through various indicators in social security policy analysis. Traditional forms of limited aid to the economically disadvantaged and poor are no longer the sole focus. Recent reforms highlight the importance of enhancing the skills and qualifications of the underprivileged, empowering them to alter their social and economic conditions (Alsagheer 2012). This shift signifies a move from dependency to sustainability, from security to development, and from reliance on others to self-reliance. The emphasis has shifted from concentrating on beneficiaries' weaknesses to focusing on their strengths through empowerment across different fields based on their capabilities.

In some cases, women benefit from social security due to divorce rather than disability or old age. These women, capable of working and equipped with appropriate employment qualifications, become particularly relevant. This is significant, especially considering the recent explicit encouragement within the Social Security System to empower capable beneficiaries through training, employment opportunities, and support for small-scale businesses. Furthermore, Saudi Arabia's Vision 2030, introduced on April 25, 2016, explicitly emphasizes development and empowerment.

3. Study Objectives

1- Identify the empowerment opportunities provided by the Social Security System for female beneficiaries, including:

- o   Training empowerment opportunities.

- o   Employment empowerment opportunities.

- o   Small business establishment opportunities.

- o   The extent to which beneficiaries benefit from these opportunities.

2- Identify the key challenges to female beneficiaries' empowerment in terms of training, employment, and small business establishment.

The importance of this study lies in the recent global shift towards developing and analyzing social policies and systems aimed at empowering individuals and families, rather than providing direct welfare services. These policies and systems are designed to harness the untapped potential of people who were underutilized due to previous security policies and systems. This study enriches the literature in this direction and helps social workers explore the characteristics, abilities, and potential of economically disadvantaged populations. It aims to suggest supportive systems for the concepts of empowerment, self-reliance, and reducing dependence on others, ultimately improving the economic and social conditions of female beneficiaries of social and economic security and enhancing their basic needs, such as food security, housing, and access to enhanced health resources.

4. Theoretical Framework—David Gil's Model

Analyzing social policies and systems is a scientific process that involves systematic methods and steps. This task is typically carried out by experts in policymaking and social system analysis, who are often social practitioners. The analysis of social policies and systems relies on various models agreed upon by specialists. These models can vary depending on the nature of the systems being

analyzed and the underlying content of the development or care concepts from which social policies have emerged.

One of the widely used international models for analyzing social policies is David Gil's model. He developed a model that encompasses dimensions or elements facilitating the analysis of social policies. These dimensions aid in understanding the trajectory and trends of social policies within society and how effectively they achieve their objectives, whether these objectives involve development, reform, modification, retention, or elimination of existing social policies **(**Shepard-Moore, 2019; Reyes, 2021).

Within the framework of Gil's model, this study identifies empowerment policies within the recently developed Social Security System and discusses the challenges hindering the empowerment of female beneficiaries, particularly in training, employment, and small business ownership. The updated Social Security System in Saudi Arabia, initiated by the Council of Ministers (Resolution No. M/32) on 04/04/1442 H (2021), reveals a clear commitment to addressing the shortcomings of the old Social Security System. The new system is based on developmental and empowerment-oriented approaches for individuals capable of qualifying and working rather than being hindered.

One of the key objectives of the new Social Security System, as stated in Article 2, is "to empower beneficiaries to achieve financial independence and transition into productive individuals through qualifications and training." The system categorizes beneficiaries into three groups—"non-qualifiable beneficiaries," "qualifiable beneficiaries," and "beneficiaries capable of work"—based on data and information related to the health, physical, and social conditions of the beneficiary. This categorization aligns with the Kingdom's Vision 2030, contributing to the system's development based on new concepts and values.

Article 19 (2021) of the System emphasizes that the Ministry, in collaboration with the Human Resources Development Fund and relevant authorities, is responsible for:

o   Preparing a qualification plan for each qualified beneficiary according to specified conditions such as age, qualifications, and medical fitness.

o   Providing job search services for every beneficiary capable of work.

o   Continuously monitoring qualified beneficiaries and those capable of work to verify the level of their qualifications according to the plan and the beneficiaries' efforts in seeking employment and accepting suitable job offers and training.

Definitions of Empowerment Terminology in the Social Security System:

1.   Measures designed to transition beneficiaries into financially independent and productive individuals.

2.   Qualification Plan: A document mutually agreed upon by the Ministry and a qualifiable beneficiary, outlining the procedures taken by both parties for qualification.

3.   Qualifiable Beneficiary: Someone who can be qualified according to the qualification plan.

4.   Beneficiary Capable of Work**:** An individual possessing the physical and mental capacity for employment.

The System ensures that only eligible individuals can access the Social Security System and emphasizes penalties for those attempting to provide misleading information. All the aforementioned responsibilities indicate that the modern system is committed to empowering beneficiaries who are capable of working while preventing the misuse of the Social Security System by fraudulent individuals. Therefore, a revision of the literature would be beneficial to clarify the issues discussed in this paper.

In this study, social empowerment policies refer to the social policies and systems included in the Social Security System that contribute to the training, qualification, employment, or preparation of economically disadvantaged families for work, productive family work, or the establishment of small businesses. This would allow them to rely on themselves in the short or long term and exit the Social Security System following the opportunity provided to them for a period of one year after employment, thus gaining confidence in themselves and their capabilities, as well as relying on the family's capabilities and resources.

The beneficiaries of social security include women who are registered in the Social Security System and are divorced, widowed, disabled, or otherwise. They should be of working age and capable of working as stipulated in the enabling articles on the Social Security System mentioned in this study.

Social policy, in its essence, refers to the guidelines, principles, legislations, and systems that influence the living conditions contributing to human well-being (The International Social Security Association, 2008). Many social security policies and systems in the Kingdom of Saudi Arabia have developed and evolved over 50 years. These include policies for institutions and non-governmental organizations, policies for the care of disabled individuals, policies for orphan care, and policies related to senior citizens. Additionally, there are social security policies and systems that include the target group analyzed in this study aimed at empowering them.

The main goals of social security are to achieve inclusivity and social justice by ensuring the flow of social security into public policy and by searching for means to manage and finance Social Security Systems. The International Social Security Association (2008) outlined ten social policies to enhance social security outcomes, including facilitating lifelong learning and training, promoting equal labor market opportunities for men and women, addressing the challenges of informal employment and irregular work schedules, ensuring gender equality, reversing the trend toward early retirement, improving policies for continuing work, and enhancing safety and health in the workplace.

This approach benefits those responsible for the social security program by developing mechanisms to identify those in need of qualifications and investment in their abilities and potential, enabling them to rely on themselves in the long run. This can only be achieved by understanding the characteristics of the poor or the target group, as highlighted in the Hadith of the Prophet Muhammad (peace be upon him) when requested for help. He defined a person's capabilities, no matter how limited they were, and instructed him to seek self-sufficiency. Within a short period, estimated in the Hadith to be two weeks, the person became self-sufficient. This prophetic approach serves as a model to qualify and empower the poor and economically disadvantaged (Albar and Alhammadi, 2015).

5. REVIEW OF RELATED LITERATURE

The existing scientific literature examining social security policies and systems intended to empower beneficiaries highlights several critical points. Numerous studies stress the necessity of adapting policies to better serve beneficiaries, such as alhammadi, 2019; albar and alhammadi 2015; algahareeb, 2010; and alshubiki,2005. Social workers and professionals play pivotal roles in facilitating capable beneficiaries' access to suitable training and employment opportunities, thereby enabling their transition away from reliance on social security. This shift ensures job continuity, increased self-assurance, and, subsequently, independence from social security, ultimately contributing to social development, benefiting both beneficiaries and society. Here are some reinforcing characteristics linked to these concepts:

Beneficiary Characteristics: Empowering individuals under social security necessitates specific inherent traits. Alhammadi (2019) observed that a significant portion of her study's sample, which comprised female beneficiaries, expressed a keen interest in employment. A majority exhibited aspirations for work, with approximately a quarter aspiring to establish their own businesses. They demonstrated awareness of the empowerment department and acknowledged the role of social workers in guiding them toward training opportunities, job placements, and business support.

Albar and Alhammadi (2015) stress that a significant proportion of beneficiaries are unemployed and heavily rely on social security programs, especially those focused on empowerment. They emphasize the need to review and revise social security policies and propose tailored developmental and empowerment programs based on specific beneficiary characteristics. These characteristics include the potential for self-reliance in some beneficiaries. Additionally, Alghareeb (2010) highlights that the majority of social security beneficiaries fall within the 20-30 age group, indicating that about 250,000 individuals in this range could benefit from empowerment programs. The total number of registered cases in social security systems surpasses one million (Official Website of the Ministry of Human Resources and Social Development, 2023). Furthermore, this age bracket typically includes young individuals with the potential for empowerment, particularly in terms of education. Education stands as a valuable strategy for empowerment. Moreover, most beneficiaries reside in urban areas, presenting better empowerment opportunities compared to rural areas and smaller provinces.

Alshubiki (2005) confirms that a majority of social security beneficiaries own their homes, even if they are modest, which can provide empowerment opportunities due to their sense of stability and reduced concerns about eviction. To balance work and family life, contributing to family well-being, impoverished working mothers require informal social support, particularly for childcare and household tasks (Sano et al., 2021).

Albar and Alhammadi (2015) identify the social and economic characteristics of social security beneficiaries, aiding in proposing future social security programs and their implementation mechanisms. These findings can assist social security program administrators in utilizing these characteristics for program development and enhancement.

Communication: Alqahtani (2014) highlights a significant dissatisfaction among beneficiaries with procedures, guidelines, service provision, and communication within the Social Security System. Enhancements in these areas are essential to unearth the potential capabilities of beneficiaries. Improving all transactions related to external entities is crucial to facilitate social security beneficiaries' access to services, training, qualifications, and employment.

Delivery of Social Security Assistance to Eligible Recipients: Almshikhi (2012) notes a gap in the Social Security System reaching eligible recipients. Some potentially eligible individuals may not currently qualify but could benefit from empowerment-related provisions within the system.

Empowerment: Cho et al. (2019) indicate that a lack of confidence in the capabilities and basic business management knowledge of economically disadvantaged individuals could hinder their businesses. Altuwaijri (2011) asserts that vocational qualification among social security beneficiaries significantly contributes to ensuring a relatively decent life. Most participants shared that having a job progressively reduced their reliance on security programs. Alhammadi (2019) highlights the desire of female social security beneficiaries to work, with a significant proportion seeking employment and about a quarter aspiring to start their own businesses. Recommendations include various empowerment initiatives such as facilitating employment using smart electronic applications tailored to their abilities, utilizing social media for this purpose, enhancing their capabilities post-employment, and considering work proximity to their homes. Zaei et al. (2018) mention that when poor women access financial services, it enhances their ability to generate income, obtain decision-making roles in their families, and increase their self-efficacy, self-esteem, and self-confidence.

Alsagheer (2012) emphasizes the significance of supporting programs, including empowerment initiatives, to meet the needs of social security beneficiaries. Assiri (2001) reveals dissatisfaction among some employees and managers responsible for social security, emphasizing the necessity to focus on empowerment systems in future policies.

Obstacles: Almshikhi (2012) notes that beneficiaries and social workers often don't contribute to the development of policies, especially regarding empowerment. Alhammadi (2019) identifies obstacles to female beneficiaries' empowerment, including a lack of capital to start a private business, limited job opportunities suitable for their abilities, poor communication from social security authorities regarding training opportunities, geographical distance from job opportunities provided by the Social Security System, and the fear of losing social security assistance when they start working. Alkhamshi (2011) highlights the absence of training courses for female social workers within social security and a lack of professional guidance for both the workers and beneficiaries, emphasizing weak communication channels between these parties. The absence of female social workers in decisions related to beneficiaries, including empowerment, poses an obstacle. Altuwaijri (2011) stresses the importance of qualifying female social security beneficiaries and the role of female social workers in identifying their skills to support small businesses.

Through a review of studies conducted over 25 years, it's clear that reforming the Social Security System was essential. The introduction of the developed Social Security System in 2021 incorporated many empowerment ideas for beneficiaries.

6. METHODOLOGY

This study utilized qualitative analysis to delve into the needs and obstacles confronted by female social security beneficiaries in accessing appropriate training, suitable employment opportunities, and establishing small businesses. Five focus groups consisting of social security beneficiaries were interviewed to pinpoint the primary obstacles hindering their empowerment regarding training, employment, and entrepreneurship. Key informants were thoughtfully selected from these groups to enrich discussions and deepen the study's insights. They were selected throw snowballing sampling. They were well educated and new the Social Security conditions and have

good experience with it, and willing to share it, and can expresses themselves. They were anonyms to the author. Four proficient female social researchers, trained in conducting focus groups, facilitated interviews using a purpose-designed guide tailored to address the study's specific issues. The guide was structured to identify participants' empowerment needs and highlight the difficulties they encountered during the focus group discussions. Subsequently, researchers analyzed these challenges and proposed suitable solutions.

Justification of Focus Groups:

The approach adopted in this study aligns with established research methodologies. Gundumogula, and Gundumogula, (2020) underscores the importance of interaction in focus groups, facilitating the exchange of experiences and insights for a more profound understanding of events and beliefs. Furthermore, focus groups are noted to be swift, effective, and cost-efficient methods for data collection. Tümen-Akyıldız and Ahmed (2021) emphasize the collaborative nature of focus group discussions, providing a platform for stakeholders to express their opinions and feelings, fostering group synergy.

Focus Group Size and Analysis:

Regarding the focus group size, Onwuegbuzie et al. (2009) caution against overly large groups that might hinder interactions and participants' ability to express their perspectives. Hence, this study followed the approach of forming smaller focus groups conducive to positive interactions, effectively aligning with the research objectives.

The analysis of data gathered from focus groups often employs various methods, as noted by many researchers (Guest, MacQueen, & Namey 2011; Joudah, 2002). This study opted for a combined quantitative and qualitative analysis, facilitating the achievement of its research objectives effectively. Extracting meaningful quotations from focus group participants, as recommended by Anderson and Arsenault (1998) and Alrashidi (2021), was employed to fortify the study's findings, offering deeper insights into the research topic.

Quality Standards and Data Reliability:

The author adhered to the quality standards of qualitative research emphasized by Alzahrani (2020), focusing on credibility, transferability, dependability, and conformability to ensure the validity and quality of the study. An interview guide was constructed and reviewed by specialists and focus group leaders. Subsequent in-depth interviews and further focus group discussions were conducted to fortify the reliability of the findings obtained initially.

7. Participant Selection and Data Collection

Purposive sampling was utilized to select participants with diverse educational backgrounds from the pool of female social security beneficiaries. The participants were organized into focus groups. Initially, 80 beneficiaries were contacted using snowball sampling, and after securing consent, 22 beneficiaries were chosen to participate in the study.

The focus groups were comprised of a maximum of six participants, with an average participation ranging from 4 to 5 individuals per group. Each group engaged in discussions covering three primary topics: training, employment, and small business ventures. The conversations delved into identifying obstacles and challenges faced by the participants in these areas.

Post data collection, the information obtained from each meeting was transcribed into dedicated tables. This approach aimed to facilitate tracking, discussions, analysis, and the development of pertinent recommendations.

8. RESULTS

The analysis and review of the key findings from the focus group interviews with study participants offer valuable insights. The initial data collected from the participants, which includes some of their characteristics, are presented. Their perspectives on empowerment programs were discussed, encompassing preferences for training courses, the training received, and its potential contribution to enhancing their employment prospects or qualifications for initiating small businesses to address their needs. Moreover, the primary challenges they encounter in obtaining the necessary empowerment to transition from reliance on social security to independence through employment or income-generating small businesses are outlined.

The initial data depicted in Table 1 presents the characteristics of the study participants. Notably, the participants were predominantly middle-aged, specifically under 40 years old. This suggests they are in an age bracket capable of working, possessing ample life experience to enrich their insights, and offer substantial responses to inquiries. Additionally, a significant majority of participants held educational qualifications, with over 70% having at least a bachelor's degree. This indicates that they represent a highly promising group of informants within the research community.

Table 1. Primary Characteristics Observed in the Initial Data Collected from the Study Participants.

Participants' Ages			
#	Range	Occurrences	Percentage
1	20 to less than 30	5	22.75%
2	30 to less than 40	16	72.75%
3	40 and above	1	4.5%
Total		22	100%
Educational Levels of Participants			
#	Educational Level	Occurrences	Percentage
1	Elementary	1	4.5%
2	Secondary	4	18.2%
3	Diploma	1	4.5%
4	Bachelor's Degree	10	45.5%
5	Master's Degree	6	27.3%
Total		22	100%
Marital Status of Participants			
#	Marital Status	Occurrences	Percentage
1	Single	3	13.6%
2	Divorced	18	81.8%
3	Widowed	1	4.5%
Total		22	100%
Types of Assistance Received by Participants			
#	Type of Assistance	Occurrences	Percentage
1	Financial	22	100%

2	Non-Financial	0	0%
Total		22	100%
Sufficiency of Social Security Assistance for Participants			
#	Sufficiency	Occurrences	Percentage
1	Sufficient	19	86.4%
2	Insufficient	3	13.1%
Total		22	100%

Some participants, having experienced divorce, possess a unique perspective that enables them to assess their needs and envision an independent lifestyle. Their past marital experience offers a comprehensive understanding of various life aspects, distinct from those solely within a family structure (Alzahrani, 2021). Moreover, these individuals have significant experience in receiving assistance from social security. However, they perceive this support as insufficient and in need of improvement, especially in terms of augmenting financial income due to the escalating costs of living.

The study's findings concerning participants' needs for training, employment, or initiating small businesses, as outlined in Table 2, reveal that most participants did not partake in social security training courses. This absence of participation predominantly stemmed from their lack of awareness regarding the existence of such services provided by social security. Notably, when expressing preferences for training courses, they prioritized fields aligning with the demands of the Saudi job market. These inclinations encompassed English language courses, business management, computer skills, and self-development, indicating a clear understanding of their capabilities, market needs, and aspirations. This awareness enhances their qualifications for suitable job opportunities.

Table 2. Participants' Needs for Training, Employment, or Businesses.

Participation in Social Security Training Courses			
#	Response	Occurrences	Percentage
1	Yes	21	95.5%
2	No	1	4.5%
Total		22	100%
Proposed Courses to Suit the Participants' Needs *			
#	Course	Occurrences	Percentage
1	English Language	11	50%
2	Business Establishment and Management	7	31.8%
3	Computer Skills	5	22.7%
4	Self-Development	5	22.7%
5	Human Resources	4	18.2%
6	Other Courses	14	63.6%
* Multiple Responses			
Priority between Employment and Social Security Assistance			
#	Priority	Occurrences	Percentage
1	Employment	21	95.5%
2	Social Security Assistance	1	4.5%
Total		22	100%
Efforts for Employment by Social Security or Other Entities			
#	Response	Occurrences	Percentage

1	Yes	18	81.8%
2	No	4	18.2%
	Total	22	100%
Desired Types of Employment *			
#	Response	Occurrences	Percentage
1	Administrative	13	95.1%
2	Teaching	12	45.5%
3	Field-Related To Their Specialization	8	36.4%
4	Other Jobs	9	40.9%
* Multiple Responses			
Obtaining Funding for Starting a Small Business			
#	Response	Occurrences	Percentage
1	Yes	0	0
2	No	22	100%
Total		22	100%

Upon questioning the importance of securing a job versus continuing to receive social security assistance, all participants expressed a strong desire to obtain employment. They believe that employment leads to personal growth, self-validation, increased income, financial stability, skill enhancement, and the fulfillment of needs and aspirations. Only one participant mentioned a preference for both options concurrently to achieve greater financial security. Despite their willingness, most participants reported no active efforts from either social security or charitable organizations seeking to employ them during the study period. A lack of communication and clarity regarding available services for social security beneficiaries was evident, and only a few participants reported receiving employment opportunities through these entities.

The study participants predominantly favored administrative positions, followed by teaching roles, aligned with their academic backgrounds. Notably, they unanimously expressed disinterest in starting small businesses. The challenges encountered by participants in pursuing appropriate training, employment, and initiating a small business are delineated in the subsequent section.

Data analysis from the focus group discussions unveiled several challenges faced by beneficiaries, as depicted in Table 3. Among the prominent obstacles encountered in attending training courses, a significant hurdle for up to 70% of participants was the lack of transportation options. Additionally, insufficient financial means to cover the costs of desired courses were noted. Communication challenges with training providers were also highlighted, arising from participants' unfamiliarity with these organizations, limited communication skills, and a lack of knowledge about means to contact these providers.

Table 3. Some of the Challenges Faced by the Study Participants in their Efforts to Attain Suitable Training, Employment, or in Starting a Small Business.

Challenges Preventing Attendance of Training Courses *			
#	Challenge	Occurrences	Percentage
1	Transportation	16	72.7%
2	Financial Constraints and High Course Fees	10	45.4%
3	Difficulties in Communicating with Training Providers	7	31.8%

4	Other Challenges	8	36%
* Multiple Responses			

Challenges Preventing Access to Suitable Employment *

#	Challenge	Occurrences	Percentage
1	Transportation	5	22.7%
2	Work Environment (Working with Men)	5	22.7%
3	Language Proficiency, particularly in English	3	13.6%
4	Location	2	9.1%
5	Other Challenges	20	90.9%
* Multiple Responses			

Challenges Preventing Small Business Establishment for Additional Income *

#	Challenge	Occurrences	Percentage
1	Not enough experience	10	45.4%
2	Hi risk	4	18.2%
3	Personal fear	3	13.6%
4	No reason	3	13.6%
5	Other Challenges	11	50%
* Multiple Responses			

The primary challenges impeding access to suitable employment include a lack of transportation, absence of a comfortable work environment, language barriers (specifically in English proficiency), and at times, the distance between home and the workplace.

Regarding small business establishment, most participants expressed reluctance due to various challenges. The major obstacle reported was the lack of awareness and information about organizations supporting small businesses, including financial aid. Insufficient experience in this area and a lack of knowledge about small business ventures were also cited as impediments. Furthermore, participants favored job opportunities due to the security they offer, contrasting with small business ventures associated with higher risk.

To mitigate these challenges, participants proposed solutions to overcome the hurdles faced in attending training courses. These solutions include providing transportation, offering tailored free courses, implementing nominal fees, effective course advertisement, and improving communication through text messages.

9. DISCUSSION

The discussion primarily focuses on three key aspects: examining the initial data, exploring the needs related to training, employment opportunities, and small business development, and identifying the challenges faced by the participants, along with recommendations for implications.

The examination of the initial data revealed a noteworthy shift in the characteristics of participants in the focus groups compared to previous studies. Notably, there was a significant improvement in the educational level of participants, with the majority being university graduates. This stands in contrast to prior studies, such as Alhammadi (2011) and Assiri (2012), which highlighted lower educational levels among participants from economically disadvantaged families, often not surpassing elementary education.

This shift in educational attainment signifies the advancement of women's education in Saudi Arabia and suggests an increase in the number of divorcees benefitting from social security,

leading to higher social security enrollment and heightened competition for available job opportunities. Consequently, more divorced women with higher educational qualifications have joined the Social Security System, consistent with the emphasis on including capable individuals in the workforce and preparing them to exit the system, as per the second and eighth articles of the developed Social Security System.

Regarding the identified needs related to training, employment, and small business development, the participants undertook training courses aligned with labor market requirements, such as English language proficiency and small business establishment courses. This indicates their awareness of their abilities, limitations, and the demands of the labor market. Several needs were identified concerning employment or the establishment of small businesses aligned with their capabilities, potentially facilitating their exit from the Social Security System and breaking the cycle of poverty. This aligns with Alhammadi's emphasis on improved income for economically disadvantaged families after participating in training programs, underscoring the importance of initiatives meeting the needs of capable individuals, enabling their access to job opportunities or small business establishment, in line with the eighth article of the developed Social Security System.

The discussion in the third aspect addressed the major challenges and issues faced by the Social Security System, focusing on addressing training, employment, and small business-related obstacles, as outlined in the eighteenth article. It analyzed these hurdles and proposed solutions to overcome them.

Training
The challenges mentioned by the participants regarding training opportunities, consistently highlighted among them, encompassed several key issues: - Lack of awareness about available courses. - Lack of awareness about opportunities. - Lack of transportation means. - Inability to afford training costs. - Difficulty in communicating with training providers.
Discussion & Analysis The lack of awareness and knowledge about the training opportunities provided by the Social Security System for eligible and capable beneficiaries presents a significant challenge to their participation and utilization. This challenge could be attributed to the increasing number of beneficiaries in the system and their limited interaction with social security offices. The issue is exacerbated by the growing reliance on technology and electronic platforms for communication, as highlighted by Alhammadi (2019), emphasizing the importance of creating initiatives to address these challenges. **Underutilization of Social Media Channels:** New participants with good education levels have not been effectively informed about suitable training courses through social media channels. Beneficiaries express their dissatisfaction, stating, "**The Social Security System has never reached out to us regarding training opportunities**". This lack of outreach has been acknowledged by another participant, indicating a general absence of communication regarding training programs. **Transportation Cost Challenges:** Transportation affordability poses a common issue for social security beneficiaries, limiting their access to training opportunities. Even when they

are aware of these programs, attending becomes challenging due to transportation constraints.

Lack of Awareness of Government Support for Training Costs: Some beneficiaries are unaware that training costs are supported by the government or non-profit organizations. Although training courses are often provided free of charge or covered by the social security program, the lack of awareness regarding these opportunities may prevent some beneficiaries from taking advantage of them.

Communication Difficulties with Training Providers: Difficulties in communicating with training providers highlight a broader issue in communication between social work specialists in the Social Security System and interested participants. This might result from a lack of continuous and effective direct communication methods. There might also be a deficiency in obligation from social security offices to facilitate this communication or allocate personnel for this purpose.

Emphasizing the Need for Training Social Work Specialists: Alsubeai (2012) stresses the importance of training social work specialists to raise awareness about available opportunities in the community. Establishing specific targets based on the number of beneficiaries interested in training is crucial.

Employment

Participants highlighted several recurring challenges in their pursuit of employment, including:
- Desire for a job but facing limited offers.
- Lack of clear communication about available services.
- Difficulty in finding suitable employment matching their preferences and qualifications.
- Concerns about privacy, particularly gender mixing in some job environments.

Discussion & Analysis

The findings from the focus groups clearly revealed that all participants unanimously expressed their strong desire to secure employment and transition out of the Social Security System. One participant highlighted the potential of a job to significantly enhance her situation and grant independence from social security, stating, "**I want a job, I want to work, and interact with society**".

Thielemans and Mortelmans (2019) support the notion that there's a higher probability of individuals seeking and gaining employment shortly after separating from social security compared to a prolonged period after separation. This readiness to work contradicts findings from other studies like Albar and Alhammadi (2015), which suggested a lower willingness among beneficiaries to pursue employment and exit the Social Security System. This shift in the attitudes of social security beneficiaries indicates the necessity for further investigation, focus, ongoing attention, and investment in methodologies aligned with the contemporary trends outlined in Saudi Vision 2030 and the recently restructured Social Security System, as previously discussed. It also underscores the imperative need to enhance communication between social workers and women capable of working.

Desire for Suitable Employment

The challenge in securing employment is often linked to a scarcity of job opportunities aligned with the preferences, capabilities, and qualifications of beneficiaries, as per their specialties. One participant highlighted the beneficiaries' higher educational levels, expressing the desire for a job that corresponds to their degree and abilities. Alhammadi (2012) underscores that jobs obtained by economically disadvantaged families often offer low salaries and sometimes fail to align with their specialized skills and potential.

This aligns with the emphasis put forth by Albar and Alhammadi (2015) regarding the importance of understanding the characteristics of social security beneficiaries to cater to

their needs. Consequently, Alhammadi (2019) proposes the development of a mobile application that matches beneficiaries' capabilities, skills, and preferences with available job opportunities, as recommended by social workers in the Social Security System. Kim (2012) also emphasizes that the nature of programs like "Social Security" for beneficiaries is linked to a higher likelihood of securing and maintaining employment. Additionally, the significance of flexible working hours and remote work arrangements can be emphasized.

Transportation and Commuting Challenges:

One significant challenge highlighted by the focus groups is the lack of accessible transportation to access suitable employment opportunities and maintain employment. Often, this issue extends to commuting to workplaces. Many social security beneficiaries reside in areas distant from available job opportunities in more prosperous or urban neighborhoods.

Participants expressed their struggles in finding employment due to transportation issues, with one mentioning, "**Transportation is a problem; Uber and Careem are expensive; we need discounts**". Another participant proposed a solution, stating, "**We need an organization that provides affordable transportation for us**". Many participants might not be aware that transportation and childcare are subsidized by the government to encourage them to work and exit the Social Security System.

This aligns with the findings of Alqahtani's study in 2014, which indicated dissatisfaction with procedures, guidance, and communication with beneficiaries by social workers. Alhammadi (2019) underscores the importance of launching an initiative to raise awareness among social security beneficiaries about available opportunities and the support provided to empower them.

Challenges in Small Business Establishment

Participants identified several obstacles when considering starting a small business:
   - Lack of experience.
   - High perceived risks.
Personal fears.
Absence of financial support.
Unfamiliarity with supporting organizations.
Preference for traditional employment.

Discussion & Analysis

Discussions on small business ventures within the focus groups revealed participants' hesitancy to engage in entrepreneurial endeavors. Their lack of experience and a preference for traditional employment were clear contributors to this hesitancy. Participants perceive employment as offering more security compared to the uncertainties and risks associated with starting a business, particularly due to their low income from social security. The COVID-19 crisis amplified concerns about small business risks, prompting many individuals to withdraw from such endeavors.

During discussions, one participant expressed surprise upon discovering the availability of funding for starting a small business, stating, "**I wasn't aware of organizations providing funding**". Another participant, while discussing the challenges related to small businesses, mentioned, "**I lack the initial capital, lack knowledge on how to commence, and fear the prospect of losses**". Concerns also emerged regarding the potential impact on their social security benefits when engaging in work or small business ventures. One participant articulated this fear, expressing concerns about the consequences of aid discontinuation, "**What would happen if my assistance is cut off? What steps should I take then?**".

This fear and lack of awareness regarding funding and the potential impact on social security benefits highlight the necessity for capacity and skill development among

beneficiaries. Social workers play a crucial role in supporting social security recipients to leverage small business opportunities. Success in such ventures could significantly enhance their ability to meet their needs, potentially providing employment for multiple family members. This aligns with the recommendations of Alsubeai (2012) and emphasizes the need to activate provisions empowering beneficiaries within the enhanced Social Security System. Specialists stress the vital role of social work services in this context (Almshikhi 2012; Alkhamshi 2011).

Regarding financial support, Cameron and Cabaniss (2018) emphasize how lending institutions view businesses run by women, especially those from marginalized backgrounds, as high-risk investments. However, this contradicts Alhammadi's (2019) findings highlighting the lack of awareness about available opportunities in Saudi society. Various organizations, such as the Social Development Bank, charitable associations, and donor institutions like the Al Rajhi Foundation, provide support for family businesses with minimal interest and administrative fees. Despite these available opportunities, personal fears and concerns about risks and repayment present significant barriers to business engagement.

Alkhamshi (2011) stresses the importance of service-oriented businesses for beneficiaries, which can reduce risk and operational costs. Shahateet's (2018) assertion that poverty's deepening affects less than 10% of the population encourages engagement in small businesses without excessive worry.

Key Recommendations for Empowering Social Security Beneficiaries:

1. **Monthly Assessments:** Conduct regular meetings with a representative sample of social security beneficiaries to continually identify hurdles and assess their evolving needs.

2. **Online Support Platform:** Create an online platform for supporting organizations catering to social security beneficiaries to streamline efforts and ensure efficient access to information without duplications.

3. **Transportation Assistance:** Provide discounted transportation cards to address commuting challenges for social security beneficiaries in accessing employment opportunities.

4. **Communication Channels:** Utilize social media and text messaging to inform beneficiaries about their rights and available services, with specialized guidance for divorced women.

5. **Empowerment Application:** Develop a mobile application that allows beneficiaries to seek guidance and pose questions focused on empowerment.

6. **Self-Development Academy:** Establish a self-development academy in collaboration with relevant organizations, guided by the principle that change starts from within.

7. **Psychosocial Support:** Partner with organizations providing psychological and social support specifically tailored for divorced women to aid in overcoming difficulties and fostering empowerment.

8. **Specialized Training Courses:** Collaborate with specialized organizations to provide courses aligned with beneficiaries' qualifications, enabling them to enter the job market or initiate small businesses.

9. **CSR Opportunities:** Utilize corporate social responsibility initiatives to offer discounted courses to social security beneficiaries.

10. **Tailored Job Opportunities:** Work with organizations to provide suitable job opportunities based on beneficiaries' expertise, experience, and educational background.

11. **Training Centers:** Establish training centers offering on-the-job training and issuing experience certificates to facilitate beneficiaries' employability in the job market.

12. **Education Collaboration:** Collaborate with the Ministry of Education to provide scholarships specifically targeted for social security beneficiaries.

CONCLUSION:

Reviewing the recommendations, it becomes apparent that a comprehensive approach is vital when addressing the diverse needs of social security beneficiaries to empower them effectively. Such an approach should encompass various aspects, including personal (health, social, educational) and cultural factors (family dynamics, social interactions, childcare responsibilities), allowing for flexibility in job options—full-time, part-time, flexible hours, and remote work. Empowering women within the social security system is crucial for their ongoing benefit and service utilization, encouraging their progress and self-sufficiency. The study have some limitation since, it is a qualitative study which cannot be generalized. To strength the result, it needs to be done with a bigger sample and in several representative areas in Saudi Arabia.

10. Implications of the Study

The study's outcomes will be instrumental for social workers and professionals operating within the realm of social security. They will gain insights into the primary obstacles that social security beneficiaries encounter concerning training, employment, and establishing and managing small businesses. Moreover, these findings will shed light on why some capable beneficiaries remain within the Social Security System despite possessing the potential and skills, as well as why they might decline training and employment opportunities.

Creation of New Beneficiary-Centric Programs:

The study results will be pivotal in designing novel programs that resonate with beneficiaries, enhancing their awareness of available opportunities. This will ideally lead to more beneficiaries participating in training, securing employment, and initiating small businesses. Consequently, it will bolster the transition of individuals out of the Social Security System, fostering self-sufficiency and reducing dependence on social security programs.

Impact Beyond Social Security:

These findings will not only benefit professionals involved in training, employment, and small business support sectors within the nonprofit and similar institutions but will also significantly impact similar target groups.

Importance of Empowerment Criteria:

During the study period, the Ministry's official Twitter account (2023) reported the suspension of social security benefits for over 7200 beneficiaries aged 18–40 years in the previous month (May

2023). This suspension was a result of non-compliance with the research topic centered on acquiring training, employment, or loans to establish a small business, a condition outlined in Article 17 of the revised Social Security System. This incident underscores the system's stringent emphasis on empowerment.

Enhancing Social Security System Flexibility:

The study's outcomes can contribute to a review of the empowerment materials within the executive regulations of the revised Social Security System. This review aims to make the system more adaptive and responsive to the needs and challenges encountered by stakeholders, particularly capable social security beneficiaries. As the system approaches its third year of implementation, such modifications become increasingly pertinent.

11. Summary

The study focused on examining the challenges faced by families dependent on social security, particularly in terms of empowering female beneficiaries through training, employment, and support for small business ventures. The research highlighted a multitude of hurdles obstructing the empowerment of these individuals and families. Overcoming these obstacles necessitates a comprehensive understanding of the issues encountered by social security beneficiaries and subsequently reforming systems to align with both global and local changes. These reforms have emphasized the development of capabilities among those in need rather than merely addressing their shortcomings, a perspective strongly supported by the revised Social Security System.

The study recommends conducting a thorough analysis of the role played by social workers within the Social Security System and the obstacles they confront while empowering individuals and beneficiary families. This analysis aims to foster self-reliance among beneficiaries. The revised Social Security System, along with new executive regulations, must confront these challenges. These regulations should be adaptable and responsive, addressing the shortcomings of prior systems to ensure that both beneficiaries and social workers can navigate the system more effectively.

Informed Consent Statement: Informed consent was obtained from all subjects involved in the study through the institution where the data was conducted, & they were anonymous to the author.

Data Availability Statement: due to confidentiality data were electronicly saved at the institution & a copy with the author with no names.

Conflicts of Interest: The authors declare no conflict of interest.

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