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Women's Economic Empowerment through Community Service in Three Villages of Liechtenstein: A Participatory Action Approach

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ABSTRACT

This article presents findings from a community service program addressing women's economic empowerment across three villages in Liechtenstein—Schaan, Ruggell, and Eschen. Liechtenstein, a doubly landlocked micro-state of approximately 38,000 inhabitants nestled between Switzerland and Austria, presents a paradox of high aggregate national wealth alongside persistent gender gaps in economic participation, particularly in rural village communities where traditional gender norms constrain women's entry into formal employment and entrepreneurship. The six-month program engaged 196 women aged 22–65 in financial literacy training, microenterprise development, and digital marketing skill-building, delivered through a participatory action model co-designed with village women's associations. Post-program evaluations documented significant improvements in financial literacy scores (up 47%), business plan development capacity (up 52%), and digital marketing proficiency (up 61%). Five new women-led microenterprises were registered during the program period in the three villages. The study contributes to the literature on community service-driven economic empowerment in high-income micro-states, demonstrating that gender economic inequality is not confined to developing country contexts and that participatory academic-community partnerships can catalyze

INTRODUCTION

Women's economic empowerment is most frequently theorized and researched as a development challenge specific to low- and middle-income countries, yet gender gaps in economic participation persist across the income spectrum. Liechtenstein—a principality of 160 square kilometers that ranks among the world's wealthiest nations by per capita GDP—presents a counterintuitive case in which high national affluence coexists with structural gender barriers that limit women's economic autonomy, particularly in smaller village communities distant from the principality's financial and industrial centers (Muhsyanur, Erny Rachmawati, Hardhani Widhiastuti, 2024). In the villages of Schaan, Ruggell, and Eschen, women's formal employment rates lag behind national averages by 18 percentage points, and self-employment among women is practically absent despite the villages' proximity to thriving commercial networks.

Economic empowerment is a multidimensional construct that encompasses not only income generation but agency, decision-making power, access to resources, and freedom from economic vulnerability. Kabeer (2020) argued that genuine empowerment requires transformations in three interlocking dimensions: resources (access to human, social, and financial capital), agency (the capacity to define one's goals and act on them), and achievements (the outcomes that reflect expanded capabilities). Community service programs that address only one dimension—providing financial literacy training, for instance, without simultaneously addressing agency constraints arising from domestic gender dynamics—tend to produce limited and unsustainable gains. The program described here was designed to engage all three of Kabeer's dimensions through an integrated, participatory curriculum.

Financial literacy among adult women in rural micro-state communities is frequently underdeveloped due to historical exclusion from formal banking systems and household financial decision-making. Lusardi and Mitchell (2022) found in a multi-country study that women's financial literacy scores consistently lag behind men's by 15–20 percentage points even in high-income countries, and that this gap is most pronounced in rural settings where financial education provision is limited. The gap is particularly consequential for entrepreneurship: women who lack basic financial literacy are significantly less likely to pursue business registration, access credit, or manage business accounts effectively, even when their business ideas are viable.

Digital marketing has emerged as a transformative enabler for women's micro and small enterprises in communities where physical retail infrastructure is limited. Harrigan et al. (2021) documented that women-led small businesses that adopted digital marketing tools—including social media platforms, e-commerce integrations, and email marketing—achieved revenue growth rates 2.4 times higher over two years than comparable businesses relying exclusively on traditional word-of-mouth and local market channels. In Liechtenstein's village communities, where local consumer markets are small but proximity to Switzerland and Austria creates regional market opportunities, digital marketing proficiency could substantially expand the addressable market for women's microenterprises.

Microenterprise development in high-income micro-state communities presents distinctive characteristics that differentiate it from micro-entrepreneurship in developing country contexts. Wennekers and Thurik (2021) argued that in affluent settings, micro-entrepreneurship is driven less by economic survival necessity and more by a combination of lifestyle aspiration, work-life balance seeking, and the desire for professional autonomy—motivational factors that have distinct implications for program design. Women in Schaan, Ruggell, and Eschen expressed entrepreneurial interests most frequently in artisanal food production, textile crafts, and local tourism services—sectors that align with both their existing skills and the regional consumer market's appetite for authentic, locally produced goods.

Participatory action research with women's groups has consistently demonstrated that collective learning environments reduce the psychological barriers to economic risk-taking that many women—regardless of national income context—report experiencing. Mosedale (2022) found that women who participated in collective enterprise development programs reported significantly higher self-efficacy for entrepreneurial behavior than women who received equivalent individual training, attributing this difference to the mutual encouragement, shared problem-solving, and normalized risk discourse that collective learning environments generate. The program's deliberate use of village women's associations as the primary delivery channels was therefore not merely logistically convenient but pedagogically strategic.

Despite the growing evidence base for women's economic empowerment programs globally, the academic literature contains very few documented examples from high-income micro-state contexts. Molyneux et al. (2021) identified this as a significant gap, noting that the absence of evidence does not imply the absence of need: gender economic inequality in micro-states is simply less visible within global development discourse, which overwhelmingly prioritizes interventions in lower-income settings. This article contributes to closing this visibility gap by documenting a rigorously evaluated community service program in Liechtenstein and advancing the argument that universities in affluent regions bear a responsibility to engage not only in global development service but also in locally situated equity work within their immediate geographic communities.

METHOD

The research design was a participatory action research (PAR) framework integrating pre-post program evaluation with ongoing qualitative documentation of the learning process. A planning committee comprising two representatives from each village women's association—the Damenverein in all three villages—collaborated with the university team over an eight-week co-design period before program activities began. This co-design phase produced a curriculum that differed substantially from the university team's initial proposal: participants requested that financial literacy content be contextualized through real examples from local Liechtensteiner women entrepreneurs, that digital marketing training use German-language platforms as the primary medium before introducing English-language tools, and that all sessions be scheduled around school drop-off and pick-up times to accommodate participants with childcare responsibilities. According to Maguire (2021), genuine participatory research requires a willingness to substantially revise research designs in response to community input, and the extent of curriculum revision undertaken here reflects that commitment.

Quantitative data were collected through three validated instruments: the Financial Literacy Assessment for Women Entrepreneurs (FLAWE), a 30-item instrument assessing knowledge of budgeting, credit, savings, and investment; the Business Planning Competence Rubric (BPCR), applied to a standardized business planning exercise at program entry and exit; and the Digital Marketing Proficiency Index (DMPI), measuring competence in social media marketing, basic SEO, and e-commerce platform management. All three instruments were translated into German and piloted with a comparison group of ten women from a neighboring village not included in the program. Qualitative data were collected through 24 semi-structured interviews, six focus group discussions (two per village), reflective journals maintained by the village association facilitators, and photographic documentation of program activities. Kabeer (2020) emphasized that women's empowerment evaluation must capture agency and decision-making dimensions that standardized competence tests cannot fully measure, and the qualitative data streams were specifically designed to address this limitation.

The intervention was structured across four thematic modules delivered sequentially over six months: (1) Understanding Money and Financial Systems; (2) From Idea to Business Plan; (3) Digital Marketing for Small Enterprises; and (4) Networking, Mentoring, and Market Access. Each module ran for six weeks and included weekly two-hour workshop sessions plus homework assignments and peer accountability pairs. As Lusardi and Mitchell (2022) noted, financial literacy programs that extend over multiple months and include practice application components between sessions produce significantly more durable knowledge gains than intensive short-course formats, a finding that informed the program's spaced and applied design. At the conclusion of Module 4, participants presented their

business plans to a panel that included local business development officers, the university team, and representatives of the Liechtenstein Chamber of Commerce, providing a genuine audience for the entrepreneurial skills developed throughout the program.

RESULT AND DISCUSSION

Financial Literacy Development

Financial literacy outcomes demonstrated the most uniformly consistent gains across the three villages and all age cohorts. FLAWE scores improved from a program mean of 38.4% to 56.6% post-program—a gain of 18.2 percentage points—with the most substantial improvements in the sub-domains of credit management and investment basics, areas that baseline data identified as the most significant knowledge deficits. Qualitative data from focus group discussions contextualized these gains with a recurring narrative theme: participants described the program as the first time they had ever discussed financial topics in a group of peers, and several reported that this collective context normalized questions and confusions they had previously been too embarrassed to voice. This finding corroborates Lusardi and Mitchell (2022), who identified social learning environments as disproportionately effective for women's financial literacy development.

The contextualization of financial concepts through local Liechtensteiner women entrepreneur case studies—a curriculum adjustment made in response to co-design input—proved to be a particularly effective pedagogical strategy. Participants rated sessions featuring local case studies as an average of 1.4 points higher on relevance and engagement scales compared to sessions using generic financial education examples. Several participants described finding the case studies motivationally transformative: seeing women from comparable village backgrounds who had successfully navigated financial systems and built sustainable enterprises challenged internalized beliefs about who 'could' be financially competent and entrepreneurially capable. Mosedale (2022) described this kind of representational challenge to limiting self-narratives as a critical mechanism of empowerment, and the program's deliberate curation of proximate role models appeared to activate it effectively.

An unexpected finding in the financial literacy domain was the rapid spillover of program learning into participants' household financial management practices. By the third month, 67% of participants reported having introduced new household budgeting practices directly adapted from program content, and 41% reported having had first-ever open discussions about household finances with their spouses or partners. While these household-level impacts were not formal program outcomes, they signal the potential for community service financial literacy programs to generate ripple effects beyond the individual learner that contribute to broader family economic wellbeing. Molyneux et al. (2021) argued that sustainable women's empowerment requires transformation at the household level, not only in

individual women's skills and knowledge, and these spillover findings suggest that the program may have seeded such transformation.

Microenterprise Development Capacity

Business planning competence, as measured by the BPCR, improved by an average of 52% across the three villages—the largest proportional gain of any quantitatively measured outcome. By the end of Module 2, all 196 participants had produced a basic business concept document, and 89 had developed a full written business plan meeting the assessment criteria. Five participants formally registered new microenterprises during the program period itself, a figure that exceeded the program's own targets and was celebrated by the village Damenverein associations as a tangible community success. The five enterprises included two artisanal food producers in Schaan, one textile workshop in Ruggell, and two tourism experience businesses in Eschen offering guided nature walks and traditional craft demonstrations.

The business plan presentation event in the final module generated outcomes beyond the immediate educational goals. Three participants received expressions of interest from local businesses seeking artisanal supply partnerships, and one participant was invited by the Liechtenstein Chamber of Commerce to present her enterprise concept at a regional women in business forum—an outcome that amplified the program's impact into professional networks that the university team had not anticipated. Harrigan et al. (2021) noted that market linkage outcomes—connections between emerging women entrepreneurs and potential customers, partners, or mentors—are among the most economically significant outcomes of enterprise development programs, and the program's business plan presentation format functioned as an unexpectedly effective market linkage mechanism.

Qualitative data from participant interviews highlighted the role of peer accountability pairs—a structural feature of the program in which each participant was paired with a peer from the same village for weekly check-ins on business development progress—as a critical enabler of sustained effort. Participants described their accountability partners as sources of both practical problem-solving support and motivational reinforcement during periods of self-doubt. Several women noted that they would have abandoned their business planning efforts without the mutual commitment structure that the pairs provided. Wennekers and Thurik (2021) identified this kind of social scaffolding as particularly important for first-generation entrepreneurs who lack professional networks and must construct supportive social infrastructure simultaneously with building their business competence.

Digital Marketing and Market Reach

Digital marketing proficiency, measured through the DMPI, recorded the largest proportional improvement of all outcome domains at 61%. This gain is particularly noteworthy given that 43% of program participants had no prior experience with business-oriented social media use at program baseline. By the

program's conclusion, all participants had created and actively managed a business-oriented social media profile, and 78% had created either an Instagram shop, a Facebook business page, or a basic e-commerce listing on a Swiss or Austrian marketplace platform. The program's decision to begin digital marketing training with German-language platforms before introducing English-language tools—again reflecting the co-design process—is likely to have contributed to this high adoption rate by minimizing linguistic barriers to initial skill development.

The integration of digital marketing with the enterprise development module produced synergies that amplified both outcomes. Women who had developed concrete business plans brought genuine commercial motivation to the digital marketing sessions, transforming abstract platform tutorials into practical brand-building exercises grounded in real products and target customers. Conversely, exposure to digital market research tools in the marketing module refined several participants' business concepts—prompting adjustments to product pricing, packaging, and target demographics based on evidence of actual consumer search behavior. This iterative relationship between business planning and digital marketing, while not formally designed into the curriculum, emerged naturally from the sequencing of modules and was recognized by facilitators as a replicable design feature for future iterations.

Social media reach metrics provided an encouraging early signal of commercial viability for several participants. By the program's end, the five registered enterprises had collectively accumulated over 2,100 followers across their social media profiles—a modest but meaningful early market of potential customers within the Swiss-Liechtenstein-Austrian regional context. Van Dijk (2022) cautioned that digital engagement metrics are easily misread as proxies for business success, and the program's facilitators consistently contextualized social media metrics within broader business performance frameworks to ensure participants did not conflate online popularity with commercial sustainability. This careful framing helped participants develop a sophisticated and realistic digital marketing literacy that complemented rather than displaced their foundational business planning competence.

CONCLUSION

This study has demonstrated that community service programs targeting women's economic empowerment in high-income micro-state contexts can achieve significant and multi-dimensional outcomes when designed through genuine participatory co-creation with community institutions. Across Schaan, Ruggell, and Eschen in Liechtenstein, the program produced measurable gains in financial literacy, business planning competence, and digital marketing proficiency, alongside the tangible outcome of five new women-led microenterprises registered during the program period itself. The co-design process, driven by village women's association representatives, produced a curriculum that was substantially more relevant, culturally attuned, and pedagogically effective than the university team's initial

proposal—a finding that reinforces the argument that participatory design is not merely ethically preferable but practically superior for community service program outcomes.

Three lessons from this program hold particular relevance for practitioners and policymakers in comparable micro-state and high-income rural contexts. First, women's economic empowerment in affluent settings is constrained more by social norms, self-efficacy deficits, and structural inflexibilities—including childcare responsibilities and business network exclusion—than by financial resources, and programs must be designed accordingly. Second, collective learning environments generate empowerment dividends that individual training formats cannot replicate; village women's associations represent underutilized infrastructure for community economic development that deserves institutional recognition and resource support. Third, the convergence of financial literacy, enterprise development, and digital marketing within a single integrated program produces synergistic outcomes that exceed those achievable by any single domain delivered in isolation. The University of Zurich team plans to extend this program to five additional Liechtenstein villages in the following year and to establish a longitudinal tracking protocol for participating enterprises.

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