

Factors Affecting Female Entrepreneurial Intentions in Kabul, Afghanistan

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Abstract

Female Entrepreneurship is an emerging phenomenon all over the world. It has even more importance in the context of least developed economies like Afghanistan. In Afghanistan, overall situation in terms of social and cultural as well as political and geographical aspects is different from other countries around the world. Female participation in business and their public presence is something very new here in Afghanistan. This study presents an empirical analysis of the factors affecting female entrepreneurial intentions in Kabul, Afghanistan. The current study employs quantitative methodology. The sampling frame for this study is 60 female owned registered enterprises in Kabul, Afghanistan (ACCI, 2015). A 5-point Likert scale is used as survey instrument to collect the data from the respondents. Pull and push factors theory is considered as an underlying theory for this research.

The research concluded that the input variables; economical factors and motivation play a significant role in affecting entrepreneurial intentions in Kabul city, while the other input variables; socio-cultural and security factors do not significantly impact the outcome variable i.e. entrepreneurial intentions. The study also found out that the independent variables bring 73% changes in the dependent variable. The research study recommends the formalization and promotion of female entrepreneurial activities in Afghanistan. In addition, similar studies should be conducted in other parts of the country to validate the findings from this study.

Key words: Entrepreneurial intentions pull and push factors, Kabul, Afghanistan

1. Introduction

Entrepreneurship is progressively considered as one of the important aspects of economic dynamism, as it boosts up productivity, innovation and employment, which eventually lead to overall economic growth. Entrepreneurship mainly deals with decisions regarding transforming ideas into economic opportunities. Hisrich (2005) relates economic progress with the people who have the

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Entrepreneurial capabilities and are willing to take risk to bring something new. As it can be seen over the past many years that the entrepreneurship contributes significantly in the economic development. Although, majority of the enterprises are owned by the male entrepreneurs (ILO,2006). Women-owned businesses are not commonly seen worldwide especially in developing and least developed countries. Women entrepreneurship is a tempting phenomenon in Afghanistan, being one of the least developed countries. In the past, in Afghanistan, women were mostly just considered to do housework and look after their family and kids. To study or run an enterprise, women were deprived of these rights.

After the fall of Taliban regime, people of Afghanistan inherited an economy that lacked jobs to support them. To be economically sustainable, young Afghans must create their own jobs and start their own businesses, although, there are many challenges like insecurity and uncertainty at front to deal with. Now after many years of the fall of Taliban regime, there is increasing number of women in the business world, working outside the home in a variety of industries and sectors, and also running their own businesses. Although, they are very less in number (Sabri, 2015) .

The current study aims at investigating some of the factors that affect women entrepreneurial intentions in Kabul, Afghanistan. The findings from this study may be significant to the institutions that are currently working for women empowerment through entrepreneurship in understanding the factors that hamper women entrepreneurship; hence, they could seek out ways to addressing such challenges in the pursuit of women empowerment. Secondly, from the policy perspective, in the long run, this study may help to devise some effective policies and programs that would support and in initiating and developing small-scale enterprises.

2. Literature Review

Singh (2007) defines women entrepreneur as, a woman, who is creative and innovative, and she is capable of starting and establishing her own enterprise by keeping a balance between her personal, family and social life, thus, achieving self economic confidence. In addition, Marlow and Patton (2005) define women entrepreneurs as “those who have initiated an enterprise and are actively involved in its management, and own a majority share of the enterprise”.

Female Entrepreneurs are “those women who establish a business alone or in cooperation, or received it through inheritance they accept financial, social, moral and mental risk in order to produce new productions in their competitors market via creativity and innovation” (Namdari,Raz & Aramoon, 2012). Although, despite the belief that entrepreneurship offers a promising future for women, ingeneral, there are fewer female entrepreneurs than male entrepreneurs (Acs et al., 2005).

2.1 Entrepreneurial Intention

Intentions have been focused in the entrepreneurship literature by many scholars (Bird, 1988;Krueger, Reilly, & Carsrud, 2000). Intentions are the best to predict the individual behaviors, especially when the behaviors are unusual and difficult to observe or involve an irregular time interval (Krueger & Brazeal, 1994). There are many studies available on the importance of entrepreneurial

intention which refers to the desire and commitment to initiate an enterprise (Zeffane,2012;Uddin & Bose,2012). Additionally, Zeffane (2012), clearly stated that people, with high entrepreneurial intentions, are more likely to initiate a business relative to the ones with lower entrepreneurial intentions. As a matter of fact, intention predicts the behaviors of individuals (Franke & Luthje,2004). Even with increased research on entrepreneurship, the present study focuses on the factors, which directly affect entrepreneurial intentions among individuals. Although, entrepreneurial intention is important to start a business and decisions like goals, strategies and structure that take place before the startup (Birds,1988) but its equally important to understand the motivational factors associated with the creation and starting the new ventures (Robertson et al., 2003). These motivational factors can either be pull factors or push factors (Hessels, van Gelderen and Thurik, 2008).

Pull factors are considered to be the positive and desirable motives that pull or motivate the entrepreneurs to initiate their own business. On the other hand, there are some factors which compel or push individuals to start their own business. They are called as push or compelling factors. Some times, differentiating between entrepreneurs' compulsions and ambitions is too difficult as the compulsion for one entrepreneur may be ambition for the other.

2.2 Factors Affecting Female Entrepreneurship Intention

The present study attempts to see the affect of economic factors, Social and cultural factors, motivation, and security on the female entrepreneurial intentions in Kabul, Afghanistan.

2.2.1 Economic Factors

Economic factors are categorized as access to finance, access to markets, access to training, access to information. This categorization is based on the studies by UNECE(2004) and Mahbub(2000).

a) *Access to finance*

Marlow and Patton(2005) argued that access to financial resource is a significant factor to the startup and consequent performance of any business. Not having access to finance, discriminatory rules and regulations, gender biased application of laws are the some of the constraints women are facing in the field of business (Sabri, 2015). In addition, Carter and Marlow (2004) posit that women entrepreneurs mostly rely on personal savings and family to finance their business rather than external financing. For reasons, like lack of collateral, unwillingness to keeping the households as collateral and above all,negative perceptions of loan officers regarding female entrepreneurs.

b) *Access to markets*

The other constraint women entrepreneur face is the Lack of access to markets nationally and internationally. The traditions and cultural values in the developing and especially in the least developed countries become hurdles while causing difficulties in running a business smoothly.

Moreover, the timely accurate information on the new markets and market segments is also missing. There are fears for them to face like prejudice and/or sexual harassment, which limit their reach, and ability to travel in order to make contacts (Farah, 2014). A report by UNICEF(2004) concluded that the fear to face prejudice and/or sexual harassment are the prominent restricting factors for females to travel and make business contacts.

c) *Access to training*

Young women and girls face many challenges in acquiring required skills for entrepreneurship in the developing countries (Amin et al, (2010). Brown et al. (2002) and Brush et al.(2009) reported the lack of access to training and advisory services are the two major reasons for the low performance of women in small and medium enterprises.

The need for proper training workshops becomes more relevant for them to gain more entrepreneurial skills. Acquiring relevant trainings and workshops to learn entrepreneurship before setting up and running a business are very crucial.

d) *Access to information*

Women in comparison to men, usually have less business contacts, less access to professional organization or other business network as most of the existing networks are male dominated. Since majority of the women entrepreneur operate on the small scale, so they find it difficult to have access to information. Mahboob(2000) argued that the lack of networking deprives women to have awareness and an exposure to a good role model, that eventually lead to lowering their confidence level to grow or expand their business. Furthermore, Lack of information has been reported as one of the key factors affecting female entrepreneurs' performance in developing countries (Robertson, 1998; OECD, 2002 & ILO,2008).

Based on the above literature, the following hypothesis is proposed

H1: Economic factors significantly influence females' entrepreneurial intentions in Kabul, Afghanistan.

2.2.2 Motivation

Motivation is one of the pull factors, which acts as a driving force for entrepreneurial intentions, activity and behavior. It provokes individuals to seek some business opportunities. Nor and Yufiza(2004) identified some of the motivational factors like desire for wealth, need for achievement, self discovery and job satisfaction, and desire for independence, which affect entrepreneurial intention.

a) *Desire for achievement* is a driving force for taking on the responsibilities entirely and achieving the success by executing the tasks which are difficult and challenging in nature (McClelland, 1961; Sagie & Elizur, 1999, Baum et al, 2007).

b) *Desire for independence* is considered as an important feature of entrepreneur' traits. This enables the entrepreneur to make future plans and taking all the decisions him/her self. Autonomy and independence are the primary motives for an entrepreneur to manage matters by themselves (Collins & Moore,1970)

c) *Desire for wealth* is one of the basic objective and goals of entrepreneurs (Shane et al. 2003; Cassar 2007). Similarly, monetary benefits are found to be the primary source of motivation for most of entrepreneurs(Marco & Paul ,2006).

d) *Self discovery and job satisfaction* are reported as the major motives for individuals to be a part of entrepreneurial activities (Shapero, 1982). For the individuals, running a business, gives them the feeling

of self-ownership, self-esteem and business confidence.

Keeping in view the above literature, motivation is expected to impact the females' entrepreneurial intentions. Hence our second proposed hypothesis is

H2: The Affect of motivation on the female entrepreneurial intentions is statistically significant in Kabul, Afghanistan.

2.2.3 Effect of Socio-Cultural Factors on Female entrepreneurial Intention

Socio-cultural environment in general, refers to elements of the social system as well the cultural values. These socio-cultural factors do not only shape the personality of the individuals but also affect their attitudes, behaviors and decision-making abilities and styles (Bennett and Kassarjian, 1972; Adeleke et.al, 2003). The current study considers the family background, conflicts between work and domestic commitments, family obligations and low mobility, affect females in engaging in entrepreneurial activities, as the social and cultural factors.

a) *Family Background*

The crucial success factors for women entrepreneurs are family emotional and instrumental support Huck and McEwen (2011). Most of the families support their daughters to open their own business. This way, they get the emotional support as well as the support in the form of venture capital, which has the significant affect towards their business success, while for the married female entrepreneur, support from the family members could reduce the conflict at their home. The most crucial is the spouse supporting his wife's business, which can minimize the clashes, otherwise, more bickering and family conflicts are affecting the business process directly (Ying, Lu & Kumah, 2013).

b) *Conflicts between Work and Domestic Commitments*

Farah(2014) argued that, family obligations and responsibilities of women, both in developed and developing countries, prevent them to devote their time to business and to become successful entrepreneurs.

The work –family conflict is faced more by women entrepreneurs rather than men. It is equally applicable to both married as well as unmarried women. The reasons can be numerous such as for married; it is less time for business and more problems for balancing between work and family. Likewise for unmarried it is insecurity regarding damage to family reputation and image, which ultimately prevents them from moving ahead to be an entrepreneur (Ying, Lu & Kumah, 2013).

c) *Family Obligation*

The family obligation is yet another hindrance for women to be effective entrepreneurs as with primary responsibilities towards children, home and old age dependents; they cannot devote much energy in their business and the mobility is also an issue for them. There are cultural obstacles for the females, as in general; they are perceived in the society as to be just good wife and a good mother. They are quite often noticed as passive, irrational and weak (Schein and Mueller, 1992).

d) *Low Mobility*

The inclination and ability to travel continuously has been found less in females than males. This indicates that the freedom of expression and freedom of mobility of female entrepreneurs is very low (Dangi & Ritika, 2014). Thus, it affects the growth of the venture females carry out.

Based on the literature review, socio-cultural factors significantly impact the females entrepreneurial intentions. Thus, our next proposed hypothesis is

H3: The impact of social and cultural factor on women entrepreneurial intentions is statistically significant.

2.2.5 Effects of Security Factors on Female Entrepreneurial Intentions

In the absence of security, it will be difficult for women to participate in entrepreneurial activities. The insecurity has many negative social and economic implications. It also affects the quality of life. Moreover, insecurity wipes out positive and significant contributions made by women in business enterprises (Mburugu & Hussein, 2002).

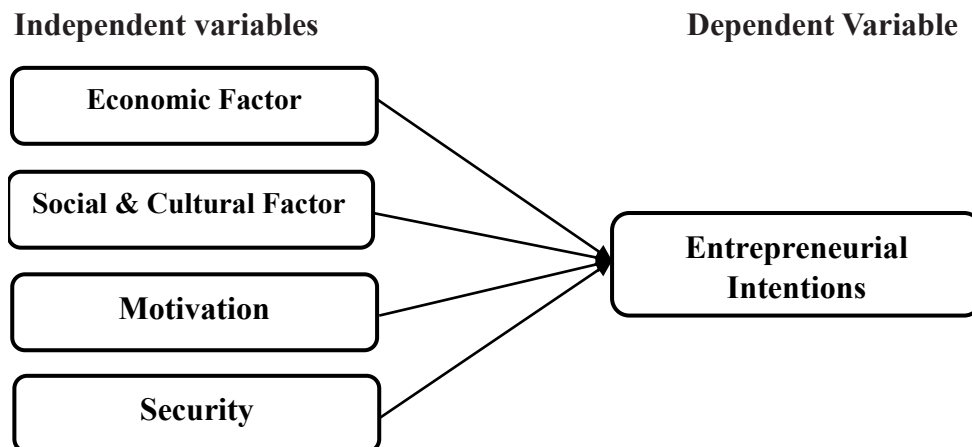
In the context of Afghanistan, this is so true. Afghan women, whose mobility and access to resources and markets have been greatly affected by the continued insecurity situation. Thus, their potential has been undermined for a long time while contributing economically. There is continuous threat to women active in the economy, business owners, employees, doctors, lawyers, professors and students, parliamentarians, provincial and local councilors, and NGO worker.

Keeping in view the above , security is considered to be an important factor, which affects the women entrepreneurial intentions. This leads to stating our last proposed hypothesis;

H4: Security factor significantly influences the female entrepreneurial intentions in Kabul, Afghanistan.

2.3 Conceptual Framework

The conceptual framework for the present study is as follows. Entrepreneurial intention is a dependent variable, while Economic factor, social and cultural factor, motivation and security are the independent variables.



Source: Authors Compilation

The following regression model is used for the present study.

$$EI = B0 + B1(EF) + B2(SCF) + B3(SEC) + B4 (MOT)$$

In the above regression line

EI = Entrepreneurial Intention

EF = Economic factor

SCF = Social and Cultural factor

SEC = Security

MOT= Motivation

3. Methodology

3.1 Sample and Procedures

The informal businesses are dominated in the Afghanistan economy. Therefore, most businesses are not registered. In the case of women's enterprises, their small scale and the lack of awareness among rural entrepreneurs about formal incorporation affect their likelihood of being registered. The present study considers female entrepreneurs at Kabul city only. There are two main reasons for selecting Kabul city; the most important one is security. Despite frequent suicide attacks in different parts of the country, Kabul is still considered relatively safe. The other reason for choosing Kabul was for its vibrant economy and growing private sector, including women-owned businesses, although there are no accurate official statistics on the number of female entrepreneurs in the country.

The sample size for this study was 60 women entrepreneur currently working in different sectors like Food processing, ICT, Beauty Parlor, Gym, Design Engineering, Logistic, Printing, Carpentry, Restaurant, Handicraft, Tailoring, Legal Aid. According to Afghanistan Chamber of Commerce and Industries (ACCI, 2015), there are 60 women entrepreneurs registered and working in Kabul, Afghanistan. The researchers considered all the female owners as a sample size for the data collection.

The address and contact details of the women entrepreneurs were taken from the manual published by Afghanistan Chamber of Commerce and Industries (ACCI). Before contacting the respondents, proper appointment was taken on telephone. Based on the set time and date, respondents were contacted for the data collection. The whole process took almost three months to collect data, as taking time from the respondents, their availability, and the willingness to provide information were the difficulties that the researchers faced while data collection.

In Kabul the formal language and the medium of education in public schools and institutions is Dari; therefore, most of the residents in Kabul speak Dari, in addition to their native language. That is why, the research instrument used in this study, was translated into Dari language by some professional writers for collecting the appropriate responses from the participants.

The survey instrument had 5 anchors labeled as 1 = Strong Agree (SA), 2 = Agree (A), 3 = Neutral (N), 4 = Disagree (DA), 5 = Strongly Disagree (SDA).

3.2 Measurement

Measures for the present study are adopted from the different sources available in the literature review. The variables like economic factors, socio-cultural factors, and security factor as well the survey items were adopted from Farah (2014) study, While, the variable motivation factor along with items were adopted from the Yinng,Lu,Kumah(2013) study. The study's dependent variable entrepreneurial intentions, was measured on the scale developed by Ajzen(1991) based on the theory of planned behavior (TPB).

3.3 Analysis Techniques

The collect data were analyzed through SPSS (Version 20.0). The survey instrument's reliability was checked via Cronbach Alpha values. The study hypotheses were analyzed through Pearson correlation test to see the relationship among the study variables, while; regression analysis was used to see the impact of economic factors, socio-cultural factor, security factor and motivation factor on the female entrepreneurial intentions.

4. Analysis

4.1 Reliability Statistics: Since the survey instrument was adopted, therefore, its reliability was checked. The following table shows the results of the reliability analysis.

Table 1 : Reliability Analysis

<i>Cronbach's Alpha</i>		
Scale	Cronbach's Alpha	No. of Items
Economic Factor	0.816	7
Social & Cultural Factor	0.785	7
Security	0.709	3
Entrepreneurial Intentions	0.844	6
Motivation	0.820	5

Note: Inter item consistency

Source: Data output from SPSS

Result: The above table shows the inter item consistency of all the items used in the survey instrument. The above table paints that the Cronbach's Alpha for economic factor is 0.816, 0.785 is for the social and cultural factor, the security factor has 0.709 and for the Motivation factor, it is 0. 830. While for the entrepreneurial intentions, it is 0.844.

The instrument is said to be reliable if the value of Cronbach's Alpha exceeds .70. Since reliability values for all the measures used in the survey is above this threshold limit. Thus, the constructed instrument is highly reliable.

Table 2 : Pearson's Moment Correlation N= 60

Variables	Mean	SD	EI	EF	Motivation	SCF	Security
EI	1.621	0.466	1				
EF	4.37	0.496	.817**	1			
Motivation	1.66	0.691	.811**	.834**	1		
SCF	1.70	0.498	-.160	-.173	-.201	1	
Security	1.59	0.486	.545**	.560**	.497**	-.286*	1

Source: Data output from SPSS

Note: **. Correlation is significant at the 0.01 level (2-tailed); N= 60

*. Correlation is significant at the 0.05 level (2-tailed); N= 60

Table 2 illustrates the mean value of the economic factor is 4.37 on a 5-point likert scale with a standard deviation of 0.496. It shows that the respondents did not weigh economic factor affecting the entrepreneurial intentions. In addition, the economic factor is positively correlated with entrepreneurial intentions ($r = .817, p < .01$), which is statistically significant. The mean value of motivation factor is 1.66 with a standard deviation of 0.691 and is significant also ($r = .811, p < .01$). 1.59 is the mean value of the security factor with 0.486 as standard deviation, which is also significant ($r = .545, p < .01$). The mean value of the response for socio-culture factor is 1.70 with 0.498 standard deviation, indicating responses deviating from the mean value. Socio-cultural factor reports negative correlation with entrepreneurial intention with a value equals $-.160$, which is not significant at both p-values. Although, respondents seemed to be agreeing that, Socio-cultural factors affect entrepreneurial intentions. It is evident from the mean value 1.70 and standard deviation 0.498. As mentioned in the above table, economic factors and motivation in relative to security factors are highly positively correlated with entrepreneurial intentions.

Table 3: Model Summary of Regrsson

Model Summary ^b						
Model	R	R-Square	Adjusted R-Square	Standard Error of the estimate	Durbin-Watson test	
1	.855 ^a	.731	.712	1.60501	1.111	

a. Predictors: (Constant), Motivation, Security, SCF

b. Dependent Variable: EI

Source: Data output from SPSS

Table 3 indicates the summary of results. R-square shows the total variation in the dependent variable (Entrepreneurial intentions) due to the influence of four independent variables namely economic Factors, Social & Cultural factors, Motivation and Security. It is evident from the results that all independent variables have 73% impact on entrepreneurial intentions. The value of R-square is higher enough to bring changes in the dependent variables.

Durbin-watson test was employed to assess the type of correlation among the study variables either correlation is positive, negative or zero. Hence, Durbin-Watson is 1.111 which is less than 2, it confirmed that positive autocorrelation exist between study variables.

Table 4: Analysis of Variance

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	385.566	4	96.392	37.418	.000 ^b
	Residual	141.684	55	2.576		
	Total	527.250	59			

a. Dependent Variable: EI

b. Predictors: (Constant) , Motivation, Security, SCF, EF

Source: Data output from SPSS

Table 4 reports a high F-value confirming that the proposed regression model has high predictive ability and it is statistically significant as evident from the sig. Value .000.

Table 5: Coefficients

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.342	2.239		.153	.879		
	SCF	.024	.063	.028	.386	.701	.910	1.099
	EF	.372	.122	.405	3.045	.004	.276	3.626
	Security	.169	.125	.117	1.351	.182	.648	1.544
	Motivation	.517	.157	.420	3.301	.002	.301	3.319

a. Dependent Variable: Entrepreneur Intention

Source: Data output from SPSS

Table 5 provides values for our proposed regression line as

$$EI = B0 + B1(SCF) + B2(EF) + B3(SEC) + B4 (MOT)$$

$$EI = .342 + .024(SCF) + .372(EF) + .169 (SEC) + .157 (MOT)$$

This can be interpreted as 1 unit change in SCF, EF, SEC and MOT will bring about .024, .372, .169 and .157 units positive changes in EI respectively. Further more, standardized coefficient B-values report .2.8%, 40.5%, 11.7% and 42% changes by the study independent variables SCF, EF, SEC, and MOT respectively in entrepreneurial intentions as dependent variable. EF and MOT factor have the maximum percentage in relative to SEC and SCF. Nevertheless, Looking at the p-value of the t-test for each predictor, it can be seen that both EF and MOT factors with p-value <.05, contribute to the predictive ability of the model, but SCF and SEC factors do not, as the p-values are greater than .05 for both predictors. Thus, the study hypotheses H1 and H2 are accepted while H3 and H4 are rejected.

Additionally, collinearity was also checked whether it exists in the data or not, but the tolerance values .91, .276, .648, and .301 for SCF, SEF, SEC, and MOT respectively are less than 5 and VIF values 1.099, 3.626, 1.544, and 3.319 are less than 10 figured out in table 5 depicted that there is no multi-collinearity present in the data.

5. Conclusion, Recommendations and Further Research

This research investigates the empirical analysis of the factors affecting female entrepreneurial intentions in Kabul city. Despite the fact that there is several security and financial problems but still female entrepreneurship has remarkable and considerable impact on the social and economic development and has brought a positive change in ways of thinking about female role at home and in society of Kabul city. Female Entrepreneurs have become inspirational model for other women because they have positive impact on the employment and empowerment of other females.

The research concludes that the impact of economic factors on entrepreneurial intentions is statistically significant. This finding is similar to the study by Ibrahim (2014). Furthermore, there is a significant impact of motivation on entrepreneurship intentions. This result is similar to the finding of the study by Zhouqiaoqin, ying, Lu and Kumah (2013).

However, this study concludes that the impact of security factor and Socio-cultural factors on entrepreneurial intentions is statistically not significant. These results are quite opposite to the finding of the study conducted by Ibrahim (2014). This indicates that, security and socio-cultural factors do not seem to be some major obstacles by the female entrepreneurs, in doing business in Kabul, Afghanistan.

5.1 Recommendations

Based on the findings of the research, the researcher puts the recommendations in two categories i.e. formalizing female entrepreneurship and promoting female entrepreneurship in Kabul, Afghanistan.

Formalizing Female Entrepreneurship

- Modern and easily accessible entrepreneurship institutions be built in each district of

Kabul city where women can obtain professional business development training.

- Entrepreneurship should be included in the formal university curriculum. So that the students especially females would learn how to become entrepreneurs. The study suggests that majority of the female entrepreneurs started their business at the age between 18 to 30 years. Hence, it is recommended that the subject of entrepreneurship should be made compulsory to be covered at their college and university level.
- Entrepreneurship incubation centers should be established where specific training for the female entrepreneurs should be provided. That will help them improve their managerial capabilities.
- Women entrepreneurs should be provided with more managerial and technological skills in order to survive and grow in this competitive market at the recommended institutions.

Promoting Female Entrepreneurship

- Government as well as financial institutions should develop policies and encourage banks to lower the criteria for applying for loans and offer women long-term loans.
- The commercial banks need to provide Islamic sharia interest free loans because 99.9 % of people in Afghanistan are Muslims.
- Public sector banks must provide women entrepreneurs with facilities to have fewer requirements like collateral in the loan proceedings.
- Security issues seem to be the toughest challenge for all type of businesses in Afghanistan. Government should play its active role in assuring security to the business community.

5.2 Recommendations for future research

- The research should be carried out in other provinces to validate the results for generalizations.
- The future research should consider the affect of demographic variables like income, age, and marital status to see their impact on female entrepreneurship intentions.
- Women characteristics and human capital variables can be taken into consideration for future research.

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