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## Economic Empowerment of Women through Self-Help Groups in Afghanistan: An Exploration for Sustainable Development

**Bibi Sara Seddiqi**

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# Economic Empowerment of Women through Self-Help Groups in Afghanistan: An Exploration for Sustainable Development

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**Bibi Sara Seddiqi**

## Abstract

*Women's economic empowerment has been identified as a crucial element in poverty elimination and boosting economic growth. This study aims to look at Afghanistan's experience using the Self-Help Group linkage as a core development strategy aimed at empowering women economically. For this purpose, this study follows a qualitative research methodology. The data had been gathered from primary and secondary resources and had resulted in significant findings. The established groups in the urban context were very few and mostly concentrated on simple life skills. Moreover, participation in SHGs was directly linked with the socio-economic well-being of the families. Furthermore, wrong cultural practices, security issues, less financial support, and poor attendance of members had been identified as challenges they cope with. For a better operation of the Self Help Group, the study suggests the recommendations; increasing social awareness, government support, laws, and regulation to support women, strategies to enhance women's economic empowerment, and linkage of the groups to commercial banks. Afghanistan's experience shows that the Self-Help groups can empower women, facilitate entrepreneurial activities, enhance confidence and trust, and provide technical skills and market access. Those are part of sustainable development goals and thus increase sustainable livelihood.*

**Keywords:** *Economic empowerment, Women, Self-help groups, Afghanistan, Unpaid care work*

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## Introduction

*"You can tell the condition of a nation by looking at the status of its women"  
- Jawaharlal Nehru*

The statement above illustrates the importance of women's engagement in the development of a nation. Empowering women and increasing their participation in economic activities had been proven an essential term for sustainable growth and development of nations across the globe. The countries in East Asia such as Vietnam, Thailand, China, Indonesia and elsewhere experienced economic miracles in their countries because they were able to engage women in multiple sectors of the economy (World Bank report, 2011). In Afghanistan, 4 decades of civil war, high rates of illiteracy, poor health care, and a range of cultural practices such as early marriage, limited mobility, and domestic violence have placed barriers on women's economic participation (NPP, 2017). To enhance the real growth of an economy, equal participation of women is considered crucial. The quantitative presence of women in the economy is

important not only for lowering the disproportionate levels of poverty among women but also as an important step toward raising household income and encouraging economic development in countries (World Economic Forum, 2005). To increase women's productivity, the four investment components – agriculture, access to finance, creative industries, and basic skills and capacity building – are intended to work together to mobilise the ability to utilize all available factors of production (NPP, 2017). According to recent studies, self-help groups have been proven a successful program in increasing women's economic participation and productivity and their livelihood as a whole. To promote economic development and attain the SDGs – especially the “No poverty” and “ Gender Equality”, the global community has renewed its attention to women's economic empowerment and increased investments in women (World Bank Gender Plan, 2016). Regarding economic empowerment which concerns the quality of women's economic involvement, beyond their mere presence as workers. Their presence in the workforce in quantitative terms is important not only for lowering the disproportionate levels of poverty among women but also as an important step toward raising household income and encouraging economic development in countries as a whole (World Economic Forum, 2005).

This study aims to examine the contribution of women in these SHG programs, their effect on their living standards, the application of SHGs applied in the Afghanistan context and finally to evaluate these groups' contributions to the empowerment of Afghan women. The rest paper is divided into five sections with section one dealing with the background of the study, the section discussing the relevant literature, the section defining the research methodology employed, the results and discussions presented in section four and finally section five concludes the study.

## **2. Review of literature**

### *2.1 Economic Empowerment*

Mayoux, (2000) defines empowerment as a multidimensional and interlinked process of change in power relations; power within (enabling women to articulate their aspirations and strategies for a change), power to; develop necessary skills and access to resources to reach those aspirations, power with; examining their collective interest and combining with other men and women for a change, power over; changing the underlying inequalities in power and resources. These power relations operate in different spheres (economic, social, political) and different levels (individual, community, national). The International Center for Research on Women (ICRW) 2011, define Women's Economic Empowerment (WEE) as women's ability to succeed and advance economically (women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions) and the power to make and act on economic decisions. (women need to have the ability to make and act on decisions and control resources and profits). These two components are interlinked with each other. When women gain access to financial resources, they need the power to make economic decisions over their assets and when they gain the power, it leads to the economic advancement of women. Soe studies have investigated the effectiveness of microfinance-backed entrepreneurship as a mechanism for the holistic empowerment of women (Khan, S. T., & Bhat, M. A, 2022).

The Dimensions of economic empowerment are diverse, as it is a multi-faceted concept. It is not possible to introduce a universal dimension for this since it defers considered to the matter of concern. (ICRW, 2011). The three key areas on mostly emphasized are; reach and process

(how finely women get access to economic opportunities and their participation issues in these activities), power and agency (is related to the women's access and control to productive assets, their autonomy and mobility level, how much are they confident and have self-efficacy at community) and economic advancement (is related on how much women's skills and qualification have increased on economic basis). The Key variables of economic empowerment are access and control over assets, decision-making ability, control over income and consumption, increased self-confidence and women's autonomy. (ICRW, 2011). The measurement of women's economic empowerment by Blay (2011) measures WEE on three levels; individual (economic activities of women on individual bases), community (presence of active women and women-led organizations within society) and national level (government support in terms of law and legal rights).

## *2.2 Concept of Self-Help Groups*

Self-Help Groups are voluntary (financial) saving associations comprised of a small homogenous group of people in a local community. The basic idea is for a small group of people to come together at regular intervals (weekly, bi-weekly or monthly) and to contribute a small amount of money collected to a communal/common fund. This money is kept in a saving box, recorded in a ledger and can be loaned out to members of the group with agreed-upon conditions (Schemding, 2017). Locating the concept of SHGs in Afghanistan, it was in 2001 when international organizations (KNH, OP-Mercy) started their operations here. The OP-Mercy was the first organization that worked on the SHGs approach (PIN, 2017).

The growth trajectory of Self-Help Groups (SHGs) and women's groups, in particular, represent a form of intervention that is a radical departure from most current programs. They are an effective strategy for poverty alleviation, human development and social empowerment. They offer a grassroots participatory implementation that is demand-driven by "beneficiaries" who, in other projects, often find themselves receiving goods or services in a manner that is opaque and impersonal (World Economic Forum, 2005). Gender equality and empowerment had been in the circle of attention for years. Increasing women's literacy, health and social status and emerging them in economic activities is vital for the low-growing economies to survive and boost the economy. In Afghanistan, although many empowerment programs have been planned and implemented (implementing) by the government and international agencies, still women in the rural areas have received less attention and their socio-economic situations have been compromised.

## *2.3 Relationship between participation in SHGs and economic empowerment of women*

SHG activities empower members to cope with problems and stresses, they also empower members in their relations with the organizations that serve them, and with the community where they live. Empirically, it was found that participation in SHG activities is instrumental in reducing family burden, loneliness, and guilt-feeling, and at a macro-level, Self Help Group members' advocacy activities can affect government policies (Citron, et al., 1999; Medvenc and Krauss, 2000). The strong correlation between self-help group participation and self-confidence, self-efficacy, civil responsibility, and political efficacy has also been supported in research studies (Florin and Wandersman, 2007; Zimmerman and Rappaport, 2003). According to the results from the DWCRA model for poverty alleviation for women empowerment, the engagement in groups had been linked with improvement in "power to", "power with" and "power within" dimensions of empowerment. It continues that

participating in SHGs has increased the member's access and control over productive assets, their freedom to make choices about their reproductive roles and increased their social well-being in their family and society (Galab and Rao, 2003).

## *2.4 Challenges toward women's participation in Self-Help groups*

The challenges faced by women in Self-Help groups are multidimensional. Social and traditional practices have always been a major barrier to women's inclusion in society. Those areas where less cultural and traditional rules are practised have resulted in higher women engagement and empowerment compared to the areas where traditions are a priority. (Amen, Baker and Bayes, 1998). A low level of literacy among women had caused them to be less informative about their legal rights and more vulnerable to violence and social exclusion. Women's education is considered a must not only because it benefits one person, yet it creates a butterfly effect on society. And it spreads more specifically through same-sex effects. That is an educated woman is far more likely to send her daughter to a school than an uneducated woman. Also, she is likely to maintain better conditions of nutrition and hygiene in her household and thereby improve her family's health and total wellbeing. Unpaid care work is referring to all unpaid services which have been done within the household including direct care of persons, house works or community volunteer works. It is considered to work since one could pay for it to make it done. The unpaid care work has been seen as female responsibility which has a direct impact on their ability to participate fully in the paid economy. Globally, women spend three times longer on unpaid care work than men, ranging from 1.5 times longer in North American countries to 6.7 times longer in South Asian countries (OECD, 2018). The ILO estimates that at this rate, it will take 210 years to close the gender gap in unpaid care work (ILO, 2018).

## **3. Research Methodology, Operationalization and Conceptual Framework**

### *3.1 Research Methodology*

The methodology applied for this study is qualitative research methodology. Structured questionnaires and focus group discussions have been used to gather the primary data required for the study. Four SHGs have been identified in Kabul city for the study purpose, where 32 members of the groups have been interviewed. Security issues and social sensitivity toward women interviewing had caused the researcher to reach fewer respondents. Although the size of the study population is not enough to apply the findings across the nation, findings of the same result in all groups imply that the operation of other SHGs might be the same.

### *3.2 Operationalization of Variables*

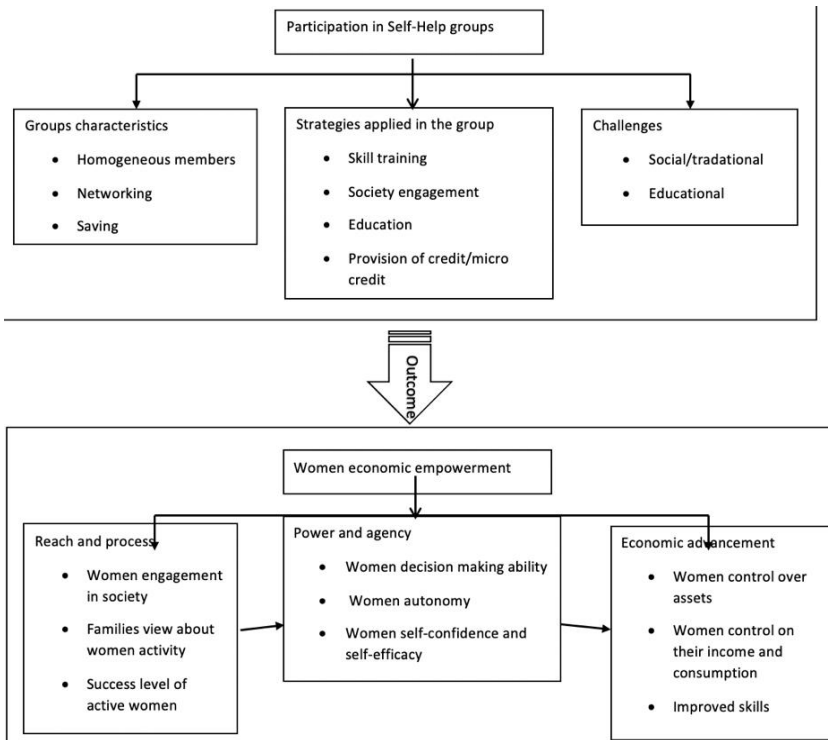
The purpose of this study is to examine the relationship between participation in SHGs and the economic empowerment of women in Afghanistan. It is known that this concept cannot be easily measured therefore the study has identified the variables of the study by examining the literature. Participation in SHGs is considered as the independent variable, where the nature of groups, strategies used in the groups and challenges of the groups are considered as the sub-variables of it. Furthermore, economic empowerment is considered a dependent variable; where reach and process, power and agency and economic advancement are the sub variable of economic empowerment. To measure the identified variables and gather data, the structured questionnaire has been adopted and used in a focused group discussion to gather the required data. Primary data had been gathered through discussions and to gather

secondary data reliable resources such as books, academic research papers, journals, and academic and trusted websites had been reviewed.

### 3.3 Conceptual Framework

Figure 1 shows how participation in SHGs improves the economic condition of women and enhances their economic empowerment. According to the findings from various literature, there is a positive relationship between participation in SHGs and improvement in the economic conditions of its member. The evidence across the literature shows improvements in the social and economic well-being of the group members. The first part of the figure illustrates the nature of the SHGs, the strategies that they apply and the challenges that women face to participate in economic activities. Continuously, the second part is the illustration of the economic empowerment dimensions.

**Fig.1: Conceptual Framework of Women Economic Empowerment through SHGs**



Source: Authors Compilation

## 4. Results and discussion

### 4.1 Background and Nature of Groups

The four studied groups are located in Kabul, Afghanistan and operate as NGO-promoted programs. Because of social sensitivity, the group members have been anonymously named, therefore, (A, B, C, D) alphabets are used as the names of the groups in the study. Furthermore, false names have been used instead of the member's real name. Group A consists of 60 members, formed initially in 2009. The members of the group are between 18 to 60 years old and they are from different backgrounds comprising 6 widows, 10 women of drug-addicted persons, 20 married with low income, rest of them were single. Strategies applied by this group are; primary education, tailoring, texturing baskets and food

processing. The meetings of the group are two days a week, Monday and Thursday, and they contribute to the savings of the group from 50 AFN to how much they can participate.

Group B consists of 45 members, formed in 2011. The members of the group are between 18 to 55 years old. 2 widows, 10 women of drug-addicted persons, 20 married with low income, rest of them were single. Tailoring was the main skill taught to them, their meeting days are Saturday and Wednesday and they pay from 20 AFN to how much they can for the group savings on annual basis. Group C has 49 members and was formed in 2011. The age of the members is between 19 to 40 years, including 6 widows, 2 divorcees, 18 married with low income, and others who are single. They pay 20 AFN on weekly basis to their saving groups, and the skills imparted were tailoring, carpet weaving, and food processing. Group D which was formed in the year 2015 operates with 25 members. Their monthly saving starts from 20 AFN. The member of the groups are 10 married with lower income, 1 divorcee, 2 women of drug-addicted persons and the rest of them are single women from low-income families. The skills they get from these groups are tailoring beauty parlours and carpet weaving.

## *4.2 Level of Empowerment by Group Members*

### *Access to credit*

Credit had been identified as a major tool for empowering women. According to the study, access to limited credit had created problems for members of the group to get involved in income-generating activities. They argued that the only credit resource they have access to is the monthly savings of the groups, yet it is not enough to tackle with financial problems of all members. But, they have noted that regardless of being less, it has helped some of the members to start their businesses. In other regions, where SHGs are connected with commercial banks, they offer micro-loan facilities for group members with lower interest rates. While these groups are not connected to banks and are not being supported by the government, therefore high rates of interest and, collateral requirements are the major reasons that prevent events them from getting access to any kind of loan. Unfortunately, the only source of credit for SHGs is their savings. While in other regions provision of loans from commercial banks is the major source of financial support for these kinds of groups. In Afghanistan, since the linkage between groups and banks is not formed yet they receive no support from that area.

## *4.3 Empowerment strategies*

### *4.3.1 Education*

Education is considered the backbone of empowering society. This strategy has been used almost by all groups. The aim of providing primary education for group members is to enable them to read and write. Furthermore, they have been taught primary education on accounting so they could use it further in accounting issues of their businesses.

### *Skill training*

Imparting skills is the major strategy in use for economically empowering women. Members of the groups receive several skill training based on their desire. The training is tailoring, texturing baskets, carpet weaving, food processing, beautician and first aids. Tailoring, carpet weaving and beautician have been the most liked skills that group members wanted to learn.

### *Society engagement*

Society engagement and informing women about society associations is another goal of the groups. This strategy has been used almost by all the groups. With this strategy, women got the chance to build their network. By joining these groups the members not only get to know other members of the group, yet they build a broader network by interacting with other groups and associations. This leads them to find a broader market to sell their products.

#### *Advocacy*

Within the groups, the members have been taught how to stand against negative actions toward them and how to cope with violence when they face it. This strategy aims to make women less vulnerable to violence to which they are more exposed. Furthermore, they are trained to stand for the rights of their friends or any other woman that they are in trouble with within their family.

#### *4.4 Benefits and Importance of SHGs in women's Economic Empowerment*

Investing in gender equality yields the highest return since women spend more of their income on the child and family. A study in Brazil found that child survival will increase by 20% if women control the income of the household. This substantiates the link between Gender and development (OECD, 2011). A study by McKinsey Global Institute shows that with women's equal participation in the labour force, the global GDP could increase by 26 per cent to 28 trillion dollars. Even if every country matched the gender parity rates of its "fastest-growing neighbourhood, global GDP could increase by up to \$12 trillion in 2025," the report argues. While the study doesn't include Afghanistan, it shows that in doing so, South Asia and the Middle East and North Africa regions could increase their GDP by up to 18 per cent. Another study found out that In India, GDP could rise by 8% if the female/male ratio of workers went up by 10%. Also, the total agricultural outputs in Africa could increase by up to 20% if women's access to agricultural inputs was equal to men. (United Kingdom Department for International Development (2010), Agenda 2010). Since women make up the majority of the world's poor, meeting poverty-reduction goals requires addressing women and their economic empowerment. (Understanding and measuring women empowerment 2011) Moreover, according to FAO, closing the gender gap in agricultural inputs alone could lift 100-150 million people out of hunger. (women in agriculture, FAO 2010-2011).

Women-owned businesses comprise up to 38% of all registered small businesses worldwide, which are in growing rapidly. With that growth, come direct impacts on job creation and poverty reduction (United Kingdom Department for International Development (2010), Agenda 2010). Women spend more of their income on their families: in an equal society based on gender, not only women will benefit, yet men do, children and society as a whole. Higher female earnings and bargaining power translate into greater investment in children's education, health and nutrition, which leads to economic growth in the long term.

#### *Increased confidence and self-assertiveness*

Participation of women in SHGs has been directly linked with improvements in the confidence of group members. They argue, that joining these groups, interacting with people and learning skills all have escalated their self-confidence. *Maryya*, one of the group members in Kabul explains her experience as she had changed from whom she was before. She said: "It has been a year since I joined this group. I was too shy that couldn't even talk properly with someone I didn't know. But joining this group, and interacting with other members, especially when the



*instructor makes us talk in class, all helped me to become more confident. Now I am not shy, I can express my thoughts fearlessly and I am very happy about it."*

#### *Resistance to negative cultural believes*

Negative and wrong cultural practices have been the major obstacle to women's activity in this region. Participants of the groups say that they used to act silently in any situation they faced as they have been taught that women shouldn't talk and bare whatever they face. *Marzia* one of the members says that I have lost my golden age not attending school because I have been told that education is not necessarily for women. But now I know that it was wrong. I'll make sure my children get a proper education. Another participant from the group said that she got married when she was 13 years old. She tells that by that time she wasn't even aware of what marriage is and she went through it because her family members wanted so and she had no other choice. But after joining this group and being informed about women's rights she is resisting the early marriage of her daughter. Almost all members of the groups have been informed enough about their basic legal rights and they are the ones who are fighting against the wrong cultural practices of their society to protect the rights of their daughters.

#### *Access to education*

Education and specifically basic education has been recognized as the most crucial element for the development of any society. One of the basic ideas behind forming SHGs was to provide primary education to women and make them literate. Fortunately, according to the findings from the study the members of the group show improvements in their reading and writing abilities. About 68 per cent of the group members who joined the group more than a year, reported that they can help their children with their school problems and they can read their books and solve their problems.

#### *Access to credit*

The provision of credit has been the most important factor behind the formation of SHGs, to prepare a platform for women to start an income-generating activity. The studied groups reported that they only had access to the savings of the associations which was the contribution of the members. They said although the savings are not big enough to support all members. Sometimes, most of us need money and can't provide it from our savings of us. In that case, the one whose need is more urgent receives money.

Moreover, they argued that even though it is less, it helped them in most of their difficult times. *Golghotai*, one of the members who is running a home-based tailoring business said: *"When I joined this group, I didn't have anything. My husband was a soldier and could barely make our living. When he was killed by the Taliban, I became the bread earner of the family. I learned tailoring in the group course and borrowed 1500 AFN from the group savings, bought a tailoring machine and start tailoring. As my income increased I paid it back."*

#### *Decision-making ability*

Decision-making is one of the key factors in empowerment. The male-dominated society had resulted in less autonomy for women in terms of decision-making. Even in the small household decisions, they should ask their men, and this practice over time had caused them less independent in terms of decision making. Certain activities have been practised within groups which encouraged group members to work on their decision-making abilities within

the household. Referring to that, members of 3 groups reported that their abilities had increased and they were happy with the change.

#### *Skills learning*

The group's formation had been based on teaching women how to generate income and teaching them the required skills to benefit. Tailoring was the most skill being taught to all groups and members of the groups were happy. Furthermore, texturing baskets, carpet weaving, food processing, beautician and first aids had been the skills which were taught to members.

#### *Income generating*

As a result of learning basic skills and getting primary education the members of the SHGs were able to make income-generating activities for them. Most of them by completing a 6 months course on tailoring were able to start their own business. Furthermore, after joining these skill training programs, some of the group members were texturing baskets at their homes and selling them.

#### *Improved live conditions*

Improvements in the livelihood of the group members were a result of their income-generating activities. Those members of the groups who started their businesses said that as their businesses started generating income, their live conditions got better. Furthermore, they said that access to good food, clothes for their children and medical facilities were enhanced.

### *4.5 Challenges toward Women Participation and Operation to SHGs*

#### *Cultural wrong practices*

In every community, the challenges have been there which limit women's economic activities. The first challenge cited by respondents that they believe has caused them to limit or even restricted their to be able economically activity includes; traditional and religious beliefs. The group members told that when they wanted to join these groups, their family members were insisting that they should not leave their house as it is not permissible in Islam for women to leave their houses without *Muharram*. They have also said when they convinced their family members, their relatives were displeased with their families.

#### *Security issues*

Security issues have been a major barrier not toward women but men do suffer from it as well. Specifically, for women to join any social activity, security issues have always been an obstacle for them. The operation of several terrorist groups has made this region a mortal place for women, especially those who work outside their houses. The group members elaborated that they are afraid for their lives since the decision and stand they have taken is against what the warlords stand for.

#### *Poor attendance of members*

Since the major part of household work is on women and mostly it is believed as a women's job, they could barely find time to spend on themselves. A reason this has caused them not to be able to attend their meetings regularly. Shakila one of the members said: "I know that I should attend regularly because if not I would miss a lot of things discussed here, but I cannot

stay away from my household work and child care too. There is no one else to help me with that. I have to tackle it all myself.”

#### *Less financial support from the government*

In most of the countries where the SHGs approach is applied, there is a close nexus with commercial banks and they are even linked with federations where they can provide micro-loans for group members to invest and start up any type of business unit they want. Unfortunately in Afghanistan context this all together is missing from the radar. The group members depicted that sometimes they have a pool of brilliant and workable ideas that could be put into action, but the accessibility of credit shatters their dreams.

## **5. Conclusion**

According to the findings from this study, the economic empowerment of women is key to poverty alleviation and economic growth of the country. To achieve this goal, the government and the people should cooperate. The engagement of women in SHGs is one of the possible ways to bring women into the labour pool. Though there are certain challenges to meeting this goal, the chances of promoting this concept are considerable. The results show that the participation of women in SHGs leads to the enhanced socio-economic well-being of the families. The strategies that have been used in groups for empowerment purposes have been proved effective in achieving their goal. The members of the groups after joining and attending the group sessions were able to start their small businesses and generated income from it. Furthermore, they have reported that becoming a source of income in the family, had changed the view of their family members especially the male members towards them. On the other hand, there are still obstacles that they need to cope with. The traditional view about working women still invites problems in their operation. Furthermore, less access to credit has limited their economic activities.

### *5.2 Recommendations*

The study suggests the following recommendations for more support and promotion of this concept in Afghanistan:

- Increasing social awareness: Since Afghanistan is a traditional country, so taking any step which contradicts society's beliefs, is very critical. For making the path easy and to overcome this problem, general awareness of the public must be increased about working women and how it helps in the improvement of the family and economy of the country. The possible way is by using media and religious leaders of the society and giving successful examples of the women who joined such programs.
- Government support: Efficient implementation of any program needs the full support of the government of a country. This program as well, to be efficient and effective needs government support. The laws about stopping violence and social harassment against women, and decreasing tax burdens should be legitimized. Moreover, with the support of the government, micro-loans should be provided for women to initiate any business activity or startup.
- Strategies to enhance women's economic empowerment: Although the strategies that had been used in these groups were efficient, introducing other strategies will make it better. Providing education on entrepreneurship, financial literacy,

communication skills, leadership and management skills can help them to get more of what they do and what to accomplish.

- Linkage of the SHGs to the commercial banks: The provision of microloans is mutual and symbiotic for economic empowerment. Therefore, the linkage of these groups to commercial banks can ease the path for lenders and borrowers. Furthermore, the procedure to get a loan should be made easier with less interest rates at the initiative level.

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## **About the Author**

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**Ms. Bibi Sara Seddiqi**, *Alumni MBA, and Member Research Society Kardan University, Kabul Afghanistan.* <[sarahsidiqi735@gmail.com](mailto:sarahsidiqi735@gmail.com)>

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