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Effect of Women Self Employment on Women Empowerment

By

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Declaration of authorship

I hereby certify that the work embodied in this dissertation project is the result of original research and has not been submitted to any other university or institution.

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Abstract;

Women have a considerable contribution to economy both directly and indirectly. Since a while most of their monetary contributions have now not been accounted and their humble offerings have been taken for granted.

Generally, it has been discovered that women are more concerned into small scale commercial enterprise. Women as entrepreneurs are growing throughout the country, ` however with time change has been seen and they are shifting toward handcraft, apparel/accessories and food & beverages. Also traditionally wage employment was seen in animal husbandry, however now services and industrial sectors are witnessing the growth of woman workers.

The number of women as entrepreneurs is gradually expanding throughout all the 34 provinces of Afghanistan. The growth of women-owned business enterprises brings women's economic empowerment. Economic empowerment of women leads to self-satisfaction, women's awareness of their rights and position in society. This research, using available literature, depicts different aspects of Afghan women's lives and self-employment among Afghan women.

The basic goals of the paper have been referred to below:

1. Overview of the presently self-employed women in Kabul city
2. Impact of women self-employment on women empowerment.

Acknowledgment;

I am very thankful to Almighty Allah for blessing me with good health and opportunity to achieve this life time learning opportunity. After Almighty Allah I am thankful to my family who always supported me to avail this learning opportunity. It was impossible for me to complete my project without Allah's help and blessings. I also want to thank my supervisor Mr. Aimal Mirza from the bottom of my heart for his timely help, encouragement and support that have been great asset for me throughout my project. I will also thank my great friend Mohammad Rahimdil and Mukhtar Rajabzada they were permanent source of encourage during my project. Last but not the least I also like to acknowledge my family for moral support and prayers for the successful completion of my project in due time.

ACRONYMS

- NAPWA National Action Plan for Women
- IMF International Monetary Fund
- ICPD International Conference on Population and Development
- ILO International Labour Office
- MoWA Ministry of Women Affairs
- UNDFW United Nation Development Fund for Women
- AREU Afghanistan Research and Evaluation Unit
- MoE Ministry of Economic
- MoIC Ministry of Industry & Commerce
- IFAD Investing in rural people
- WSE Women self-employment
- WE Women Empowerment

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CHAPTER ONE

1.1 Introduction

Although female has a first-rate involvement in the improvement procedure, they have less popularity compare to males, particularly in creating world (Khan et al., 2010). The situation is almost same in Afghanistan. facilities and occasions are determined through sex and race. According to the research views without women involvement Afghanistan growth development will not reach it picks, Unfortunately, due to bad regulation and old customs women of this country mistreated compare to men

This unreasonable manner offers women inferior position compare to men in the society. They are taking away from learning, decision making power. But, in recent time situation is altering on a day to day basis, due to the fact they are getting learning facilities and self-employment opportunities. Factors of females empowering like learning facilities, occupation and among all self-employment plays the crucial role in making women empowered. Self-employed women which are in earnings can donate to household expenses are more empowered compare unpaid household women. Self-employment would remove the gender inequity because both men and women will take part in family expenses and it will capable her to take part in family decision making and ask for their right. Empowerment might be characterized as a procedure through which people increment their access to information, basic leadership ability and increase their familiarity. In the case of females, a definitive goal of authorization is to make huge measure mindfulness with the dynamic support of females their selves.

Females are potential benefactors concerning advancement of society, monetary exercises of a specific region or the nation as a whole. Though, to improve the financial states of women, one of the feasible systems, regularly discussed, is the role sectors to empower them. Self-employment has been considered, among different components, an amazing instrument to kill poverty, particularly in Kabul base women.

1.2 Problem Statement

Women in Afghanistan are discovering choices for development and improvement in self-adventures ability, flexibility are the trust territories for females to rise into commercial adventures. In this perspective, the covered up enterprising possibilities of women have bit by bit been moving with developing affectability to their position and financial situation in the society overall. It is discovered that women need consciousness of strategy measures and quality for extreme endeavors, however the circumstance is changing. Still progressively, numerous women think that it's hard to get to the marketplace as they are not completely mindful of the varying economic situations, and neglect to confront the rigid challenge in the marketplace. Also, their absence of flexibility makes them reliant on brokers to such an extent that they once in a while get the correct return.

This calls for women business visionaries being presented to the substances of a market to build capacity, is a multi-dimensional procedure. It is a procedure that encourages and helps women to understand their personality, getting to be mindful of their ability and potential and take a stab at progress, happiness and genuine feelings of serenity. It also empowers them to increase self-assurance, makes a longing to accomplish and express, free from unnecessary traditions, customs, practices and preferences.

Where Women's economic empowerment can be accomplished by focusing on activities to enhance women's financial status; reinforce their legitimate status and rights; and guarantee their voice, incorporation and cooperation in financial decision making.

1.3 Research Question:

What is the impact of women's self-employment on women empowerment?

1.4 Research Hypothesis:

H1: There is a significant relationship between women's self-employment and women's empowerment.

1.5 Research Objective:

The aim of this study is to explain the impact of women's self-employment on women's empowerment towards advancement of social and monetary position of women in afghan society.

To meet this aim, the following specific research objectives will be pursued.

1. To determine the situation of self-employed women in Kabul city;
2. To know the effect of women self-employment on women empowerment;

This study is exploratory in nature as it seeks to explore historical data about women self-employment and its effects on empowerment of women.

1.6 Significance of Study:

This research will be very significant for understanding the need and importance of women self-employment for the empowerment of women. It may be significant for using as a theoretical foundation for further research in this area. It may also serve an important piece of literature to understand women empowerment has turned into a genuine part of research since females are from a huge segment of human resources of Afghanistan.

Furthermore, in Finding and Recommendation part of this study the researcher has point out the hardship and problems afghan self-employed women are facing and also many solution has been recommended for changing the situation or encouraging women to become a self-employed. This study can be a great reference for those women who are willing to become an entrepreneur.

1.7 Research Layout:

This thesis is structured in five chapters. Chapter one introduces the whole research, its area, aim and objectives, importance and the research layout. Chapter two is literature review in which the researcher has reviewed the existing literature on the topic chosen. Chapter three discusses and justifies the research methodology, tools and techniques selection by elaborating different options. Chapter four depicts the analysis and finding and presented the key research findings from the historical data on impact of women's self-employment on women empowerment. Finally, chapter five is concludes on the research key findings and offers a range of solutions on the existing key issues and challenges faced by the Afghan women.

CHAPTER TWO LITERATURE REVIEW

2.1 Introduction

The researcher temporarily analyses literature from two viewpoints. The first measurement is focused with the explanations of women's empowerment. The second measurement pertains to the causes of women's empowerment and the relation between their empowerment and different financial occasion, right to have access to equal opportunities and resources and the impact of self-employment on their empowerment.

In this research, the researcher through literature review exploration technique examine the different facets of women self-employment effect on women empowerment, for this purpose the researcher has used different source of information and knowledge like published reports, online articles, journals and books.

Department of Human Development in United Nations has published a report on 2004 which shows that women (both unpaid housewife and paid employment) work more than men on average, it also releases that even women perform an average of 20 percent more work in compare to men in developing countries.

According to ILO Reports; females are almost 50 of the world's population, utilize two-thirds of the world's work hour, produce half of the world's food supply, receive 10 % of the world's revenue and own fewer than one per cent of the world assets.

2.2. Women Empowerment Definition:

According to former President of India, APJ Abdul Kalam, “empowering women is a prerequisite for creating a good nation as when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to development of a good family, good society and ultimately a good nation” (Sharma Sheetal, 2006).

Women empowerment is a procedure supported by improved strategies and agenda that would allow women to acquire sufficient power to encounter their social situation or position. According to UNDP (1995) the definition of women empowerment is the extension of choices for women to increase their ability.

This explanation is including two parts:

- a) choices expansion
- b) Women’s capability to apply those choices.

Conferring to the explanation, development in women’s entrance to financial occasions through self-employment and business program might grow their decisions to dominate wellbeing and education interrelated program might enhance their ability to take benefits of their choices. In the empowerment definition the two elements are not distinct matter but interconnected. It is seen that once an advancement plane builds women's decisions of work by giving credit abilities, it enlarge selections afore them and would rise their capability to use their options. A number of academician are contending over what really ought to be the idea of advancement plane which might expand the intensity of practicing capacity of women or strengthening of women by which they might regulate their own lifetime. A few studies (Kandiyoti, 1988; Buvinic, 1987) propose that financial advancement plane might consequently build the monetary position of women and accordingly their general position in society. They will in general spotlight on financial improvement program with the desire for accomplishing the objectives of engaging women with productive skills and abilities for the future. This suggests as per these investigations the monetary advancement program could naturally build the general status of women and make them empowered in all aspect. There is clearly many discussion encompassing particular effect of monetary advancement planes on the degree of women empowerment. For huge number of basic social and

organizational forms there are regularly shifting grades of decisions for women and differing degrees of capacity or strengthening to practice those decisions. Sometime women couldn't practice their decisions due to social limitation practiced by relatives.

The below indicator are very important for improvement of women empowerment.

2.2.1. Economic Indicator;

The researcher has considered the level of income/ month as the pointer of the economic empowerment. An effective improvement program would lead to greater level of profit to its recipient.

2.2.2. Social indicators;

The social empowerment will be identifying by using the below three indicators or pointers.

- a) Business information and established bazaar relations by women beneficiaries;
- b) Outside home mobility;
- c) Involvement in the household decision making practice.

a) Business information and established bazar relations by women beneficiaries:

Women compare to men have low access to information in both urban and rural regions. about all facets of remunerated work. This is primarily due to a poorer knowledge level, low admittance to mass media and low social collaboration (Roy and Tisdell, 1996; Agarwal, 1989). The inaccessibility lowers the financial and dynamic capability of women. Economic empowerment program must aid women (through improvement actions) to obtain more information and knowledge and occasion for communication with the outdoor world. It supports them to improve their confidence and empowerment. The self-employed women must to have an idea about the price of finished product and raw material at retail and wholesale markets in the country and outside the countries.

It is mandatory for a self-employed woman to create linkage with national and international market to find market for buying raw materials and selling their products and also maintaining their business flow. The researcher in this study division business knowledge into four clusters such as wholesale knowledge,

raw materials price, addresses and names of wholesalers, credit information and middleman exploitation. Also self-employed women should focus on how strategy how to collect cheap raw materials for their products and a good market place for selling their products.

b) Outside home Mobility;

Self-employed women can increase their self-confidence by creating outside home mobility with interaction with outside people. Mostly women are famous by working at their homes but in this study it is mostly focus on how to create mobility outside home.

c) Involvement in the household decision making practice;

The self-employed women would take part in financial expenses of their family that will create a situation of higher participation in the family decision making and will have control on resources of the family.

This study used the number of involvement level which self-employed women frequently exercise in taking household decision procedure. A self-employed woman can contribute in the 'core role' or in 'equivalent responsibility with the other family members.

2.2.3. Social Security for Empowerment;

Social Security defines that a minimum needs of living should be paid to all its citizens by the government (G.H.D. Cole).

“Social Security is a mechanism for social alteration and development and need be conserved, supported and advanced as such. Also, far away from being a problem to economic development, meanwhile both men and women profit from growths of security and they would have no tension for tomorrow, they will obviously become extra useful.” (The Development of Social Security”).

2.2.4. Member accountability indicator

Accountability is commonly understood as the method by which persons and administrations report to an identified authority, and they are kept responsible for their activities (Edwards et al.,1995). Despite the fact that accountability is observed as a desirable managerial characteristic, experiential studies usually specify that equally leaders and assistants in a private and public administration pursue to escape accountability (Smith,1995).

Accountability works 'downward' to associates, recipients, staff and promoters and 'upward' to their donors. Michale and Edwards (1995) said that operative accountability includes a declaration of goals linked to guidelines. It also contains transparency of conclusion and of relations with the people concerned.

2.3. Women empowerment and Decision Making;

It is usually perceived that in a household number of decisions are entirely taken by the spouse such as head of the household, number of decisions are entirely taken by the house wife, though number of decisions are taken equally together. And also other members of the family such as children would exclusively take some other decision. In a family if the house wife has the authority of taken more number of decisions it shows that the house wife has more freedom she enjoys and vice versa (Padala&Suryanarayana,2010). Thus it can be determined that self-employed women due to financial independence would enjoy greater decision making power in the family.

2.4. Overview of Afghan Women's situation;

The present condition of women in Afghanistan presents a thoughtful summon to human development. The women in this country are among the harmful women in the world. Their condition is predominantly poor in the violence protection, productivity of economic, literacy and education, public participation and health areas. The Afghan woman has 20 years' shorter life span compare to the world women age average. Although men everywhere in the global alive longer compare to women. And in despite of the extraordinary level of man casualties while 25 years of conflict, men quiet exceed in number compare to women in the contemporaneous era, with a regular proportional of 104 males to 100 females.

Unfortunately, it's the fact that troublesome condition of women makes the women life span shorten. The present position of women in the society and family have been shaped by the circumstances that Afghanistan practiced over the past conflict decades and from bad traditional experiment. The below data shows the women life expectancy is low such as that marriages of underage are high among females the rate of fertility is 6.6 kids per woman. Compare to the world average rate of fertility which is 2.65 kids per woman in 2005, this is very high in the country.

Afghanistan is the third poorest country according to human poverty indices and positions among the deepest in the global in human development (173rd. of 177 countries). Therefore, human deprivation and poverty are probably experienced by the maturity of the people. Extensively bad tradition, poverty, and insecurity affect females unreasonably and extremely limit their permission to resources and opportunities which are required for the complete improvement of their human prospective and the rights exercise.

Presently, health services are substandard, remain inadequate or unreachable to women. It is all that public expenditure attributed for public health is very low as compare to south Asia's countries, Afghanistan health expenses per person is only \$1 that our country specified only 0.6 % of its GDP on the public health platforms.

The men doctors are prohibited to do treatment of women according to afghan culture. And around 40% of the preliminary health services will not have female health service providers.

The education status of women remains a matter of concern for not sending girls to school due to inadequate facilities, insecurity, lack of motivation and women teachers. The other factors that increase the rate school drop out on females is forced marriages and early child. Afghanistan is the country that the rate women literacy is very low and have the worst disparity with men. In Afghanistan the literacy rate for adult women is 21 percent while for adult men its rate is 36 percent Additionally, the gross enrolment rate for females are 54 percent while for men gross enrolment rate is 94 percent, this mean that men are presently more educated compare to women.

Discernment against women reveal in deception of limited economic, political and social roles makes women much more susceptible to shortage and aggravate the manner female practice poverty. A degree of disparity in men and women 's financial status in Afghanistan is delivered by the differences of the male-female GDP calculated on the origin of Purchasing Power equality-settled per capita GDP. This was approximate at \$1,182 for men and at \$402 for Afghan women. It shows that male are roughly three times more financially well off compared with women in Afghanistan. The insufficient living facilities such as transportation, roads, water and power, health and livelihoods improvement, particularly of women living rural area.

The joint effects of terrible state of health, Poverty and limited education extremely damage women 's access to the salaried economy. Afghan women 's industrious contributing in livestock management and agriculture are underpaid and underestimated and restricted access to financial resources such as market, capital, technology and information, women 's entry to the salaried economy. Sex based salary discriminations were also initiate to be predominant, particularly in construction, harvesting, weaving and commerce, and control over revenue by women is commonly glowered upon in

Afghanistan. Land, which is a very valued monetary capital, specifically in an agrarian economy such as Afghanistan, is usually possessed by men. The above mentioned state come together and create a subordinate situation for women which it leads financial disempowerment of women both in the society and family.

However, women participation in public life and politics has been increased from the last three years.

The rising participation of women in extra circular activities and continuous advocacy for equivalence with men might enlarged violence in the public spaces and home.

However, disempowerment, women 's low position within society, and the unescapable culture of women subordination stay the leading reasons of violence against women (VAW). Sexual, physical and verbal abuse, forced marriage of underage girls, widespread but the absence of formal recording, reporting and analysis of cases delay the implementation of measures to address them. Home violence, committed largely by private partners,¹⁷ is quiet an unseen phenomenon that imposes education and lawful actions like better-quality family law, counseling, defense for female at risk, and backing for the monetary independence of stayers of violence. Verbal harassment, Public violence and assaults that are exactly motivated to undermine women 's improvement systematically reject women their privileges to involvement in Afghan society.

2.5. Women Economic Living and Empowerment

Income generation activities like self-employment, return on investment and capital formation will make women economically empowered. Self-employment amongst the women community has led to significant impacts in the lives of women such as decision making capacity, standard of living, return on investment of such women.

The purpose behind advancement of economic events is focused towards capital creation in economy. The rate of earnings from invested capital is return on investments, ROI rate is directly related to the volume of invested capital if there is greater volume of invested capital return on investment will greater and Vice versa.

Also reserves and surplus utilized from business is called funds saved from the earnings of an enterprise which a self-employed woman can re-invest this funds internally without any charge or obligation.

2.5.1. Standard of Living;

The ability principle of living standard (Sen,1987)¹⁰ says that ‘‘ Decent living standards wouldn’t ensure by having income commodities and wealth. Decent standard of living would assure while having below capabilities:

- Live long capabilities
- Illiteracy avoiding capability
- Capability to adore freedom and personal liberty

International Index of Human Development computed the Human Development Report for 173 countries on this basis.

The life style and standard of livings of an individual would be reflects by possession of luxury goods such as Air Conditioner, Mobiles, Car, Gold and watches...etc. if an individual possessed larger number of these luxury goods, higher is the standard of living of that individual, and vices versa. The possession of these luxury goods is related to the income of the individuals. If the income

more the individual ownership of luxury goods will be more and vice versa. (Padala & Suryanarayana, 2010).

2.5.1.1. Health;

Health is an important requirement for the active involvement of men and women in all capacities of life. As per to the Beijing Action Platform, women 's health includes their social, physical, biological wellbeing and emotional and is determined by the political, economic and social context of their lives. Afghan women 's mortality and health, as regulated by a numeral of interconnected indicators, deviates powerfully from world standards. Afghan female are amongst the most awful off women in the global as measured by low relative, absolute life expectancy, high fertility, malnutrition and extremely high Maternal Mortality Rates (MMR).

In addition, female 's access to elementary information of health and their chances to apply elementary health abilities have been damaged by discernment against female in education.

Female also route higher health threats due to discernment that is definitely demonstrated by a high occurrence of ferocity against women. Continuous fear of violence and Violence unfavorably affect their wellbeing. Many years of conflict, exposure, family member's loss and other violent and oppressive public and private treatment left most of Afghan women psychosomatically traumatized. Female suffer from psychosomatic problems excessively compare to men.

2.5.1.2. Education;

Education is a social and duty right. Education is a foundation for structure women 's human principal and a prerequisite for their evocative involvement, actual leadership and equal pleasure of rights. As per Asian practices, women education also consistent rise in the growing of per capita income and donates to reduced fertility rates. The Afghan females have been take away from their right to education.

Women in Afghanistan have the deepest literacy rates in the global and there is a poorest disparity between men and women. The literacy rate among adult women is 21 percent while the literacy rate among adult men is 36 percent. Additionally, the total enrollment rate in Afghanistan is 94 percent while the women enrolment rate at primary school is 54 percent. The above mention low enrolment in primary school and women low literacy rates shows that the men are presently enjoying more education facilities compare to women. Even though a marked development in current years, female still aspect a number of problems with education situation like restriction on movement; early marriage; transport constraints; shortage of women teachers, security, cultural. Immature marriage prevents female to complete their studies because of domestic duties and early pregnancy. Females 's low education has an undesirable effect on Afghanistan 's economy. Sex discrimination in education with significances of continued less financial growth more fertility therefore deliberate interferences to decrease the sex gap in literateness and learning will contribute to inspiring Afghanistan 's enormously very low GDP.

Afghanistan is one of the country in world that has the utmost percentage of primary school oldness kids in the global with 19.6 percentage of the people in the range of 7-12 years old.

2.6. Self-employed women situation in Kabul:

To be a women Afghanistan is the most difficult places in the world. Fifty percent of the population lives under poverty line and it effect women a lot.

A Recent surveys disclose that 87% of Afghan women are not doing any kind of business, those women who are self-employed is only 9% but still they face main barriers. These barriers exclude women from playing a significant role in decision-making processes, both inside their homes and broader communities and prevents them from looking for and using information for the improvement of the health and education of their families.

Furthermore, sources disclose that close to ninety percent of Afghan females suffer from at least one form of abuse, including physical or psychological violence, and forced marriage is about seventy to eighty percent, many before the age of sixteen. Many have little effect over the matters which affect their lives, like family and marriage arrangement, and a lack of information contributes to the fact that one in fifty newborn babies die in the first month after birth. The combined impact of poverty, terrible state-owned of health, and imperfect education seriously damage women's entree to the economy. Afghan women's useful contributions in agriculture and handcraft industries are underrated and underpaid, and imperfect access to economic properties such as capital, bazaar, information, and knowledge hinders women 's entrance to the economy. Gender based salary discriminations were similarly found to be predominant, particularly in health and hand craft. In an agricultural economy like Afghanistan land which is extremely valued economic wealth, is generally owned by men. All the above reasons are linked to the status of women which in turn leads to the economical disempowerment of women both in the family and in society.

Afghanistan's socio-cultural background and gender dynamic is going better compare to 2001, the current situation is encouraging. Even supposing socio-cultural ethnicities that form gross gendered inequity can't be self-addressed during a decade, in order to make free, fair, and satisfactory occasions for women's reasonable access to the marketplace, a "level taking part in field" in Afghanistan economy is important. a lot of depends upon the character of the transition and therefore the terms of arrangement negotiated further because the flip the economy could take, however a centered national policy on women's

economic empowerment, with protective measures, is needed. Whereas short-run initiatives and medium-term savings by officials, researchers, civil society activists, politically aware parties, social group elders, provincial councils, members of profession and trade, and different teams are crucial to keep up the momentum of the previous decade, long run human and resource empowerment in women economic authorization is important for the transformation of society.

This research has engaged the aid of a social-economic study to examine the simple objective (whether the self-employment raise their complete empowerment).

The researcher interviewed 189 women recipient from tow economic development program of NGO registered with Ministry of Economic, NGO Directorate based in Kabul. An economic development program has been chosen in this study, the impact of women employment on women empowerment will be determine by using economic and social indicators, for finding the impact of women self-employment on women empowerment the researcher has considers on member accountability of development organization.

2.7.Women Empowerment in south Asian countries:

India is a country which women include its half of the country wide population and the country development is depended with the women situation. Small business enterprises are one of the great approach to enable women to comprehend their skills and knowledge for making themselves empowered. We have Many outstanding examples of those entrepreneurs in developing countries who started with minor enterprises and raised to big enterprises. There is an emerging need to improve the status of women which should start with empowerment.

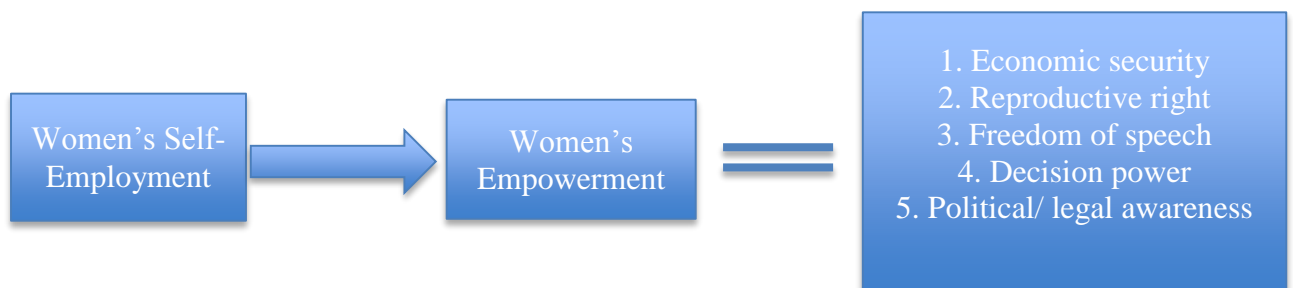
A study on women empowerment has held by international conference on population and development (ICPD) in Cairo describes that 50 percent of worldwide population is women and living in ridiculous poverty and absolute hardship. The good examples are women living in Maldives and Pakistan are still disempowered but fortunately women living in Bhutan are more empowered compare to Maldives and Pakistan.

A few scientists (Carr et al., 1996 and Viswanath, 1995) find that the most ideal method for accomplishing women's empowerment is to arrange them under a typical gathering and discussion with pay age program funding. These investigations demonstrate various NGOs in various South Asia Countries have accomplished this objective by following numerous advancement techniques. NGOs for the most part adopts participatory and network advancement strategy, which varies from conventional methodologies normally taken up by government organization.

2.8. Conceptual Framework:

For this research, the conceptual ideal regarding the effect of women's employment on women's empowerment is based on Biswas's (1999) theory, which he introduced seven pointers of how to make women's empowered. Women's empowerment is achieved through seven path ways 1. Decision making power, 2. Economic security, 3. Freedom from domination by the family, 4. Political and legal awareness, 5. Contribution to family Expenditure or income, 6. Reproductive right, and 7. Participation in development programs. However, the researcher found that woman's who has the potential to possess more pathways she would become more empowered.

As the researcher personally noticed in Kabul city the level of women's empowerment is depends on different pathways (economic and political) and their household relation to the community.



Explanatory research is the one that establishes causal relationship among variables. this method of research, less focus will be on the relation or link among variables instead focus is on problem or situation. As per in this research the connection among women employment and women empowerment is our core focus point. Numerous concepts and matters will be discussed through different phase of study in this research.

2.9. Chapter Summary;

In this Chapter, attempt has been made to study the significance of empowerment of women in the backdrop of the worldwide recognition of the fact that while a female is empowered it doesn't mean seizure of power of another person. if a woman is empowered, her capabilities towards taking decision authority might assuredly influence her community's & family's behavior. They will eventually act as a 'societal multiplier', where collective power will be superior than separate power. It has now been accepted in different research studies that self-employment can be significantly instrumental in the empowerment of women which can further lead to better lifestyle for women

CHAPTER THREE

THE RESEARCH METHODOLOGY

3.1. Methodology:

The researcher has been collected primary data by interviewing Kabul base self-employed women and secondary data from different books, websites, journals, articles and reports. Previous literature about women empowerment has been explored by researcher and its impact in women employment by exploring the historical data.

Qualitative analysis has been conducted by researcher to answer the research questions on secondary data collected.

3.2. Study Design:

Research design is officially defining as the method and timetable exercised to collect information and evidence, to analyses & evaluate the findings and from which to take out an accurate outcome (Brewerton and Millward, 2001). There are two main types of research design; qualitative research design and quantitative research, the researcher employed both qualitative and quantitative research methodology to collect data from 338 sample.

3.3. Research Approach:

The researcher organized questionnaire with five-point scales which ONE characterizes “strongly disagree” and FIVE is “strongly agree” has been organized for gathering information from self-employed women based in Kabul city. The first segment of the questions enclosed questions investigating the women’s self-employment intentions of the participants. However, the second segments of the questionnaires enclosed questions investigating the women’s empowerment intention of the participants.

3.4. Population of the study:

The Morgan and Krejcie chart aid the researcher to define the sample size. the researcher doesn't need to do study on every of the sample, so according to Ministry of Commerce and Industry (MoCI) statistics, 3640 self-employed women has been registered so according to Morgan and Krejcie chart the researcher only need 338 questionnaires which out 338 questionnaires that were distributed, 330 interviewees has correctly responded. This survey shows that 95.8 % of the target participants correctly responded to the survey

Kerjcie & Morgan, 1970 Chart

Table 3.5

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

3.5. Sampling Procedure:

The researcher has used Non-probability sampling technique for this research to involve participants to the survey. The focus was on those individuals to be sampled who can be representative of the population.

Besides convenience simple, was used for selecting participants for this research. The researcher finds out the list of self-employed women registered with Ministry of Economy NGO directorate and Ministry of Trade & Commerce and each every one of them by email or face by face for interviewing purpose and asking them to become a participator for the research.

3.6. Data Collection Procedure:

Data collection is a method of collecting primary and secondary data for the purpose of research. Collection of data is the most important part of this survey which the researcher collects accurate data. The data which coming from interviews and surveys is called first hand data collection method. The data which is collected from research that has been done earlier on the same topic is called secondary data collection method. There are numerous types of secondary data gathering techniques including: literature review analyzation, observation technique and case study analysis. The researcher has used primary and secondary research method for this research. The researcher reviewed various published and unpublished sources for conducted literature review for this study. For a large range data study secondary data collection method is very important. The data together from the analysis of literature review is managed to obtain the suitable outcome of the research and also aid to derive the perfect and suitable conclusion (Cooper and Schindler 2006).

According to Dr C R Kothari (2008, P.95) primary data is a data that is collected first time and never been used earlier. He further describes the secondary data, secondary information is second hand data that before have been collected and used for other determination but the researcher uses it for his/her own determination.

The researcher starts data collection for this research from Kabul base Self-employed women which most of the participants were interviewed in Ministry of Economic, Ministry of Trade

& Commerce and Ministry of Women Affairs, the purpose of this research was explain to the participants the impact of women's self-employment on women's empowerment and 338 questionnaires were distributed. Which Out of 338 interviewees, 330 interviewees gave correct responds.

3.7. Data Collection Tools:

For this research the researcher has been collected data using secondary and primary data collection method, the information which has been collected through interviewing people with questionnaires is the primary data and the information which is take out from the earlier similar study is used as secondary data for this study.

3.7.1 Primary Data:

Data which is collected firsthand by the researcher through distributing questionnaires'. The questionnaires' contained of seven questions in concern of each variables, variables are designed for the purpose of collecting primary data for this research.

3.7.2 Secondary Data:

The secondary data gathering technique is collecting Information and data from previews study that has been on similar topics. There are numerous types of gathering secondary data technique likes: literature review analysis, observing technique and analysis of case study, publication, online journals. The researcher has been reviewed articles, book, journals and online reports for the purpose of literature review.

3.8. Data Analysis Procedure:

There are two core methods of data analysis that includes quantitative analysis and qualitative analysis. Denscomb (2007) argued that data collected in numbers and figures is called quantitative data and the method used to analyses this quantitative data is called quantitative analysis. As a quantitative research, the data was examined through a correlational analysis method using SPSS software. The variable relation was positive correlated in order to find the effect of the independent variable over the dependent variable (if there is a positive correlation exist between variables if one variable increases the other variable will also increases) Mean, standard deviation was discreetly interpreted and elaborated upon. With the help of this statistical analysis the researcher can see variations authentically and scientifically.

3.9. Research Limitation:

In this research one of the key research limitations is that the researcher couldn't find any previous research in the same topic used primary data most of previous researcher has used secondary data since the researchers conduct research on the effect of women self-employment on women empowerment, due to the nature of the sensitivity of the topic, researcher should collect primary data but unfortunately most of researched was rely on secondary data only. This research could be better if the collected articles was based on primary data too by interviewing people working in this arena.

The other main research limitation is availability of few self-employment women in Kabul city, Costly and taking much time to reach interviewees because of Kabul traffic and none specific address of self-employed women. Although the researcher has used historical facts and figures but these facts and figures are analyzed qualitatively. The research could be better if both qualitative and quantitative analysis were conducted. For conducting quantitative analysis, the researcher may have identified key co-related between women empowerment and women employment rate in Afghanistan during different years.

CHAPTER FOUR

Findings & Analysis

4.1. Introduction

The researcher has been used the SPSS analysis to examine the variance among the variables in this study. The findings are analyzed and discussed as bellow in this chapter

4.2. Reliability Statistics

Reliability is a statistical instrument that is use to measures the results free from error and therefore yield consistent results. The below table indicate level of reliability between items within variables distinctly.

Table 4.2

Reliability Statistics	
Cronbach's Alpha	N of Items
0.802	14

Result: according to the above table the inter item consistency of all the objects used in the instrument. Also the above table shows that the Cronbach's Alpha for Women Empowerment is 0.802, which is good for receiving reliable and consistent outcome.

If the value of Cronbach's Alpha more than 0.6, the items within a variable are reliable and will give consistent result. As the above table point out the reliability of survey instrument is significant and it's 0.802.

Table 4.2

Reliability Statistics		Women's Self-Employment	Women's Empowerment
Women's Self-Employment	Pearson Correlation	1	.582**
	Sig. (2-tailed)		.000
	N	336	336
Women's Empowerment	Pearson Correlation	.582**	1
	Sig. (2-tailed)	.000	
	N	336	336

Result: The above table shows that there is a significant relation between women self-employment and women empowerment. The above table points that Pearson Correlation for Women self-employment is .582 and for women's empowerment is also .582, If the value of Pearson Correlation is greater than 0.1, the items or instruments within a variable are reliable and produce consistent result. As the table shows the reliability of survey instrument is significant.

4.2.1. Interviewees Analyzation:

Table 4.2.1

Statistics		Age	Education	Sectors
N	Valid	335	327	330
	Missing	3	11	8

A sample size 338 self-employed women has been interviewed which out of them 3 interviewees not mention their age and 11 interviewees forget circle the age portion and 8 interviewees not mention the sectors they are doing business.

4.2.2. Interviewees Age:

Table 4.2.2

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 20	63	11.3	11.5	11.5
	20-30	116	44.4	45.2	56.7
	30-40	89	28.8	29.3	86.0
	Upper than 40	67	13.8	14.0	100.0
	Total	335	98.1	100.0	
Missing	System	3	1.9		
Total		338	100.0		

11.3 percent of respondents were at the age of less than 20 years old, 44.4 percent of respondents were between the age of 20 to 30 years old, 29.8 percent of respondents were between age of 30 to 40 years old and 13.8 percent of respondents were above than 40 years old. The above table shows that majority of self-employed women are between the age of 20 to 30 years old.

4.2.3. Interviewees Education;

Table 4.2.3

Education		Frequency	Percent	Valid Percent	Cumulative Percent
	Bachelor	171	50.6	54.4	54.4
	Master	157	40.7	43.7	98.0
	Missing	3	1.9	2.0	100.0
	Total	327	93.1	100.0	
Missing	System	11	6.9		
Total		338	100.0		

50.6 percent of the interviewees hold bachelor degree and 40.7 percent of interviewees hold master degree and only 1.9 percent don't mention their education degree but still this survey shows that 91.3 percent of self-employed women are educated which they can easily manage and grow their business and compete in global market.

4.2.4. Interviewees Sectors involvement:

Table 4.2.4

Self-employment sectors		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Handcraft	98	34.8	37.5	37.5
	Agriculture	81	23.4	25.7	63.2
	Animal Husbandry	63	12.1	13.8	77.0
	Education	77	20.9	23.0	96.2
	Health	11	5.0	5.0	100.0
	Total	330	96.2	100.0	100.0
	Missing	System	8	3.8	
Total		338	100.0		

34.8 percent of self-employed women are involved in Handcraft, 23.4 percent of self-employed women are involved in Agriculture, 12.1 percent self-employed women are involved in Animal Husbandry, 20.9 percent of self-employed women are involved in Education sector and 5 percent of self-employed women are involved in Health sector. The table 6 indicate that majority of afghan self-employed women are involved in Handcraft because it is a kind specialized sectors for females in nature and a lot of opportunities is available for women in this sector.

4.3. Regression Analysis:

Regression analysis is a procedure of calculating the relationship among two or more variables. It is a way of distinguishing those forecasters which have an influence on outcome from those which do not influence on outcome variable.

Table 4.3

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.669 ^a	0.452	0.398	0.38542
a. Predictors: (Constant), H, A, AH, E, HEALTH				

Result: The value of R-Square (0.452) as seeming in the above tables shows that the dependent variables (Women Employment bring 45.2 % change in the outcome variable (Women Empowerment)).

Table 4.3

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	26.087	11	8.696	42.328	0.000 ^b
	Residual	32.253	0.329	0.205		
	Total	58.340	338			
a. Dependent Variable: WSE, WE						
b. Predictors: (Constant), WSE, WE						

Result: The above table shows the results of model fit, measured by ANOVA (F-TEST). Where the p- value is less than the level of significance, it is concluded that the fit between variables is significant, shows a good model.

Table 4.3

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
	(Constant)	0.666	0.286	0.301	2.331	0.021
	WSE	0.168	0.053	0.195	3.170	0.002
	WE	0.443	0.058	0.486	7.607	0.000

a. Dependent Variable: WSE,WE

To check the hypothesis regression analysis was applied. The outcome shows that p-value for WSE is 0.002 and for WE is 0.000 which are less than 0.05. Hereafter, the study null hypotheses are less than 0.5 and is accepted, which it means the effect of WSE and WE is statistically insignificant. On the other hand, the standardized coefficient beta value for the variable WSE is 0.195 and value for the variable WE is 0.486. Therefore, this equation can be bringing 19.5 percent and 48.6 percent changes separately.

The results demonstrates that the T-Value for WSE is 3.170 and for WE is 7.607 which are greater than 1.96 and all the hypothesis are accepted.

4.4. Normality test:

A normality test is a statistical method is used to regulate if a sample fits a standard normal distribution. A normality test can be achieved statistically or graphically. Here, we will find the (H0: Data is not normal) and also (H1: Data is normal).

Table 4.4

Normality Tests						
Course WSE. WE	Shapiro-Wilk			Value		
	Statistics	df	Sig.	Skewness	df	Kurtosis
W. Self-employment	0.489	14	0.60280	0.383	14	2.284
W. Empowerment	0.429	14	0.59060	-0.714	14	0.789

a. Lilliefors Significance Correlation

*. This is a lower bound of the true significance

Results:

Null hypothesis H_0 : Data follow a normal distribution

Alternative hypothesis H_1 : Data do not follow a normal distribution

The above table result indicates, the null hypothesis conditions that the data follow a normal distribution. Since the significant level p-value for WSE is 0.60280 and the significant level p-value for WE is 0.59060, which is exceed than the significance level of 0.05, the decision is to fail to reject the null hypothesis.

4.5. Correlations Analysis:

Correlation is a statistical method which demonstrate the relationship among two variables from two side; 1: How powerfully two variables are connected 2: The way of relationship among two variables. The method of determining the degree of tow variable’s movements association is called correlation.

Correlation coefficient (r) is the result of correlation. The correlation coefficient can take a series from -1.0 to +1.0. As r is closer to +1 or -1, the more closely the two variables can be related. If r value is close to 0, it specifies there is no relationship between two variables, and if r is exceeding than zero, it means that if one variable increases the other one also increases. If r is less than zero it means that if one variable decreases the other one also decreases, and this is also called as inverse relationship.

Table 4.5

Correlations		Women’s Self-Employment	Women’s Empowerment
Women’s Self-Employment	Pearson Correlation	1	.582**
	Sig. (2-tailed)		.000
	N	336	336
Women’s Empowerment	Pearson Correlation	.582**	1
	Sig. (2-tailed)	.000	
	N	336	336
**. Correlation is significant at the 0.01 level (2-tailed).			

Results: The above table specifies the correlation between women’s self- Employment and Women’s Empowerment is .582. Thus there is positive correlation between these two variables.

The relationship between the dependent variable is significant as the above table also specify it that correlation coefficient between Women’s Employment and Women’s Empowerment are (r=0.000 & p>0.5), (r=0.000 & p>0.5) confirming the existence of significant positive relationship between above stated dependent variables and the outcome variable.

In conclusion, all the correlation values are statistically significant at 1% level of significance.

4.6. Discussion:

Women in Afghanistan faces huge challenges and difficulties due to a lack of access to basic services and fundamental human and civil rights. This study explores the effect of women's self-employment on women empowerment from 2001 onward, at present the women situation in every sectors is encouraging. Even however women economic empowerment in terms of old customs in Afghanistan is significantly complicated by the interweaved absence presence of social acceptance. In order to generate a reasonable, and favorable occasions for women's reasonable access to the monetized bazaar the government would go for a public apprising camping to increase the level of public knowledge about women's right, that they can work us a self-employed and can have their own business like other men. While temporary creativities and medium-term investments by civil society activists, provincial members of Afghanistan chamber of commerce and investment, are critical to preserve the momentum of the previous decade, longer term human and finance investment in women's economic empowerment is important for the transformation of society.

This study shows that financial aspirations and professional knowledge of self-employed women are improved compare to those women that are not self-employed. The conclusions of the paper demonstrate that; self-employment help women to achieve economic empowerment and increase their decision making power both in society their homes.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1. Conclusion:

This research examined the effect of women's self-employment on women's empowerment, the research population is Kabul-based self-employed women. The finding of this study demonstrated the significance of women self-employment on women empowerment. For example, many of the interviewees in this research have think over their public complications like society affirm and low encouragement by Afghan society, people's manners concerning women's self-employment.

If we focus on finding, we see women self- employment hugely effect women empowerment as such, yet we have to say that women's empowerment can be achieved through seven path ways that is clearly mention in theoretical framework. Minority of the participants in this research fright to intend for self-employment due to the low-grade attitude of the society toward women's self-employment.

As the researcher analyzed the questionnaires, the evident showed social behavior is the major challenge for women. Also corruption and unnecessary bureaucracy is also the major concerns in this study Finally, we can determine that social behavior, corruption and unnecessary bureaucracy are the main interruption for self-employed women need to be focused by government authorities.

5.2. Recommendation:

Considering the conclusions of this research, in order to create a better situation for self-employed women the government should go for a public apprising camping to increase the level of public knowledge about women's right, that they can work us a self-employed like other men. the way to empower women is to involve Afghan women in financial improvement of Afghanistan through creating more self-employment opportunities for women. Afghanistan government needs to focus how to removed corruption and creating a mechanism for decreasing unnecessary bureaucracy while registration, this would create a better situation and encourage women to become self-employed instead of working for entrepreneur.

Furthermore, when it comes for receiving funds, corruption is sometimes a chief barrier for self-employed women. The only way to avoid this challenge and for making sure that equity number of project or funds are allocate to self-employed women, allocation of particular portion of funds to self-employed besides, priority in those projects that women are specialized by nature like hand craft could be giving to self-employed women. Above all, an obvious strategy should be formed and used when allocating awards. Afghanistan government also required to develop loan procedures with lower criteria for self-employed women in order to inspire them.

Additionally, in order to enlarge the specialized growth and ability of Afghan self-employed, there is a requirement for the Afghanistan government to create different policies to support women by addressing their necessities, resulting in supporting women self-employment in Afghanistan.

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APPENDIX: QUESTIONNAIR:

Kardan University
Master of Business Administration
(MBA Thesis Survey Questionnaire)

Researcher: Said Farooq Perzadah

A part of my MBA research thesis at Kardan University, I'm conducting this research on "**effect of Women's self-employment on women's empowerment**". The purpose of this survey is to collect the information in order to assist us in our research topic, and you have been selected in the survey because of your potential and field of study to provide the required information. Any information obtained in connection with this study will remain confidential.

Personal Information:

⇒ **Are you currently self-employed?**

- YES
- NO

⇒ **If yes, in what type of entrepreneurship?**

- Handcraft
- Agriculture
- Animal Husbandry
- Education
- Health

⇒ **Educational Level:**

- Bachelor's Degree
- Master's Degree

Please kindly circle (○) or (✓) to any of the below answers:

No.	#1: Women's Self-Employment	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	It would be good for me to be self-employed instead of being employee	1	2	3	4	5
2	The degree I am opting for in this university has well-equipped me to become self-employed	1	2	3	4	5
3	My male family members think, I, as a woman cannot become a self-employed	1	2	3	4	5
4	I believe women's self-employment is not yet socially accepted in Afghan society.	1	2	3	4	5
5	I believe women's self-employment are encouraged and supported by Afghan society.	1	2	3	4	5
6	I do not want to become a self-employed because of the corruption.	1	2	3	4	5
7	I do not want to become a self-employed because of the unnecessary bureaucracy in the government offices.	1	2	3	4	5

No.	#2: Women's Empowerment	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I'm prepared to invest a lot of my own capital to start a business.	1	2	3	4	5
2	I believe that Empowered women has the power of decision making.	1	2	3	4	5
3	I believe that self-employment has a huge monetary benefits.	1	2	3	4	5
4	I believe women's empowerment has a huge economic impact on Afghanistan's economy.	1	2	3	4	5
5	Health industry environment is good for women to make them empowered	1	2	3	4	5
6	Agricultural industry environment is good for women to make them empowered	1	2	3	4	5
7	Hand craft industry environment is good for women to make them empowered	1	2	3	4	5

