



Examining the Woman's Linkage between Their Income and Expenses in Afghanistan Along with Some Case Examples in Takhar Provinces

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<http://dx.doi.org/10.47814/ijssrr.v5i12.673>

Abstract

The main purpose of this research is to examine the relationship between women's income and their expenses in Afghanistan with the case example of Takhar Province and show: how much of women's income is directed to which type of expenses, do women contribute to family expenses or no. The method of the research depends on the field study, and its statistical term consists of Takhar's population and (the government's staff). The sample size used by YAMANI methods, among 14443 employees 380 of them have been selected as a sampling size. The tools of data collection are the questionnaires, along with 14 specific enquires the individual's specification is also added to the questionnaires. The collected data has been analysed through the program of the SPSS24 and some multiple tests being applied. Cronbach's alpha for the variables is equal to (0.724), the multiple correlation coefficient (R) is more than 1, and (0.103) shows that the dynamic process is better and there is also a strong correlation between the variables. The significant level is less than (0.05) which shows a successful model. The result of the research indicates, an increase of one percent of the woman's income (5.7%) consumed on cosmetic and luxury expenses (fashion, and makeup) (7.4%) allocated to families, accommodation of food items, (7.9%) spent on textile and fabrics, (8%) put to the housing, (7%) gold saving, (9.2%) goes to their children education cost, (7.5%) family's loan payment, (7.6%) on woman's parties, (7.5%) spent on gifts, and (5.9%) is re-invested by women. Also, with the increase of every percent in women's income (7.9) % of them goes to the parent's households, and (9%) is consumed by the head of the families. As briefly, that only one percent increase of the woman income 91% of them consumed in above-mentioned line.

Keywords: *Afghanistan; Expenses; Income; Takhar; And Women*

Introduction

The statistical data and figures, shows that the majority population of the world formed of woman, and they could perform most of the working hours, however, they earn less income, and the share

of limit properties and development opportunities can get by women, even though, in many countries, they have no right of the ownership. Today consumption management especially household management depends on women and educated and empowered women can use the reliable and useful mechanism of the consumption management technique and explore themselves as a great example of having the best attitude and behavior in their home and society.

Since women are more effective than men in a family's economy they have a greater role in reducing households expense they have also the best contribution to saving practices and can reduce the families' expenditure, through an effective distribution of income, meaningful use of the facilities, and tools, households support management, and effective consumption.

Considering the impact of women on family's cost management, this study has prepared attached the content of the women's income and their expenses within some case examples, and the purpose is to determine how much women of income spent on which type of expenses. The theoretical baseline of the study depends on John Maynard Kayne's theory which indicates, for every percent of the increase in income, the expense increase but this will be less than one. The method of the study is the ground basis used YMANA model for sampling focus on government employees, in Takhar province and 380 questionnaires are distributed.

The Theoretical Basis of the Study

Women constitute $\frac{1}{2}$ world's population, also overall, $\frac{2}{3}$ inside and outside of household work, $\frac{1}{3}$ hours of working hours, $\frac{1}{10}$ of income, 35% of the world's consumption (from \$ 28 billion \$ 10 billion), and $\frac{1}{100}$ world's assets and properties belong to women.

Women have been less educated than men. Compared to men their education level is 50% In South Asian countries, Soudan is 27% Afghanistan is 32%, and 35% of Nepali women are educated. In higher education women are also lower than men, Women in Africa 33% have higher education compared to men, In Spain, 28%, in Austria, 25%, and 29% of Canadian women have higher education (Safari,1994).

Women's positions in religion and government are different in many societies. The main goal of the capitalism-relevant society is recommending consumerism policies for women. (Fakhri, 2009), in the Islamic world, women are liberated to have the right to financial stabilities (Niya,2005), ownership, and heritages, and they are playing a great role in social behaviors (Mulky,2016), reference to the Holy Quran and the Hadith, of the Prophet (PBH) both men and women are being ordered to the same direction (Alsharif,2003). Women are playing a vital role as a politician, decision-makers, program designers, social supporters, and development actors (Bekzada,1997). In Islamic communities, women's engagement in job creation and entrepreneurship, are caused to get an increase in their household's income, helping them with proper savings, reducing the cost of agriculture production outputs, and livestock rearing, improving of the quality education, health, and enabling them to pay the cost of their households, have to be taken the role of a great actor to supervise their families (Heydari, 2012).

Reviewing the women's theoretical topics, and experimental studies, clarifies, that women's participation in the labor market, differs in each country, in terms of the environmental, economic, social, cultural, and political. It is related to many reasons, such are women's participation, Government policies, distribution of income, cost of living, unemployment rate, environmental circumstances of the households, education status, and some other cultural and social factors (Jamshidi,2013). Women in Afghanistan are the same as in other societies, who have an occupation, and duties, it is the mentioned specification that affects their living cost.

Women constitute, 49.1% of Afghanistan's population, based on the released statistical data shows that 13.4% of them have taken place in economic intervention. In recent year, it has to be seen so

many changes, in their businesses. In five years the share of these changes, consists, of 85 to 90 from, and it has reached from 22.1% to 27.1% (Kohistani and Azami,2013). Takhar is a province in Afghanistan, this study is conducted to be used as a sample for Afghanistan.

Women in Islam

The men are not just directed by Holy Quran and Hadith; women are also a part of that guidance. It means, it talks about equality both for men and women (Mulky, 2016), without any differences. Only in the remained heritages recognized males for more shares than females, the reason is clear that men have been also asked to take more responsibilities to provide households facilities, than women, even though, if women are doing business, the men are responsible to provide home facilities (Alsharif, 2003).

Alive buries of the Women and girls were the main culture of the Arab tribes, by coming of Islam they have been forbidden from such brutal action. Before Islam, through marriage agreements, the father of the girls was paying the dowries to their son-in-law. Since the tribes have been banned from such kinds of inhumanities, and behaviors, the men were assigned to pay dowries to their brides and wives. Islam grants the right to the individual's properties and heritages, since the beginning came of Islam, women are improved their social position. For the first time, Martyr Hussnul Bana established women lead branch under the supervision of Ms. Zainab AL Ghazali and showed that in the circle of religious women have the abilities, and talents to take on more responsibilities, to work more on their further career development (Mulky, 2016).

There are more than 250 versus in Holy Quran, on women's financial independence, as says: Translation: Do not wish for something that Allah has given some of your superiority over others, men have a share of what they get, and women also have a share, the rights of no one should be violated. Seek help from Allah's grace because Allah is aware of everything. In the above versus women are directly mentioned alongside men, and each man and woman can be the owner, of interest, through the agriculture industry, trade, wages, and livelihood, to obtain, property in a legitimate way.

The Qur'an has shown that women have financial independence regarding the fact that dowery is to be paid for by women alongside women who can get the cost of the milk that is used by their sons /daughters. In Surah Nisa, verse 4 it is stated that if women give a part of their dowery to their husband, that is Halal (Niya,2005).

The Role of Women, in Decision-Making and Program Designing:

Women can play a vital role in decision-making, and program designing on economic development. According to expert analysis, in terms of abilities, capabilities, and talent since the women have, they can lead the development process. Their economic participation, outlets, and the main type of their success and failure, on development policies. In this regard, Prophet Mohammad (PBUH) says, "Women are the same as men". Islam has accepted the right of women, in societies, as the same as the right of men. The share of the women's involvement in economic, cultural, and social, are the same as the men's involvement. Basically, from an Islamic perspective, doesn't matter, being women or men, they are equally having the right to take part in the development process (Bakzadah, 1997).

The Role of Women as Human Capital:

In the context of the development resource, which consists of social assets, natural assets, and human assets. Directly or indirectly human assets cased to get improved social and natural assets, it is because human assets are an important element of development. Just getting used to that could be easily changed to capital. If women make the half parts of the country's population, human and social capital, the program designer must find manage the resources, and develop, toward maximizing and getting

benefits of the 50% durable Assets and finally be added to the human capital of the societies (Fakhri, 2009).

The Importance of education and creation of the human capital in women is not just a Proverb but providing social justice, gender inequality is the main barrier to economic development. The evidence obtained by the researchers can prove this matter.

- ✓The rate of return on women's investment in education.
- ✓More human capital on women caused them to get more productive and enhance their participation in the labor market resulting to reach more life expectancies.
- ✓More human capital investment in women increases their age of marriage.
- ✓Women's education caused to increase in the cost of opportunities, being at home and helping households.
- ✓Women's education helps to increase their home-based quality production.
- ✓Quality education of the children could be achieved through the equipped knowledge of the women.
- ✓More investment in women's human capital helps to reduce criminal cases in societies (Ebadi & Salihi,2010). Through considering the above point, it is to be concluded women as human capital have, directly and indirectly, an impact on the human development context (Fakhri,2009).

The Role of Women in Development and Entrepreneurship

The way to rebuild the national economy and social development index is the women's participation and their performance in the economic structure (Kohistani & Azimi, 2013).

In the development program, it is to be tried to enhance women's participation in the labor market, and support to provide them with the requirement that has to be enabled to support themselves and others in development, entrepreneurship, employment, and self-business.

This will cause to solve the problem of their societies. It is so focused on sustainable rural development theories, to get increased their participation and provide equal opportunities for the residents of rural women. Women in Rural areas are the key to achieving the goal of rural development. These facts are undeniable.

Women are the main source and one of the invisible factors in the Agriculture economy, they make the biggest share of the world's required human resources in the sector of agriculture. They are great potential and can bring evolution to the rural economy and leads the growth of food production. With the effective use of their potential, and get development, economist, and experts, learn to seek the patterns that could be able to explore and support the role of women in comprehensive economic development. The evidence indicates and shows, that women can leads business activities in countries, and they can bring a huge change, in a shorter period. For instance, the data shows, that in worldwide 25% to 35% of women are in businesses (Equality Institute for Peace and Democracy, 2015)

In Afghanistan, the women's social movement has begun during Amanullah Khan. In twenty centuries, Queen Suraya, was the first woman, to carry out a social intervention, she was the daughter, of Mahmood "Tarzi". This movement was caused to get improved, and they had shown up as a key factor in the country. They were involved in economic and social practices, till to Mr. Ashraf Ghani, (15-20%) of the women were involved in different government and non-government sectors (Sahibzada, 2018).

Factors, of Impacts on Women Entrepreneurs

A) **Individual Factor:** Based on the (Keygado studies,2022), the specification of the entrepreneur's personality, such as (being self-employment, positive, leadership, responsive, hard work, energetic, risk taker, independent, control resource, confident, motivated, and marketing skills) being

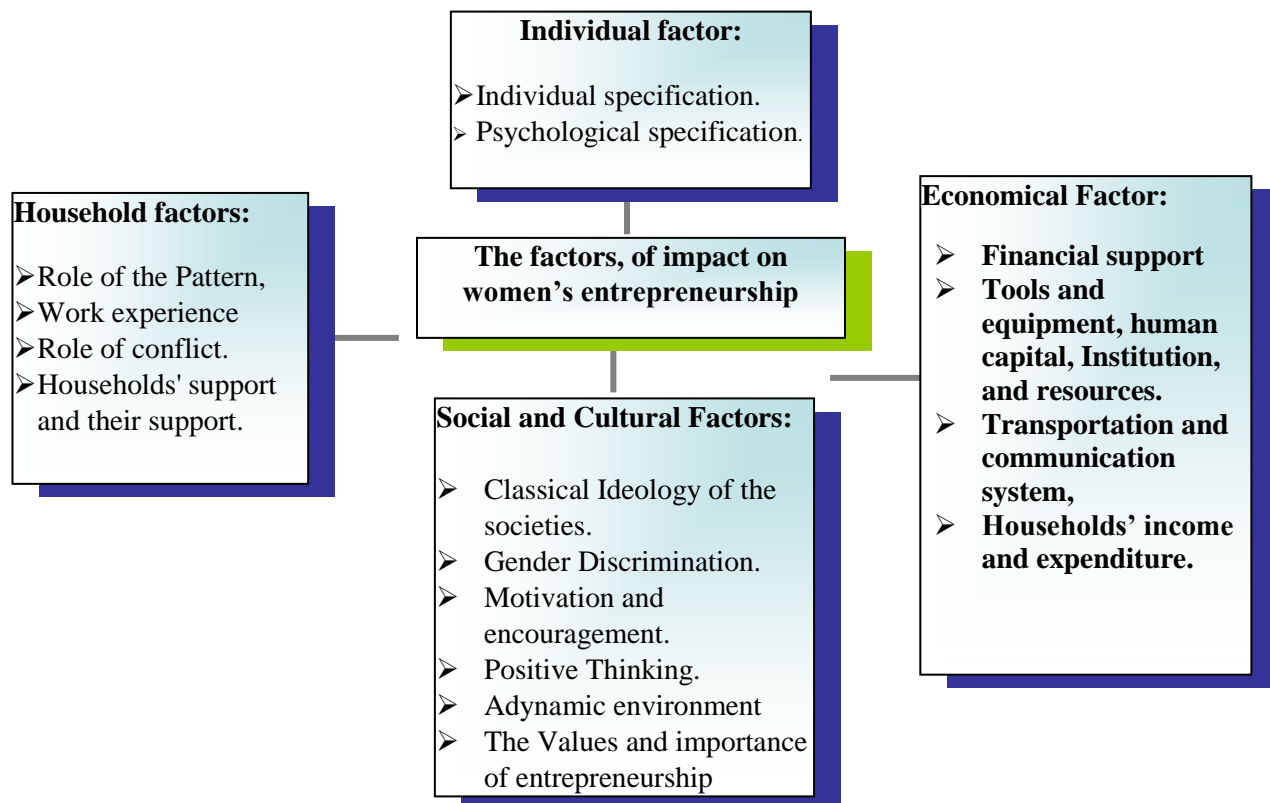
identified to distinct the entrepreneur from non-entrepreneur. According to Gleard, the motivations and the goals of women entrepreneurs are important and effective, factors, in business development (Haidari, 2012).

B) Factor, of the households: Making and non-making decisions, startup and following business-oriented ideas, correlated to the factors, like chillness condition, the system of the households, and business background. Through many studies and research, financial status, economic needs and wants, financial sponsorship, emotional condition, and household network support, are known as the main factors of impact, on women's business startups and entrepreneurship ((Haidari, 2012).

C) Economic Factor: inside the economic variable, capital, for the business startup is the main factor. Falah and assistants (1386) were found that financial supports, government policies, and Banking facilitation, are the factors, to support women entrepreneurs (Sahibzada, 2018). The Tangoyou (1995) research in Singapore, had found that Practices, of the States, economic policies, and financial support, on business job creation, can leads to improve women's entrepreneurship.

D) Social and Cultural factors: The role of the social and cultural factors, (behavior, ages) of each country, is emphasizing the rate of women's participation, in the labor market (Sahibzada, 2018), Based on the theoretical topics and findings of the studies. For more details:

Bellow charts have been prepared to highlight the factors, of impact:



The Role of women in the Labor Market

Before the Industrial Revolution, the limited intervention of women focused only on the handicraft, that was being carried at home, but once the production revolution occurred, soon after the setup of the machine, producing has been shifted from the hands to the machine. Based on the work

nature, the working environment has been reversed by the companies and organizations. Men and women were getting out to work, which caused the obstacle, barriers, limitations, and employment advantages, have realized (Sahibzada, 2018). However, law enforcement and limitation could not affect the lives of the women in several countries, and the reason depends on the terms of execution, rules the attitude of women's experience, and higher education, overall, all these factors lead, to the growth of the countries. Women's employment helps to figure out below points:

1. Improving the social and cultural condition reflects the progress of the country's economic and social condition.
2. Increase in economic intervention in different industries.
3. Employment of women laborers, in the non-agriculture sector.
4. Improve women learning, through the learning of skills and knowledge.
5. Skill Development (Qanoni, 1965).

Women's Participation's Results in Employment

1. Women's employment in the non-domestic, duties, is reducing the pressure. In developed countries, every single person is responsible for only one in life. But in developing countries, each person works for four. Reducing the burden of the pressure cause to increase in per capita income and that could be one of the main indexes of the development.
2. Any increase in women's job opportunities leads to a decrease in the rate of pregnancies. That could result in controlling the growth of the population. Declining the growth of population and pregnancies can increase per capita income.
3. To get better employment, capacity building, knowledge, and skills, the age of marriages, is getting increased, which leads, to reduce the rate of pregnancies.
4. Women's access to quality education is increasing which leads to a positive effect on better learning of their children.
5. the decline of the tendencies, being dependent on the sons is getting decreased.
6. Employment of women accelerates the mobility's, the population, and women's participation in the economic process, exploring so many advantages, considering the social and cultural behaviours.
7. Increase independence while decision-making (Safari, 1994).

The Role of Women in Cost Management

Consumption and providing the required goods, and other necessities, were the main concern, of human beings throughout the historical period. The role of women was more prominent and to manage it. In addition, to be a wife, Children's education, affect their saving cost, and income. Generally, women are not only consumers, but mostly, they pay more attention, to their career development, also they are interested to organize the pattern of expenditure and other household necessities. Women can play a significant role in cost management and developing the range of production. A way where women are more effective than men, in the household economy. Through effective income distribution, they can properly control the cost of families, use of facilities, households, and management. Through an effective mechanism and cost management, women could create the best term of attitude at home and as well as in the societies (Fakhri, 2009).

Analysis of the Study's Findings

Takhar province is located in the northeast region of Afghanistan, it is 12457 square Kilometers, and the total population is 1093092. According to the report of the 8 Subh, in 2018 the total employee of the government of Afghanistan was 412000, where 101216 of them are female., It means, women make the 24% of the total staff. In 1399 throughout the data of the Department of social affairs and labor, of the Takhar province, the total number of employee were 14333 which includes, both the military and civil

servants, considering, that total numbers, 10969 of them are male and 3464 of them are female staffs, in Takhar province.

The above data has been analyzed by Yamana sampling methods, which required that 380 questionnaires be distributed, to all 17 districts of the province of Takhar. Scientifically, it was required, to distribute questionnaires widely to the male targets number, because their numbers were higher than females, but the focus groups of the study were female, therefore, it focused more on women.

Based on a systematic process, the questionnaires were distributed to the employees, based in the capital of the province, as well as to its, 16th districts. There was no exact employee figure, and data number for each district, 40% of the questionnaires, were provided to the employee base in the capital of Takhar, and the remaining, 60% were distributed to the district staff.

The questionnaires included two parts, the first part consists, of six questions that depend on demographic variables, and the second part included 14 questions, on independent and dependent variables. For measuring five scales of questions were prepared and Licrit used, Licrit, for each inquiry in the questionnaires, measurement, which is the most useful, in conducting any research, especially on social studies. Figure (1) indicated disagreement, and figure (5) describes, absolutely agree.

Table (1): General figure and scoring of the questionnaires

Sample	Absolutely disagree	Disagree	No comments	Agree	Absolutely agree
Scoring	1	2	3	4	5

1. The Descriptive Statistics

The questionnaires have been proposed to be filled by males and females, who are of different ages, educational statuses, occupations, gender, and civil and economic condition. Get to summarizing the study all the status, being prepared to bellow charts.

Table (2): Descriptive table of respondents

Age Status			Status Job			Educational Status			Sexual Status			Marital Status			Economic Status		
Year	Quantity	Percentage	Status	Quantity	Percentage	Degree education	Quantity	Percentage	Gender	Quantity	Percentage	Status	Quantity	Percentage	Status	Quantity	Percentage
18-24	45	11.8	Employed	356	93.7	12 Class	41	10.8	Male	91	23.9	Married	245	64.5	Rich	5	1.3
25-29	64	16.8	Unemployed	24	6.3	14 Class	55	14.5	Female	289	76.1	Single	117	30.8	Medium	330	86.8
30-34	92	24.2				Bachelor	54	66.8				Fiance	18	4.7	Poor	45	11.8
35-40	118	31.1				Master	21	5.5									
Above 40	61	16.1				Doctor	9	2.4									
Total	380	100		380	100		30	100		380	100		380	100		380	100

The Reference of Findings

As per the above table, 380 people who have responded to the questionnaires, in terms of the ages, and most of them were (35-40) years old. They have contributed 31%. The females who responded are 76%. According to the occupational level, 93.7% are employees. 67% of the respondent are equipped

with the BA degree. The Married respondents are 64.5%. They directly influence the household's income and expenses. Considering the economic condition, 87% of the employees, depending on the middle class of society. It may lead, the study's finding, toward the right direction, because most governments depend on the middle class of society.

Validity Test of the Questionnaires

In the study, Cronbach's Alpha test has been used to determine and measure the reliabilities, of the questionnaires. The calculation of Cronbach's coefficient, First, requires, calculating the variance's subtitle scoring of the questionnaires and total variance. Then throughout the formula, calculate the value of the Alpha's coefficient.

$$r_{\alpha} = \frac{J}{J-1} \left(1 - \frac{\sum_{j=1}^n s^2_j}{s^2} \right)$$

J= Subtitle of inquiries, of the questionnaires, or the Test:

s^2_j = Variance of the Test

s^2 = Total Variance of the questionnaires or the Test

To measure the reliabilities, of Cronbach's Alpha, the software SPSS64 has been used. The Coefficient of the variable of the questionnaires was achieved based on bellow table (3).

Table (3) The output of the Alpha Cronbach.

Cronbach's Alpha	N of Items
.724	14

The above Table indicates, the test of the variable, of the study, if the coefficient of Cronbach's Alpha is 0/7 or more than 0/7. It shows that the questionnaires, are more reliable, and it can be sure of the internal correlation of the question. Since Cronbach's has a value of 0.724, it does mean that the questionnaires have acceptable validity. Also, Pearson's test has been used for the mean correlation of the variables, which shows the coefficient of the correlation is always more than Zero, which indicates a good relationship between the independent and dependent variables.

Data Analysis Methods

For the quantitative analysis of the outputs of the questionnaires, descriptive and inferential systems were used. In order to analysis of the research's data, various source Analysis has been used. In this study, the sampling and Yaman methods were used to determine, Sample size.

$$n = \frac{N}{1+N(e)^2}$$

$$N = 14433$$

$$e = 0.05$$

$$n = 14433 / 1 + 14433 (0.05)^2$$

$$n = 14433 / 37.0825$$

$$\Rightarrow n = 389.22$$

n=Sample size

N=Statistical Society

E=Error level

The Model of the Data Analysis: To determine, the validity of research variables and relevant indexes the Enter method and Regression Linear has been applied to conduct the study. The definition of the Regression model of this study is: (luxury expenses, food items, Dress, housing, Gender Competition, saving in form of gold, reinvestment, Father dependent income, the head of household dependent income, child education expenditure, payment of loan, women parties, women gifts expenses, and some other expenses depended on women home member.

$$\text{Consumption(s)} = \beta_0 + \beta_1(\text{Income})$$

Consumptions (C-Lux' C-Food' C-clothing' C-housing' C-competition' C-saving' C-investment' C-father' C-spouse' C-children' C-debt' C-party' C-curio ...ui) = $\beta_0 + \beta_1$ (Income).

Table (5): The estimation results of the regression model of the research

Independent variable	Questions	Variables (research questions)	Std. Error	B
Dependent variables	Q1	With the increase in women's income, their expenses also increase.		
	Q2	Women's income is used for their personal luxury expenses.	0.057	0.051
	Q3	Women's income is spent on food for family members.	0.074	-0.215
	Q4	Women's income is spent on clothes for family members.	0.079	-0.22
	Q5	Women's income is the housing expenses of family members.	0.08	-0.196
	Q6	Women's income is spent on sexual competitions.	0.057	-0.199
	Q7	Women's income is saved in the form of gold.	0.07	0.018
	Q8	Women's income is invested.	0.059	0.061
	Q9	Women's income belongs to the father's family.	0.079	-0.037
	Q10	The income of women belongs to the head of the family.	0.09	0.074
	Q11	Women's income is spent on the education of their children.	0.092	-0.068
	Q12	Women's income is paid for by family loans.	0.075	-0.28
	Q13	Women's income is spent on women's parties.	0.076	0.076
	Q14	Women's income is spent on women's gifts.	0.075	0.115

Reference: research findings (SPSS24)

Based on the SPSS24 Analysis, it can be seen, if other factors, affecting the households income, independent variables, like women's income, affect dependent variables such are(luxury expenses, food items, Dress, housing, Gender Competition, saving in form of gold, reinvestment, support parent families, support head of families, child education expenditure, payment of loan, women parties, women gifts expenses.

For example, in each percent increase in women's income, 5.7% of can be put on makeup fashion, and cosmetics, 7.4% on household food items, 7.9% on dresses, 8% on housing, 7% on gold savings, 5.9% reinvestment, also in each percent of the increase in women income 7.9% goes to the parents family cost, 9% to the head of the family, in each percent increase in women income, 9.2% put to the cost of the children education, 7.5% for the payment of the household's loan, 7.6% spent on women parties, and 7.5% can be purchasing gifts. The overall above figure covers 91% of women's expenditures.

Table (6):Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.103 ^a	.011	.008	7.30981

Reference: research findings (SPSS24)

According to the above table, the multiple correlation coefficient, R (103) is larger than one, which shows, that there is a strong correlation, among the variable, where R(Square) is the determined coefficient. The range of the coefficient is (0-1) so closer to (1) means it has correctively predicted the higher level of the variance of the dependent variables. The problem as seen in the determined coefficient is the Adjusted R Square being applied to use and decrease the mistakes, of the coefficient and then provide reliable data. In this study, the (Adjusted R Square) is (0.8) which that the independent variable could adequately predicate (0.8) of the variance of the dependent variable.

Table 7: Variance analysis test results(ANOVA)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	218.180	1	218.180	4.083	.044 ^b
	Residual	20197.807	378	53.433		
	Total	20415.987	379			

Reference: SPSS64

The above table shows the result of the analysis of the variance which observes the significant level of the models. The level is (0.05). The significance means that the testing of the analysis of the variance (F), shows that the independent variables, can predicate the significance of the changes, in the dependent variables.

Conclusion

The population of women is more than men in the world. Sometimes, they are not just leading their households, but they can also lead their countries. And affords their payment to the households. However, there are still people to criticize the behavior of females in different ways. The study has been conducted to highlight the income of the women that where it goes and how it is being spent.

We took Takhar Province as a case study, and randomly the questionnaires were distributed in its 17 administrative units. For each of the district 380 questionnaires, distributed also Yaman methods were selected, for the multivariable linear to analyze the data. The Cronbach's Alpha, Correlation of the Anofa has been tested for the study. Which reflected a positive result and finally reached this conclusion.

In each percent of the increase in women's income, 5.7% of it will be put on personnel expenses, 7.4% on the household food item, 7.9% on dresses, 8% on housing, 7% on gold saving, 5.9% reinvestment, 7.9% goes to the parent's family cost, 9% to the head of the family, income, 9.2% put to the cost of the children education, 7.5% for the payment of the household's loan, 7.6% spent on women parties, and 7.5% can be purchasing gifts.

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