

Gender and Entrepreneurship: Perceptions and Challenges Female Entrepreneurs and Non-Entrepreneurs Face in Entrepreneurship-Herat Afghanistan *

Cinsiyet ve Girişimcilik: Kadın Girişimcilerin ve Girişimci Olmayanların Girişimcilikte Karşılaştıkları Algular ve Zorluklar - Herat Afganistan

ABSTRACT

One of the important issues that affects Afghanistan's society is attention to women's entrepreneurship. Changing the traditional roles of women and their growing demand for participation in various fields has now become an undeniable reality in Afghan society. This situation is the result of a change in the value system, the growth of democratic thought, the spread of public awareness, the rise of women's education, and the transformation of economic and social structures in recent decades. With the emergence of machines and equipment that require intensive domestic work, it reduces women's leisure time, and women can take on economic activities outside the home environment. For this reason, women gradually play an increasing role in production and entrepreneurship. A significant increase in working women is an undeniable fact of Afghan society. Nevertheless, a few employed women are entrepreneurs. This study, utilizing quantitative survey data from (n=147) respondents as well as qualitative data interviews with two focus groups of female entrepreneurs and non-entrepreneurs facing entrepreneurship. According to the necessity of women's participation in the economy for the development of the country, the purpose of this article is to explain what female entrepreneurs and non-entrepreneurs face in entrepreneurship in Herat City and how these perceptions and challenges can reduce women's entrepreneurial capacities.

Keywords: Women entrepreneurs, Entrepreneurs, Women of Herat city

ÖZET

Afganistan'da toplumu etkileyen önemli konulardan biri de kadın girişimciliğidir. Kadınların geleneksel rollerindeki değişim ve çeşitli alanlara katılma taleplerinin artması artık Afgan toplumunda yadsınmaz bir gerçek haline gelmiştir. Bu durum son yıllarda değerler sistemindeki değişimin, demokratik düşüncenin gelişmesinin, toplumsal farkındalığın yaygınlaşmasının, kadınların eğitiminin artmasının, ekonomik ve sosyal yapıların dönüşümünün sonucudur. Ev işlerinde kullanılan makine ve ekipmanların ortaya çıkmasıyla birlikte kadınların boş zamanları azalmakta ve kadınlar ev ortamı dışında da ekonomik faaliyetlerde bulunabilmektedir. Bu nedenle kadınların üretimde ve girişimcilikte giderek artan bir rolü vardır. Çalışan kadınların sayısındaki ciddi artış Afgan toplumunun gözle görülen bir gerçeğidir. Bununla birlikte, çalışan kadınların az bir kısmı girişimcidir. Bu çalışma, (147) katılımcıdan alınan nicel anket verilerinin yanı sıra kadın girişimcilerin ve girişimci olmayanların, girişimcilik konusunda karşılaştıkları algıları ve zorluklarından oluşan iki grupta yapılan niteliksel veri görüşmeleri kullanılarak gerçekleştirilmiştir. Ülkenin kalkınması için kadınların ekonomiye katılımının gerekliliği göz önüne alındığında bu makalenin amacı, Herat şehrinde kadın girişimcilerin ve girişimci olmayanların nelerle karşı karşıya olduğunu, bu algı ve zorlukların kadınların girişimcilik kapasitelerini nasıl azaltabileceğini açıklamaktır.

Anahtar Kelimeler: Kadın girişimciler, Girişimcilik, Herat şehrinin kadınlar

INTRODUCTION

The concept of entrepreneurship, which has developed rapidly, especially since the 1980s, has attracted the attention of women as well as men. In recent years, many changes in the demographic structure of employees around the world have also affected women, making them essential players in business life. While women's duties were clearly defined as domestic or manual work until the Industrial Revolution, in the following periods, significant changes were made in the position of women in society (Nayir Z, D., 2008).

Hisrich and his colleagues consider the entrepreneurship process to be the creation of something new, which involves spending a lot of time and effort and accepting financial, mental, and social risks to obtain financial

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resources, personal satisfaction, and independence. The result of this process comes from regular activities that connect creativity and innovation with market needs and opportunities (Hisrich et al., 2005). In general, entrepreneurs accelerate economic growth by providing innovative technologies, products, and services, forcing existing companies to compete more by increasing their competition, and these competitions play a key role in the development of the country's economy by providing new job opportunities (Kritikos, 2014). Today, the word entrepreneurship recalls the concepts of innovation, vulnerability, the creation or restructuring of a single economic and social unit, the satisfaction of intercourse, and independence. Everyone believes that entrepreneurship is the engine of the economic development in developing countries. Entrepreneurship is the process of creating new business and opportunities and pursuing them regardless of available resources (Davud et al., 2015).

Various wars in Afghanistan made most of the country's male and female intellectuals leave the country to escape the persecution of both sides of the conflict. This happened precisely at a time when Afghan women were seen among professionals in different cities of Afghanistan (Elaheh, R. P., 2003). In Afghanistan, female entrepreneurs face a myriad of challenges hindering their business endeavors. These obstacles include societal norms and cultural barriers that limit women's mobility and decision-making power, a lack of access to education and training programs tailored to women, restricted access to financing and capital due to discriminatory practices in the financial sector, and security concerns stemming from the volatile political and social environment in the country. Additionally, gender-based violence and harassment pose significant threats to female entrepreneurs, further exacerbating their challenges in building and sustaining successful businesses. Overcoming these barriers requires concerted efforts from both governmental and non-governmental organizations to create an enabling environment that supports and empowers women in entrepreneurship. This could involve implementing policies to promote gender equality, providing targeted training and mentorship programs, improving access to finance, and enhancing security measures to ensure the safety of female entrepreneurs.

One of the important issues in Afghanistan is deeply entrenched cultural norms and societal expectations regarding the role of women. Traditional gender roles often confine women to household duties, limiting their opportunities for entrepreneurship. Cultural attitudes may discourage women from pursuing business ventures, especially if they involve interactions with men outside their family. of the other important issues Access to education and vocational training is crucial for women to develop the skills necessary for entrepreneurship. However, historically, Afghan women have had limited access to education, particularly in rural areas and during periods of conflict. Improving new educational opportunities for women can increase their ability to participate in entrepreneurial and innovative activities.

The purpose of this research is to address two different issues to examine how different theoretical perspectives on entrepreneurship in Herat city are useful for analyzing the situation of women entrepreneurs in Herat City:

- ✓ What kind of challenges women entrepreneurs and non-entrepreneurs face in entrepreneurship in Herat City?
- ✓ What is the general attitude towards female entrepreneurship?

In fact, this study focuses on identifying the views and challenges faced by women entrepreneurs and non-entrepreneurs in entrepreneurship in Herat City. On the other hand, create opportunities for women's entrepreneurship, which can show the potential of women entrepreneurs in society and how society can use these capabilities for sustainable development.

THEORETICAL FRAMEWORK

An entrepreneur is someone who creates a new business, and in fact, it is entrepreneurs who bring together new combinations, and their actions have consequences based on their organizational skills, their creativity as decision makers, and the use of distinct opportunity structures (Eid M, 2016). Giving importance to the development of entrepreneurship affects the competitiveness and productivity level of the country's economy. Entrepreneurial activity is related to economic growth due to its potential to create employment and transform innovative ideas into applicable actions (Meyer, De Jongh, 2018). Entrepreneurship is the process of creating and building something valuable from nothing. It means the process of creating or using an opportunity and pursuing it regardless of the resources currently under control. It involves defining, creating, and distributing values and benefits for individuals, groups, organizations and society. Entrepreneurship is rarely a get-rich-quick (not short-term) proposition. Rather, it is one of long-term values and stable cash flows (Timmons, et al., 1989)

A woman entrepreneur is defined as: a person who, alone or with participation or inheritance, has launched or accepted a business with creativity and innovation and by accepting social, administrative, and financial responsibility and financial risks, new products. It is released to dominate the competitors in the market for buying and selling (Hisrich, 2005). An entrepreneur is an innovator who brings something new into the economy. This

may include a new product, a new method of production or supply of new raw materials, a new industrial structure, and undertaking a new organization of any industry, such as creating a monopoly position or breaking up an industry (Dazisi, S., 2008). Entrepreneurship, demand, influence of the government, influence of the private and political sectors, there are also opinions that are the result of four variables and are expressed as influence. In this sense, entrepreneurship requires taking risks (Paleno., Kleiner, 2000).

Entrepreneurship is a complex process that influences many personality, cultural, social, and economic factors, and perhaps this complexity and ruggedness justifies the low level or lack of success of women in entrepreneurship and their lack of entry into entrepreneurial activities. Barriers to female entrepreneurs are different from those to male entrepreneurs, and women are naturally faced with certain limitations due to gender inequalities in society, multiple segments, and so on. With these barriers, it is hoped that the authorities and policymakers of the country can help protect women's entrepreneurs and remove their obstacles and problems (Mohsen, 2018). It has been proven that entrepreneurship is particularly important for growth in Afghanistan (Fereshta N, 2016). Entrepreneurship is an innovative act that involves giving new capacity to existing resources to generate wealth (Perter Ferdinand D, 1985). Entrepreneurship is a way of thinking and a process for creating and developing economic activity by combining risk-taking, creativity or innovation with proper management in a new or existing organization (Nadim., Richard, 2008).

History and public perception suggest that entrepreneurship is usually the realm of business. But in most countries, most businesses are not owned or managed by women (Dazisi, 2008). The participation of women entrepreneurs in today's world is very different, and therefore the effects on both innovation and job creation are different. If women as entrepreneurs are not involved in opportunities and creating new jobs, this means that the capacity of half of the world's population today in the field of job creation will be lost (Sofia B., Madelenie E, 2015). The fact that women have greater responsibilities in childcare activities compared to men also negatively affects the time they must deal with the business (Sullivan., Meek, 2012). Women's tendency to be less risk averse than men in financial decision-making and investment areas leads to more problems with credit institutions (Poggesi et al., 2016).

METHOD

This research was conducted in Herat city, which is in the western part of the country and is one of the first-class provinces, and this region has many famous historical monuments. Using quantitative data from 147 respondents as well as qualitative data interviews, there are two groups of female entrepreneurs and non-entrepreneurs who focus on entrepreneurship. This research examines the general attitude of women entrepreneurs and non-entrepreneurs towards business and their problems in entrepreneurship and creating new opportunities in Herat, Afghanistan. This study ends on the job status of female entrepreneurs and working women in Herat city.

Quantitative research: The following proportional sampling method was used to determine the number of female entrepreneurs to be surveyed in the research (Newbold, 1995). In the research, a survey was conducted by reaching 153 female entrepreneurs and non-entrepreneurs. Since 6 surveys were inaccurate, the sample size of the research was accepted as $n = 147$. It was done through a survey form as a data collection tool. The data collected because of the research were analyzed with the SPSS data analysis program. To test the internal consistency of the survey results, a reliability test was conducted, and the Alpha coefficient was found to be 0.873. Descriptive statistical analysis was used to analyze the data, and entrepreneurship profiles were evaluated according to arithmetic means and standard deviations. To collect data in general attitudes and identify women's perceptions and challenges of entrepreneurs and non-entrepreneurs in entrepreneurship, we use a quota sample of women entrepreneurs and non-entrepreneurs in Herat ($n = 147$) from 147 people, there was 63% of female entrepreneurs and 37 % were non-entrepreneurs). The data collection was structured and open based on a question form.

Qualitative research: is a research strategy in which words come to the fore instead of numbers, like the research strategy in quantitative research (Bryman & Bell, 2011). Since the purpose of this research was to examine for women entrepreneurs in Herat, Afghanistan, the usefully data were collected through a combination of quantitative and qualitative research. The primary data from a quantitative survey were used as inputs for qualitative discussions to find out the obstacles of female entrepreneurship with two different groups of female entrepreneurs and non-entrepreneurs in entrepreneurship. I was conducted all the interviews in Dari, because in this city most of the participants consider Dari as their mother tongue.

Also, in this research, effective factors in the development of women's entrepreneurship were investigated. The role of economic, demographic, cultural, and ideological factors affecting the increase or decrease of women's social role, age, marital status, education level and job opportunities are among the causes and factors that are heavily involved in the decrease or increase of women's employment. One of the characteristics of today's Afghan society is the fundamental political, economic, and social changes that affect the role of women.

FINDINGS AND DISCUSSION

A small survey of 147 respondents found that two-thirds (59%) had a general attitude toward women's entrepreneurship, while 32% were negative and 9% were neutral or had no personal view on the issue. The age groups of the participants obtained in the survey are given. 25.3% of the participants are in the 36–43 age group, 37.3% are in the 28–35 age group, 23.2% are in the 20–27 age group, and 10.3% are in the 44–50 age group. 3.9% of people are over 51 years old. The subgroups that were more negative or doubtful about women in entrepreneurship were non-entrepreneurial women. The education levels of the participants obtained in the survey are given. 38% of the participants have a bachelor's degree, 34.3% have a college degree, 10.7% have a master's degree or above, 8% are high school graduates, and 9% are primary school graduates. The fields of activity of the companies where the participants in the survey work are given. 24% of the participants operate in manufacturing, and 16% operate in wholesale and retail trade. 1.7% is in the agriculture sector, and 1.9% is in the education sector. The table obtained from the survey shows the distribution of the companies in which the participants worked according to their establishment years. Among the businesses, the oldest was established in 2008, and the newest was established in 2018. Most businesses (72.7%) are businesses established between 2010-2018.

Table 1: Results Depicting Motives of That Lead Women to Become Entrepreneurs

Result of Survey from 147 female entrepreneurs and non-entrepreneur in Herat city.	
Motives	Percent (%)
To gain my economic independence	12%
To earn more money	16%
Being useful to society and other people	12%
To ensure a higher standard of living	9%
To be my own boss	10%
To use my own skills and experiences	8%
To support my family	7%
Because I could not find a job for myself.	7%
To prevent poverty	11%
To use the time outside the house and use my personal budget	8%

From answering the open-ended questions on this topic, it was found that the respondents were interested in questions such as the views and challenges faced by women entrepreneurs and non-entrepreneurs in entrepreneurship in Herat city. What is the general attitude towards women's entrepreneurship? What are social restrictions? What are the economic constraints? What are the technical limitations? Are there any specific security restrictions for women entrepreneurs? Do you think education is an obstacle for women entrepreneurs or not? and some different answers. When meeting face-to-face, the two groups focus on the results of the study. By helping to resolve the problem of contradictory roles by educating family members about changing their expectations and performance, distributing appropriate responsibilities among family members, doing the necessary coordination in housework, and keeping children, culture is changing society's. Helping to resolve the problem of contradictory roles by educating family members about changing their expectations and performance, distributing appropriate responsibilities among family members, doing the necessary coordination in housework, and keeping children, Culture in changing society's attitudes toward women's ability to work; Economics; Formulating policies and curricula for the needs of women by the country's educational system; Maintaining the family foundation by strengthening and consolidating family members' pillars, Developing programs for supporting women entrepreneurs in housework and keeping children involved in business development. During the review of this study, some of the obstacles were identified that were also mentioned by the respondents to this study. Based on the barriers already identified during the review, a score card was designed and produced. This rating card helped us identify the range of these barriers from the point of view of women entrepreneurs who have experience.

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Some of the challenges are highlighted with some important and different issues discussed in this study:

Table 2: Result Of Challenges Females Entrepreneur in Herat City

Result of Survey from 147 female entrepreneurs and non-entrepreneur in Herat city.	
Obstacles	Percent (%)
Lack of government support from entrepreneurial women.	14%
Lack of sufficient capital to create jobs for females' entrepreneurs.	15%
The lower inclination of Afghans to employ female entrepreneurs outside the home.	12%
Lack of personal qualification and education	7%
The official programs of market are limited to specific groups.	5%
The gender Separation in Afghanistan.	8%
The restriction on females Entrepreneurship Rights in Afghanistan.	9%
The insufficient security for women entrepreneurs.	17%
The negative perception of society towards women entrepreneurs.	13%

As we discussed in Table 2, the study was conducted on the challenges faced by female entrepreneurs. Several perceptions and challenges have been raised by respondents. the insufficient security for women entrepreneurs, (17%). Lack of sufficient capital to create jobs for female entrepreneurs (15%) Lack of government support from entrepreneurial women (14%). The lower inclination of Afghans to employ female entrepreneurs outside the home (12%). Lack of personal qualification and education (7%). The official programs of the market are limited to specific groups (5%). The gender separation in Afghanistan is 8%. The restriction on entrepreneurship rights in Afghanistan (9%). The negative perception of society towards women entrepreneurs is 13%. From all these challenges, lack of security was the most important factor (17%). Many of the respondents also answered that women's economic activity is an important factor in the sustainability of livelihoods. The political situation and the insecurity of the state make the prospects of women's activities dimmer and more sophisticated. However, women's activities in the business sector can have a significant impact on the economy of families, especially poor families, and, moreover, as the findings of a quick market assessment show, the creation of new jobs can have a positive impact on the economy of the country. Limited access to financing and a lack of government support were the major challenges in the study.

CONCLUSIONS

In this research, cultural and traditional norms are changing in some cities in Afghanistan. Women's acceptance of the community is the most important barrier that limits women's activities, restricts work outside the home, restricts job selection, and restricts ownership of land and property. Traditional economic activities that are often carried out in the home are accepted by the community. But more complex business is not the case, and in this area, women usually rely on the support of men. This reliance, in some cases, weakens the role of the businesswoman in making business decisions that belong to him and also in addressing inequalities for female entrepreneurs in Afghanistan, for the first step is to pick up education about them and their participation in the domestic and international market, the status of entrepreneur's women in the country should be investigated and also identify the obstacles and challenges that women face in entrepreneurship. Because there are challenges that can partly explain to entrepreneurs starting their own business.

This research shows some of the obstacles facing working women and entrepreneurs in the field of entrepreneurship. The first and most important issue is insufficient security for women entrepreneurs. Due to the security situation, women cannot extend their services to remote or rural areas. Due to security conditions, they cannot easily invite international consultants to start their business and improve the quality of their work. They fear that international donors will lose interest in providing financial aid to Afghanistan due to frustration with the country's security situation and the country's uncertain future. The security services situation is not able to help daily with women's rights. From all these challenges, lack of security was the most important factor (17%). Many of the respondents also answered that women's economic activity is an important factor in the sustainability of livelihoods. The political situation and the insecurity of the state make the prospects of women's activities dimmer and more sophisticated. However, women's activities in the business sector can have a significant impact on the economy of families, especially poor families, and, moreover, as the findings of a quick market assessment show, the creation of new jobs can have a positive impact on the economy of the country. In addition to the security problem, the challenges and obstacles faced by women entrepreneurs vary according to their business type. But the most common challenges are shared by women. Security issues were often raised as a general problem, but specific security problems, such as social threats from at least a few women, were raised during the study. Security problems are a global challenge in the country (EPD, 2015).

Limited access to financing and a lack of government support were the major challenges in the study. Women have identified a lack of access to money and property as another obstacle to their activities. Those who succeeded in obtaining loans from banks complained of high rates of return and high repayment fees, and those who failed to

receive a loan were unable to obtain a loan because of the loss of property and land as a guarantee. And another barrier is the social barriers and workplaces for businesswomen working in Herat, which are a major concern for women in general. Businesswomen shouted that the conditions and space for women's activities in Herat have changed over the past decade but worries about harassment and threats are still ongoing. Women entrepreneurs who are occupied in manufacturing businesses were worried about the cost of space and electricity to provide a certain place for their business. They run their businesses at home, but this challenge is one of the major barriers to their ability to develop their business outdoors. In the end, in the current situation in the Afghan community, one of the best solutions to the problem of unemployment among women is entrepreneurship. Given the fact that women in Afghanistan are facing many obstacles in developing entrepreneurship, it is hoped that we will be watching better with the efforts of the authorities and more efforts by women to solve the problems.

During the review of this study, some of the obstacles were identified, which were also mentioned by the respondents to this study. Based on the barriers already identified during the review, a score card was designed and produced. This rating card helped us identify the range of these barriers from the point of view of women entrepreneurs who have experience.

Several important obstacles in this field are as follows:

Women entrepreneurs and working women in Afghanistan face many obstacles that hinder their ability to start and grow their businesses. Some of the most important obstacles are:

Limited Access to Education: Many women in Afghanistan have limited access to education, which affects their ability to acquire the necessary knowledge and skills to become successful entrepreneurs. Without access to quality education, women may lack the literacy, numeracy, and business acumen needed to start and manage businesses effectively.

Cultural and Social: Deep-rooted cultural and social norms in Afghanistan often limit women's participation in economic activities outside the home. Women may face pressure to conform to traditional gender roles and may encounter stigma or discrimination if they choose to pursue entrepreneurship.

Afghanistan has deeply ingrained cultural norms and gender roles that dictate traditional responsibilities for men and women. In many cases, women are expected to prioritize household duties and caregiving roles, while men are expected to be the primary breadwinners. As a result, there may be societal reluctance to accept women as entrepreneurs or employees outside the home, as it may be perceived as a departure from traditional gender roles.

Limited Access to Finance: Access to finance is a major challenge for women entrepreneurs in Afghanistan. Women often face difficulties in accessing loans, credit, and other financial services due to factors such as lack of collateral, limited financial literacy, and gender bias in the financial sector.

Legal and Regulatory Barriers: Women entrepreneurs in Afghanistan may encounter legal and regulatory barriers that impede their ability to start and operate businesses. Legal restrictions on women's rights, property ownership, and business ownership can limit their entrepreneurial opportunities and hinder their ability to access markets and resources.

Security Concerns: Ongoing conflict and instability in Afghanistan create significant security concerns for women entrepreneurs. Violence, threats, and insecurity can disrupt business operations, deter investment, and limit women's mobility, making it difficult for them to engage in entrepreneurial activities.

Lack of Access to Networks and Support Services: Women entrepreneurs often lack access to networks, mentorship, and support services that can help them navigate the challenges of starting and growing businesses. Limited access to business networks and support systems can hinder women's ability to access market opportunities, form partnerships, and learn from successful entrepreneurs.

Limited Market Opportunities: Women entrepreneurs in Afghanistan may face limited market opportunities due to factors such as market saturation, competition from larger businesses, and a lack of access to market information and resources. Limited market opportunities can constrain women's ability to grow their businesses and achieve sustainable success.

Gender Stereotypes: Traditional gender stereotypes may lead to the perception that women are less capable or competent than men in business leadership roles. These stereotypes can reinforce the idea that entrepreneurship is a male-dominated domain and undermine women's confidence and credibility as entrepreneurs.

Addressing these obstacles requires concerted efforts from the government, civil society, the private sector, and the international community to create an enabling environment for women's entrepreneurship in Afghanistan. This may

involve implementing policies and programs to promote women's education, improve access to finance, address legal and regulatory barriers, enhance security, and provide support services and networks for women entrepreneurs.

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