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Effect of Education on Women's Autonomy in Financial Household Decision-making in Afghanistan (2014)

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ABSTRACT

The research study explores the main factors shaping women's autonomy in financial household decision-making in Afghanistan. This study uses data from the Central Statistics Organization of Afghanistan for 2014. The aim of the research is to conduct an empirical analysis of the main determinants of women's autonomy in financial household decision-making covering 34 provinces of Afghanistan. The methodology employed in investigating the effect of each factor is the Multinomial Logistic estimation technique. In addition, women's autonomy relating to expenditure on food, purchasing, and visiting family has been studied. Findings of the study reveal that education has a significant negative effect on women's participation in financial household decision-making in Afghanistan. In most cases, agricultural employment tends to empower women in terms of financial household decision-making and their autonomy in terms of visiting family, purchasing food, and expenditure. However, other types of employment, including business employment, significantly decrease women's autonomy in household decision-making. Also, provinces that aren't safe make it much harder for women to make their own financial decisions for their households. In terms of education, it cannot be concluded that education does not play any role in empowering women. Indeed, it plays a vital role in the overall development of the country. Awareness building program, security and health care services from government might be suggested for the bright future of the women in Afghanistan.

INTRODUCTION

The status of women in Afghanistan has been under a substantial threat since their fundamental rights were violated during the Taliban regime. After the transformation of the regime, in 2002, many organizations, including international NGOs, have worked to empower and promote opportunities for Afghan women. They have worked in different areas, such as women's access to education and reforming the policy and service provision for them.

Despite facing many social and cultural challenges, there are some achievements in their social and economic participation and acquired rights. For instance, in the national constitution, officials highly emphasized women's rights and equality. Moreover, with the growth of the civil society organizations that are working to empower women, there has been some notable improvement. During the Taliban regime, girls were banned from gaining knowledge and attending school. In contrast, more than two million girls are attending primary and secondary school, and women's tertiary education attainment has significantly increased.

The low socio-economic level of women is a major challenge for the development of the country towards prosperity and equality. In Afghanistan, men have always been supported by a set of social and cultural structures and were considered dominant over women. Women are facing challenges in many aspects, like education and literacy, human rights, political and leadership participation. Therefore, men hold the vast majority of the key positions, like executives, managers, and directors, internationally. Likewise, in Afghanistan, the context of masculinity and femininity are socially structured by detrimental traditional beliefs, and it leads to women's suppression and gender-based violence.

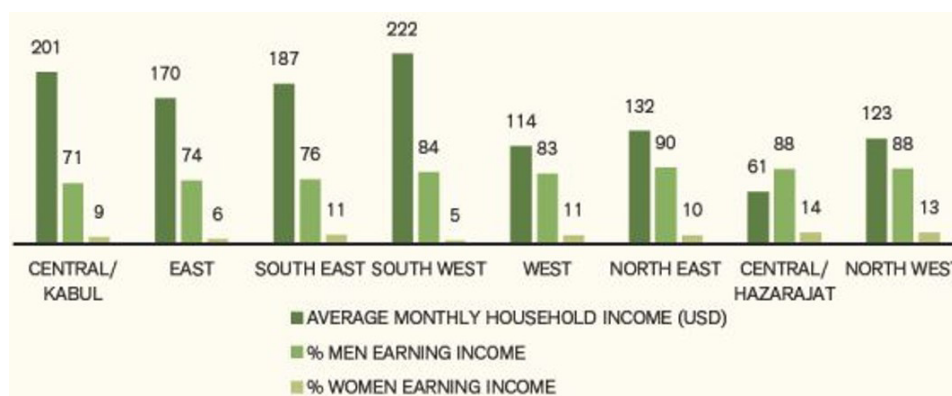Below is the chart that shows regional household income,

Figure 1: Regional household income, men and women working chart

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men and women working;

Having a greater autonomy in household decision makings enables women to advocate their social rights. Indeed, it influences their status in the society and family. Women who have more independence in family decisions and household expenditures are more likely healthier and educated (Acharya et al., 2010). Therefore, it is important to identify the main factors determining the women household decision making. According to geographical location and tribal differences, the main key factors impacting women's autonomy may vary all over the world. Hence, this study mainly focuses on education attainment and different types of employment. According to the statistical data Afghanistan had a minimum of 42.27 percent female labor force participation in 2000, and maximum of 48.85 percent in 2019 (GE, 2020). Likewise, Afghanistan has an extremely low female literacy rate, in 2011, FLR was 17.61% (CE, 2020).

Furthermore, autonomy is about having the capability to make decisions about your own issues "Autonomy is the ability to obtain information and make decisions about one's own concerns (Acharya et al., 2010)." Women's autonomy in household decision making including health care seeking and expenditure is significant for maternal concerns and raising healthy children. Therefore, autonomy is an indicator of women's empowerment.

The study aims at an in-depth understanding of various factors that impact women's contribution to household decision-makings. In sum, the findings of the study will contribute to the greater understanding of effect of education and employment on women's autonomy in household decision-makings. Accordingly, multinomial logistic estimation is used for the methodology. Furthermore, based on the available data, Financial Household Decision-making is used as a dependent variable for the main estimation. In addition, the supplementary regressions taken into consideration include women's say in expenditure decisions, visiting family, and purchasing issues. Moreover, many provinces of Afghanistan are insecure in terms of security for women to attain education and seek employment. Therefore, 34 provinces of the country are considered as control variables to find out each region's effect separately. The study's primary hypothesis considers education and employment as main factors that increases women's financial HHD power. Hence, the study tests different marginal effects of employment by considering agricultural and nonagricultural employment separately. Because, studies suggest different effects of agricultural and nonagricultural employment. The hypothesis of the study suggests that education increases women's autonomy in financial household decision-making.

LITERATURE REVIEW

This section examines studies that consider the key factors affecting women's household decision-making. Therefore, expenditure related decisions, economic (financial) household decisions studies are being discussed. Most of

the literature that considered the main factors affecting women's household decision making like education and employment are focused on developing countries like Pakistan, Nepal, Bangladesh, china, and Kenya. However, the findings of each study show different results and significance about the factors that impact women's autonomy in HHD issues.

According to Fatima (2014) in Pakistan, the role of cultural and structural factors in determining women's say in Household decision making are significant. It examines the effect of education and employment on women' say in Household decision-makings. A household-based survey for social and living standards measurement for 2007-2008 is conducted to study the relationship between education, employment and women's autonomy in HHD, in Pakistan. The findings show that employment consistently increases women's say in HHD in terms of expenditure related decisions. However, the effect of employment on family planning is not strong. The result indicates that cultural factors determine family planning, and paid work does not significantly increase women's autonomy in this aspect. On the other hand, employment increases women's say in financial decision-makings like how the cash earned should be spent. Considering these structural and cultural factors government and nongovernment organizations need to focus on significance of education, and should reform and improve the types of employment for women (Fatima, 2014).

Furthermore, Pahl examined the effect of income on women's financial decision-making power. The results show that the greater proportion of household income earned by the wife, the more likely she controls household finances in financial decision makings. However, the author did not study the effect of education specifically. He analyzed positive effect of education in terms of earnings (Pahl, 2000).

Albert investigated whether investing in the education of both men and women tends to empower women, and whether it leads to a balanced family decision- making in terms of consumption and financial management, in Spain. He applied multinomial probit models considering one year (2010). The findings show that the level of education of both husband and wife tends to have a significant positive effect in house-hold decision makings considering expenditure: daily shopping, expensive purchases, and expenditure on children. On other hand, women's education has a positive significant effect on borrowing money, however, it has an insignificant effect on savings. Nevertheless, the study suggests that education alone could not improve an egalitarian system of household decision-makings (Josep-Oriol, 2016).

Moreover, ethnicity plays an important role in determining the women's bargaining power in HHD. For instance, a study shows the importance of ethnicity in determining women's role in HHD IN Malaysia (Yusof, 2014). The findings of the study indicate that there are differences across households of each ethnicity. The

study found that Chinese households are more traditional and patriarchal in terms of household decision makings than other ethnicities. In addition, education significantly increases women's control over household finance and other household decision-makings. Overall, the objective of the paper was to test the significance of ethnicity on determining women's bargaining power in HHD for suggesting national policies.

Theoretical Framework
Models of intra-household decision-making have been developed to explain the decision-making process within households. Different intra-household decision-making models are used as theoretical bases such as the unitary model, the non-cooperative model, and the cooperative model. The unitary model is constructed based on the assumption that each member of the household has their own utility function. It considers a household head who is responsible for making decisions on income distribution within the household. The second model that describes intra-household decision-making are non-cooperative models. They describe no binding agreements among the household members. Each member of the household acts on their own and maximizes their own utility. The utility maximization are as follows:

For the male member of the household:

$U^m (Q^m + Q^f, q^m)$ subject to; $(PQ^m + pq^m = Y^m)$

Q^f and Q^m are the contributions of the female and male members of the household to the public good.

Furthermore, the cooperative models describe the allocation of resources within households. In these models, outcomes are maximized through pareto efficiency allocation and utility of each household member's utility. For example, in a household with two members, one male and one female;

- The utility of the male member is given by U^m (Q, q^m, q^f)
- The utility of the female member is given by U^f (Q, q^f, q^m)

Subject to p' Q (P'(q^m,q^f)) ≤ Y, and U^f (Q, q^m, q^f) ≥ U^f

Model
In this study, for the empirical model, different factors affecting women's say in financial HHD are included in the regression.

HHD i,t = ϱ + β 1 Edu i,t + β 2 age i,t +β 3 MarrAge i,t+ β 4 ownslivstck i,t + β 5 MultWives i,t +β 6 AgrEmpl i,t + β7 BusEmpl i,t + β 8 healthcare i,t + β 9 lifesat i,t + β 10 Marstat i,t +β 11 provinces i,t +ν it

- Education is represented as Edu i,t
- Age is represented as age i,t
- Marriage Age is represented as MarrAge i,t
- Livestock is represented as ownslivstck i,t
- Multiple wives is represented as MultWives i,t
- Business Employment is represented as BusEmpl i,t
- Agriculture Employment is represented AgrEmpl i,t
- Seeking Medical Care is represented as healthcare i,t
- Rating life satisfaction is represented as lifesat i,t

- Marital status; is represented as Marstat i,t
- Accompany
- Provinces is represented as provinces i,t

i = Household, t = time (2014)

In this equation, variables are not just included from women's empowerment literatures but also cultural factors are also being considered.

Moreover, employment is included, according to the literature. Indeed, employment empowers women by giving them control over how the money earned should be spent. Different types of employment are included in the model; agricultural and other business-types of employment. According to the literature which takes into account developing countries, nonagricultural employment is more likely to empower women in developing countries because it requires less educated and skilled workforces.

Based on related previous studies, age tends to have a significant positive effect on women's say in HHD. In particular, in traditional and conservative countries, as women get older, they tend to have more bargaining power than younger women in the family, due to their life experience perception. Therefore, age is included in the model to test whether it has a significant effect on women's HHD in Afghanistan. Moreover, the geography of the provinces plays an important role in determining women's autonomy in financial HHD. Because the geography of each region represents a form of ethnicity in the country, For instance, the cultural and traditional practices of each province differ. The central provinces of the country are more secure in terms of security and women and girls are able to seek employment or attain education compared to the south-west and western provinces, except in big cities. In addition, urban areas tend to have a higher level of empowerment and better living conditions and opportunities for women than rural areas. Women in large cities like Herat, Mazar-sharif, and the capital of the country, Kabul, are more likely to exercise greater autonomy than women living in other provinces. Therefore, this variable reflects the specific cultural, ethnical, and socioeconomic conditions of women in the country.

DATA AND METHODS
Central Statistic Organization (CSO) surveys are national based household surveys that provide accurate data on economic, social, and political indicators in Afghanistan. In this study, the data is provided by CSO national household surveys for one year, i.e. 2014, covering all 34 provinces of Afghanistan, including 41,267 observations. The variables are based on the designed questionnaire of the survey. Therefore, studies define women's household decision-making measurement differently. For instance, according to Keller & Mbwewe (1991), women's autonomy is defined as women's ability for making their household decisions independently. However, there are some studies that identify women's say in HHD as women's ability for making decisions not just independently but

also interdependently in the family (Malhotra & Mather, n.d.). In this study, financial household decision-making is measured in a categorical structure, based on the designed questionnaire of the survey. Financial HHD is assigned as like 0 if other members of the family decide how the money earned should be spent, the value of 1 stands for both husband and wife, and the value of 2 shows if just the woman decides how the money earned should be spent.

Following the literature, different statistical methods can be used for empirical analysis in this paper. Based on the structure of the dependent variable, which is measured categorically, it might be preferable to use multinomial logistic estimation. Assuming the financial HHD is made by members of the family, both husband and wife, or just the wife, The ability of the wife to make decisions depends on her age, age at first marriage, her husband's having more than 1 wife, which province she lives in, education, agricultural employment, nonagricultural employment, rate of life satisfaction, marital status, wealth (measured by owning livestock), and health.

Let us assume that Yi measures women's financial HHD. So, the value 0 represents rest of the family, the value 1 represents decision made by both husband and wife, and 2 represents only woman.

The basic properties of the categorical distribution are as follows:

$S > 0$ number of categories, and the events $Y = 1$, $Y = 2…Y = s$ are mutually exclusive;

- $\Pr(Y = y) = p_y$, $y = 1, 2, ...s$ with $\sum_{y=1}^{s} p_y = 1$;
- The probability density function of Y is;
- $\Pr(Y = y) = p_1^{I\,(y=1)}\,p_2^{I\,(y=2)}.....p_s^{I\,(y=s)}$

Where $I(A)$ is an indicator function taking on 1 if A is true, 0 otherwise

The simplest approach to multinomial variable is to appoint one category of the response as a baseline and calculate log-odds for the rest of categories based on baseline. Then the log-odds will be a linear function of the predictors. Multinomial logistic is used when there is a DV with m categories. Then,

$P(Y_i = m) = \exp(Z_{mi})/\sum \exp(Z_{mi})$ .... eq (1)

Eq (1) is the basic equation defining the multinomial logit model.

Moreover, we assume that the log-odds of each response follow a linear mode

$\eta_{ij} = \log \pi_{ij} / \pi_{iJ} = \alpha_j + x'_i\beta_j$,

Where;

- α_j is a constant
- β_j is a vector of regression coefficients, for $j = 1, 2, . . . , J − 1$.

Here, "the regression coefficients β_j may be interpreted as reflecting the effects of the covariates on the odds of making a given choice (as we did in the previous section) or on the underlying utilities of the various choices (Rodríguez, 2007)."

Hence, the empirical methodology follows the multinomial logit and probit regressions. The baseline category in all estimations is mainly the rest of the family,

including the husband, making the economic (financial) decisions in their household, and it is compared to mainly the wife and to both (husband and wife) making joint decisions. The reason behind using the usual multinomial logit is that it requires the assumption of independence of irrelative alternatives. Moreover, based on econometrics analysis, the advantage of multinomial logit is that the coefficients can be directly interpreted in terms of odds-ratio structure.

Furthermore, relative risk ratio can be tested in order to find out the ratio of probability of choosing one outcome category over the probability of the selecting the baseline. Hence, relative risk can be obtained by exponentiation of the linear equations (Bruin, 2020).

FINDINGS AND DISCUSSION

The findings of the study are analyzed to assess the effects of education and other primary factors affecting women's say in financial household decision-making. The questionnaire was designed to approach female respondents covering each region of the country. It has been found that 98.53 percent of the respondents have not attended school or any literacy programs at all, and only 1.47% of them have attended school and literacy programs. Most importantly, only 2.31 percent of the respondents from Kabul province (the capital of the country) have attended school or any other literacy programs, and 97.69% of them responded negatively.

Findings of the study are divided into two parts:

i) Result of the quantitative data
ii) Logistic regression analysis

Results of the survey (Quantitative data including graphs and figures):

Agricultural Employment: Agricultural employment is one of the main sources of employment in the country, where women are mostly active in this sector. According to the World Bank's collection of development indicators, 64.83 percent of female employment was dedicated to the agricultural sector in 2020. Nevertheless, there are some profound weaknesses and challenges that evade women's economic empowerment. For instance, "For the most part, women have not engaged fully in the economy. To name a few specific instances: plough agriculture has not engaged women the way that wet-rice agriculture has; a militarized economy has not required women's labor (MOF, 2016)." Moreover, from the data collected through questionnaire, 43.92 percent of women are employed in the agricultural and livestock work, in 2014. In other words, from the total of 28,450 respondents, 12,494 respondents were employed in the agricultural sector. Hence, it can be concluded that the percentage of women employed in the agricultural sector is rising significantly. Below, the figure shows agricultural and non-agricultural employment (2014).

Logistic Regression Analysis

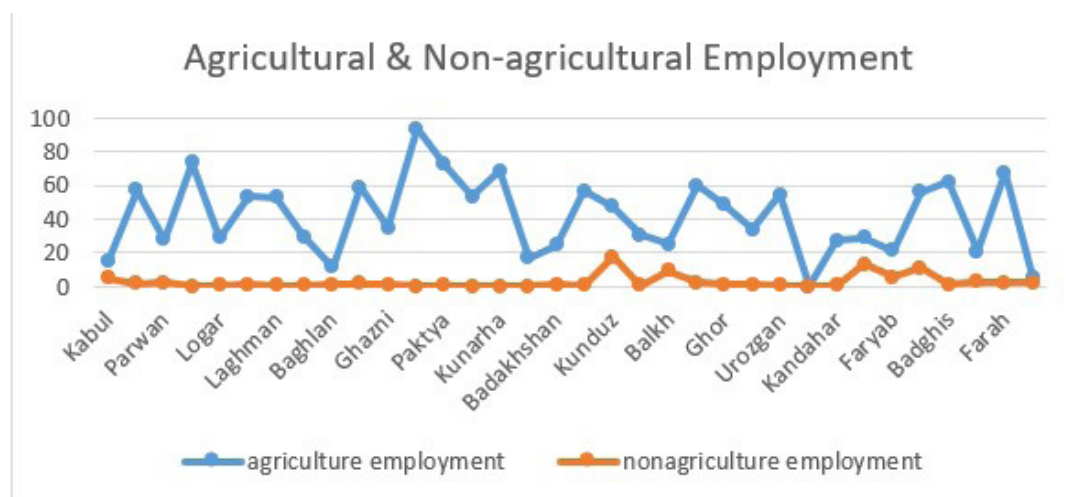The findings in the table below indicate that attaining

Figure 2: Agriculture and Non-agriculture employment (2014)

education decreases the probability that financial household decision-making is made by women. In addition, because in many provinces of Afghanistan, women are not attaining sufficient education to get aware of their social rights. Thus, it can be said that education has a negative significant effect on fostering an egalitarian decision-making strategy in a household's financial management with respect to how the money earned should be spent. The main reason behind this result can be due to the less years of education that women attain in remote provinces, because in many provinces of the country women only attain elementary education (Not high-level education). Since Afghanistan is a men dominant country, men are usually against educated women and do not allow them in household decision-makings. The variable education was designed as if they attained any education program or not.

Moreover, ceteris paribus, age shows a significant negative effect on women's financial household decision-making. As age increases, the financial decision-making power of women in households decreases. This means that, ceteris paribus, the probability of being one-year older lowers financial HHD by 0.281 percent, which is not economically significant. However, the age at first marriage increases the likelihood of HHD by 3.85 percent. Indeed, in many provinces of the country, girls are forced into early marriages, which significantly decreases their autonomy in financial household decision-making. It can be claimed that "Afghanistan has the 18th highest absolute number (572,000) of child brides in the world." In addition, 35 percent of women (aged 20-24) are married before age 18 (UNICEF, 2020).

Employment is measured in two types: agricultural and nonagricultural. The result shows that, ceteris paribus, agricultural employment significantly increases women's say in financial household decision-making. It increases women's say in financial HHD by 95.8 percent which is economically a significant effect. Appendix (A) shows the statistical history of female agricultural employment in the country. The data shows a significant percentage of women employed in the agricultural sector. In addition, women empowerment projects designed

by the governmental and international organizations significantly focused on empowering rural women by engaging them in the agricultural sector.

Moreover, each category of the marital status (widowed, separated) shows a positive significant effect. Indeed, according to the United Nations, there are an estimated two million women widows in Afghanistan. Therefore, women widows are more likely to have the bargaining power to make decisions in the household's financial management concerns, and it increases the probability by 27%. Likewise, separated/divorced status increases

Table 1: Financial HHD (only woman)

VARIABLES	(3) Mlogit
(age)	-0.00281*
	(0.00431)
(wives)	-0.209
	(0.160)
(Marr-age)	0.0385**
	(0.0164)
(livestock)	-0.423***
	(0.111)
(Non-agri Emp)	- 0.294**
	(0.134)
(Agrc-Emp)	0.958***
	(0.115)
(educ)	-0.809***
	(0.288)
(sick)	-0.228**
	(0.0951)
hapiness	0.284***
	(0.0983)
Accompany	-0.159
	(0.140)
2.widowed	0.277***
	(0.173)
3.divorced/separated	0.347**
	(1.136)
Constant	-0.357
	(0.852)
Observations	3,851

the probability of having a say in household's financial decision-making by 34 percent. Most importantly, by controlling each province separately, based on the result, it can be said that women living in the central provinces of Afghanistan have more autonomy in financial household decision-making than other provinces. Appendix L describes the geographical location of each province in the country. Furthermore, life satisfaction shows a positive and statistically a significant effect on women says in financial household decision-making. In other words, it increases women's say by 28 percent.

Table 2: Marginal Effects

Delta-method (Marginal Effects)					
_predict	dy/dx Std. Err.	z	P>z	[95% Conf.	Interval]
Age					
1 (Rest of the family)	.0001779 (.0001427)	1.25	0.212	-0.0001	0.000458
2 (wife and husband together)	-.0002779 (.0001034)	-2.69	0.007***	-0.00048	-7.5E-05
3 (woman alone)	.0001 (.0001106)	0.9	0.366	-0.00012	0.000317
Polygamy (more than one wife)					
1 (Rest of the family)	.0035224 (.0063444)	0.56	0.579	-0.00891	0.015957
2 (wife and husband together)	.0026787 (.0046045)	-0.58	0.561	-0.00635	0.011703
3 (woman alone)	-.0062011 (.004828)	-1.28	0.199	-0.01566	0.003262
Age at first marriage					
1 (Rest of the family)	-.001866 (.0006542)	-2.85	0.004***	-0.00315	-0.00058
2 (wife and husband together)	.0003708 (.0004554)	0.81	0.415	-0.00052	0.001263
3 (woman alone)	.0014952 (.0005113)	2.92	0.003***	0.000493	0.002497
Owning livestock					
1 (Rest of the family)	.0418243 (.0043671)	9.58	0.000***	0.033265	0.050384
2 (wife and husband together)	-.0184401 (.0031034)	-5.94	0.000***	-0.02452	-0.01236
3 (woman alone)	-.0233843 (.0034452)	-6.79	0.000***	-0.03014	-0.01663
Business Employment					
1 (Rest of the family)	.1984256 (.0067897)	29.22	0.000***	0.185118	0.211733
2 (wife and husband together)	-.0922282 (.0044003)	-20.96	0.000***	-0.10085	-0.0836
3 (woman alone	-.1061975 (.0051387)	-20.67	0.000***	-0.11627	-0.09613
Agricultural Employment					
1 (Rest of the family)	.0332459 (.0044898)	7.4	0.000***	0.024446	0.042046
2 (wife and husband together)	.032923 (.0033006)	-9.97	0.000***	-0.03939	-0.02645
3 (woman alone)	.0003229 (.0034491)	-0.09	0.000***	-0.00708	0.006437
Education attainment					
1 (Rest of the family)	.0623995 (.0119816)	5.21	0.000***	0.038916	0.085883
2 (wife and husband together)	-.0321862 (.0075927)	-4.24	0.000***	-0.04707	-0.0173
3 (woman alone)	-.0302133 (.0092363)	-3.27	0.001***	-0.04832	-0.01211
Seeking health care					
1 (Rest of the family)	- .016496 (.0038222)	4.32	0.000***	0.009005	0.023987
2 (wife and husband together)	-.0087822 (.0026583)	-3.3	0.001***	-0.01399	-0.00357
3 woman alone	.0077138 (.0030238)	-2.55	0.011**	-0.01364	-0.00179

CONCLUSION

The low level of women's empowerment is an alarming concern in developing countries. In Afghanistan, there are different programs funded and organized for women's economic empowerment by international organizations. By creating institutional capacity and a better environment, women would be able to empower themselves socially and economically. These programs target women all over the provinces of Afghanistan. At the provincial level, these programs are designed as follows:

- Literacy programs
- Agricultural employment programs
- Market-driven skills trainings and workshops

Since the fall of the Taliban regime in 2000, the government has reformed policies by taking into account women's rights and equality. Nevertheless, the implementation of these women's-related policies is still weak and did not have feasibility for implementation. Therefore, women activists are hardly working and fighting for their rights, and against their limitations and challenges in the society. Considering the country's current economic and political situation, improving and supporting women's role in different social and economic platforms requires effective policies and an efficient, systematic implementation process. Indeed, women make up almost half of the population of Afghanistan. Inappropriately, based on the statistics, 80% of men and only 20% of women represent the active economic population. In Afghanistan, the statistics show that men have the key positions in many governmental sectors and labor markets, including educational centers. Therefore, the social and cultural structure of society restricts

women's autonomy and decision-making independence.

This study investigated the effects of key social, cultural, and economic factors on women's financial household decision-making in Afghanistan. In addition, it considered women's empowerment by assessing their autonomy in routine decision-making such as expenditure on food and clothing, and family and relative visiting choice. It can be concluded that the education attainment variable is negatively significant. It does not play any role in empowering women in terms of financial household decision-making and routine expenditure decisions like daily shopping and visiting relatives and friends. As a result, it can be justified that education is measured in the form of "any educational program attainment." In many provinces of the country, women are not even allowed to attain primary and secondary education. Therefore, education is not socially significant.

Moreover, two different types of employment are taken into account: agricultural and nonagricultural. The result shows that agricultural employment significantly increases woman's say in household decision-making. However, nonagricultural employment significantly decreases women's say in HHD. It shows that in the last two decades, governmental and nongovernmental organizations paid more attention to empowering women in the agricultural sector. Because in many provinces of Afghanistan, women are employed in the agricultural sector.

In addressing the effect of women's age on HHD, it can be concluded that as women become older, their bargaining power is more likely to be diminished in financial household decision-making. Nevertheless, women's age at first marriage significantly increases their autonomy in financial HHD. Because, in many regions of the country, girls are forced into child marriage/early marriage. Hence, early marriage decreases women's say in financial HHD.

Moreover, in Afghanistan, based on sharia law, the government allows men to practice polygamy. The term refers to having more than one wife, up to four wives. The statistical result of the study shows that having more than one wife decreases women's autonomy in financial HHD, but it is not statistically significant. More importantly, the marital status variable showed that being a widow and divorced significantly increased women's autonomy in financial HHD. Similarly, the rate of life satisfaction demonstrates that the happier the woman is, the more autonomy she has in financial HHD. However, having health issues (sickness) shows that it significantly decreases women's participation in HHD.

To sum up, the above results suggest that gender equality policies need to undertake the role of agricultural employment into consideration, as it increases women's say in financial and expenditure HHD. However, nonagricultural employment significantly decreases women's say in financial HHD. Therefore, the government needs to diversify the employment sectors. Since many women empowerment programs in Afghanistan focused more on getting women involved in agriculture in rural areas, working in agricultural sector gives women a much bigger say in HHD. In addition, based on the evidence of developing countries, better employment conditions do not always guarantee an egalitarian decision-making strategy in households. For instance, the result demonstrated that cultural factors highly affect women's role in HHD rather than education and nonagricultural employment in Afghanistan.

This paper acknowledges that the basic long-term causes of women's less autonomy in the household are early marriage, women's health issues, and non-agricultural employment. The hypothesis of the study assumed that education increases women's say in financial HHD. However, the study's results show that education does not have a significant impact on enhancing women's autonomy in financial HHD. The following recommendations are made in the light of the above results and discussions:

- Theoretically, it is important to increase educational attainment opportunities as it can enhance women's participation in decision-making process in the household. However, in a developing country like Afghanistan, where women's literacy rate is very low, efforts should be made by the governmental sectors and non-profit organizations to provide more education opportunities for women. Therefore, it cannot be concluded that education does not play any role in empowering women. Indeed, many rural women responded as they attained education. Nevertheless, most of them have attained primary education but have not completed high school.

- It is essential to increase women's involvement in income generation activities like the agricultural sector. According to the findings of the study, agricultural employment significantly enhances women's participation in household decision-making. Therefore, as Afghanistan has an agricultural-based economy, the government should create employment through the agricultural sector and provide modern agricultural equipment for women, to increase both the GDP growth rate and women's role in the labor market. In other words, it plays a vital role in empowering women in household decision-making processes and the overall development of the country.

- An awareness-raising program about the disadvantages and risks of early marriage should be conducted at the community level. In this regard, religious (Mulah) and social leaders, the mass media, and the ministry of women's affairs play crucial roles. Mainly, religious leaders can promote awareness-raising programs effectively as their words have a great impact on people's ideologies.

- Insecure provinces decrease women's autonomy in financial household decision-making. Security is an important issue in improving women's rights and participation in social and economic activities. Hence, the government should place a high focus on maintaining security for the citizens.

- The government should provide more healthcare services in remote regions of the country. Most Afghan women are suffering from poor health conditions, and it

may affect their autonomy in household decision-making processes. Therefore, the government needs to improve health-care services for women.

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