



## The Role of Media in the Empowerment of Household Economy

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### Abstract

In Afghanistan, many families face challenges like financial exclusion and limited access to formal education. In this situation, the media has become a powerful tool to support families in improving their economic lives. This study examines how the media contributes to strengthening household economies by teaching individuals how to manage their finances, start small businesses, and increase their income, particularly in Jalalabad city. A qualitative research design was employed, utilizing in-depth interviews with 10 university professors from the Journalism and Economics Faculties at Nangarhar University. The findings indicate that media platforms—particularly social media, radio, and television are viewed by experts as key channels in delivering financial knowledge. Educational campaigns were found to be the most helpful type of content, followed by advice programs and promotional messages. Experts also noted that media messages are more effective when they use local languages and examples that people can relate to, particularly in rural areas. The study shows that media not only fills the gap where financial education is missing, but also helps families, especially women and young people, make better economic decisions. These results are useful for media creators, NGOs, educators, and government agencies. By using media in the right way, they can support families to become more financially stable and independent. Future studies are encouraged to explore the media's influence across rural and urban settings, gender perspectives, and its role in shaping consumer behavior.

## 1. Introduction

In today's world, the media is more than just a way to share news; it is a tool that can change people's lives. In Afghanistan, many families face economic struggles due to a lack of financial knowledge and limited job opportunities. The media has the power to help people understand how to earn, save, and grow their money. Financial literacy, the ability to understand and effectively use financial skills, is crucial for families to manage their resources, plan for the future, and improve their living standards. By providing useful information, media can support families in starting small businesses, managing their income, and improving their daily lives (Ozdemir, 2022). This is especially important in places like Jalalabad city, where many households rely on informal or home-based economic activities to survive (Mowlawizada, 2025). In Jalalabad, a significant portion of the population is engaged in small-scale trade, agriculture-related work, and handicrafts, often without formal training or access to structured financial services. Limited employment opportunities, combined with low levels of financial literacy and infrastructure challenges, make families highly dependent on informal income sources. This makes the role of media in delivering economic education and entrepreneurial guidance particularly vital in this region.

Several media initiatives in Afghanistan have already contributed to household economic empowerment. For example, BBC's educational programs under the Afghanistan Education Project (BBC/AEP) have created awareness through broadcasts like "Gold in the Dust," "One Palace and a Thousand Windows," and the "New Home, New Life" drama series. These programs use real-life stories and practical advice to inspire and guide families on economic self-reliance (Andar, 2025).

Despite such efforts, Afghanistan still faces one of the highest rates of financial exclusion in the world. About 85% of adults do not have access to formal financial institutions, primarily due to high costs, limited service availability, and lack of awareness. In response, Da Afghanistan Bank launched the National Financial Inclusion Strategy (2020–2024) to improve access to financial services and promote inclusive economic growth (Bank, 2020).

This study aims to explore how different media platforms contribute to the establishment and management of household businesses in Afghanistan. It seeks to compare the effectiveness of various media channels in strengthening household economies and to analyze the types of media messages that most effectively support the economic development of families. By understanding these dynamics, the research intends to inform strategies that leverage media to enhance financial literacy and economic empowerment among Afghan households.

### **Problem Statement**

In recent years, media operations in Afghanistan have experienced significant changes due to evolving governance structures, economic challenges, and adjustments in media regulations. Despite these limitations, many families still depend on accessible media platforms such as radio, social media, and community-based programs for information and guidance. At the same time, households, particularly in Jalalabad, continue to struggle with financial instability, limited economic knowledge, and a lack of access to formal financial services. In a country where nearly 85% of adults remain unbanked and financial literacy rates are critically low (World Bank, 2020), the role of media in providing economic education becomes even more vital. While past initiatives, such as the BBC's educational programs, have shown promising results in raising financial awareness, they often lacked structured impact assessments or long-term follow-up to evaluate their effectiveness at the household level. Moreover, these initiatives were generally top-down and externally produced, with limited focus on region-specific challenges such as those faced by families in Jalalabad. This study differs by incorporating local academic perspectives from experts in journalism and economics, and by comparing the effectiveness of various media platforms—such as radio, television, and social media in strengthening household economies. In doing so, it provides a localized and academically grounded understanding of media's role in promoting financial literacy and supporting micro-level entrepreneurship.

## Significance of the Study

This study holds great significance for multiple stakeholders in Afghan society, especially at a time when families are struggling with economic uncertainty, limited job opportunities, and reduced access to education. In such a context, media can become a practical tool for financial empowerment by raising awareness, offering practical business ideas, and promoting financial literacy among households.

This research is important for Afghan families, particularly breadwinners, youths, and women, who often seek alternative ways to support their homes through small businesses and self-employment. By understanding how the media contributes to household economic improvement, this study can help individuals make better financial decisions and manage income more effectively. The findings will be useful for media organizations and communication professionals, guiding them to design more effective content such as educational campaigns, promotional programs, or advisory shows that directly address the financial needs of families. On the other hand, this study will support policymakers, NGOs, and development agencies by providing data and recommendations for using media as a tool for economic development. It can help shape financial literacy programs and targeted campaigns that promote economic resilience, especially in post-conflict and low-income regions. Furthermore, this study aligns with the objectives of Afghanistan's National Financial Inclusion Strategy (2020–2024), which emphasizes improving financial literacy and expanding access to economic information through inclusive channels. By highlighting the role of various media platforms, the findings can inform future media policies aimed at using radio, television, and social media more effectively to support financial education initiatives. In particular, the study offers valuable insights for strengthening the role of community radio programs, which remain a vital source of trusted information for rural and underserved populations. Furthermore, this study aligns with the objectives of Afghanistan's National Financial Inclusion Strategy (2020–2024), which emphasizes improving financial literacy and expanding access to economic information through inclusive channels. By highlighting the role of various media platforms, the findings can inform future media policies aimed at using radio, television, and social media more effectively to support financial

education initiatives. In particular, the study offers valuable insights for strengthening the role of community radio programs, which remain a vital source of trusted information for rural and underserved populations.

#### **4.4. Objective of the Study**

**4.4.1.** To examine how the media contributes to the development of the household economy.

**4.4.2.** To compare the effectiveness of different media platforms in strengthening household economies.

**4.4.3.** To analyse the types of media messages that contribute to the economic development of families.

#### **4.5. Research Questions**

4.5.1. How does media influence the household economy?

4.5.2. Which media platforms (radio, television, social media, print media) are the most effective in empowering household economies?

4.5.3. What types of media messages (educational campaigns, promotional programs, economic advice) have the greatest impact on the economic development of families?

## **2. Literature Review**

The media has played a significant role in economic growth, making it possible for people around the world to access information, news, and events without borders or restrictions. Mohammad Umair Chaudhary (2022) finds that the media has a strong influence on people's thoughts and beliefs, becoming a part of daily life for everyone—from ordinary citizens to the elite. With the rise of new media, the world has truly become a global village. Both traditional and electronic media have had a notable and effective impact on the economic sector. Chaudhary (2022) also argues that the immediate influence of media helps legitimize the economic strategies of many countries, shaped by how these strategies are presented in the media (Chaudhary, 2022).

A 2021 research paper titled “Analyzing the Impact of Social Media on the Economy in the United States” found that social media has reduced operational costs for small businesses and increased opportunities to reach customers and create open markets. It helps build consumer trust, provides post-sale updates, and expands economic activity in remote areas. The study also notes that consumers often find information on social media convincing. However, it presents a one-sided view by focusing only on social media’s role, overlooking other key factors like policy and cultural differences. Nonetheless, social media continues to significantly influence economic growth and is expected to play an even greater role in the future (Zheyu, 2021).

A study in Sweden (1993–2017) looked at how economic news in the media affects what people think about the economy. Researchers used machine learning to check whether the news was positive or negative. They found that when media reports were more positive or negative, it changed how people felt about the economy. This means the way the media shows economic news can change public opinion about economic conditions (Persson, 2020).

A study by (Martin Dlela, 2024) examined how rural communities in Kenya utilize social media platforms to enhance economic activities. The research found that social media facilitates market access, networking opportunities, and knowledge sharing among rural entrepreneurs, thereby contributing to economic empowerment. However, challenges such as digital literacy and internet accessibility were noted as barriers to full utilization (Dlela, 2024). (Adesola Afolabi, 2019) discussed how media can be instrumental in enhancing financial literacy among Nigerians. The study highlighted that media campaigns and programs focusing on financial education can lead to better financial decisions, thus aiding in poverty eradication and economic empowerment (Afolabi, 2019)

### 3. Methodology

This study employed a qualitative research design to explore the role of media in the empowerment of household economies. The rationale for using a qualitative approach (In-depth Interview) lies in its ability to provide an in-depth understanding and nuanced insights into the experiences and perspectives of academic experts regarding the media's economic influence. The study focused on three primary objectives: identifying the role of media in the establishment and management of household businesses, analyzing the types of media messages that contribute to the economic development of families, and understanding how media supports household-level economic empowerment. To address these objectives, in-depth interviews were conducted with 10 academic experts—five professors from the Faculty of Journalism and five professors from the Faculty of Economics at Nangarhar University. The participants were selected through purposive sampling, based on their academic qualifications, teaching experience, and professional expertise in media or economic issues. The rationale behind selecting five professors from each faculty was to ensure balanced and interdisciplinary perspectives, combining knowledge of communication processes with economic dynamics relevant to household-level development. The interviewees are considered sufficient to achieve thematic saturation (Norris, 2018). The interviews were conducted using a semi-structured guide and were analyzed using thematic analysis, with codes manually developed and categorized to extract recurring themes and patterns. This approach enabled the researcher to capture rich, context-specific insights into the role of media in supporting household economies in Jalalabad city.

**Interview Design:** The semi-structured interview guide included open-ended questions in the following areas: Media platforms most accessed by households, Impact of specific media content (e.g., educational, promotional, advisory). Influence of media on financial behaviors such as budgeting, saving, and business management. Perceived strengths and weaknesses of different media formats in delivering economic messages.

**Data Analysis:** Data were analyzed using thematic analysis with an inductive approach, allowing themes and patterns to emerge naturally from the data, without relying on pre-established categories. The analysis followed these steps:

Step	Description
<b>Familiarization</b>	Transcribing the interviews and reading them multiple times for immersion.
<b>Initial Coding</b>	Assigning codes to meaningful segments of the text to capture key ideas.
<b>Theme Development</b>	Grouping related codes into broader themes based on patterns and concepts.
<b>Review and Validation</b>	Refining themes and cross-checking consistency across all interviews.

FRAMEWORK OF THE STUDY		
Media (Independent Variable)	Type Of Media Messages (Intervening Variables)	Household Economy (Dependent Variable)
TELEVISION	Educational Campaigns	Starting a home-based business
RADIO	Promotional Programs	Income Management
SOCIAL MEDIA	Financial Advice	Financial Literacy

#### 4. Results and Discussion

This study explored the role of media in empowering household economies in Jalalabad city by examining how different media platforms support household-level business management and economic development. The findings are presented below,



categorized according to the study's three main objectives and triangulated across qualitative and quantitative data.

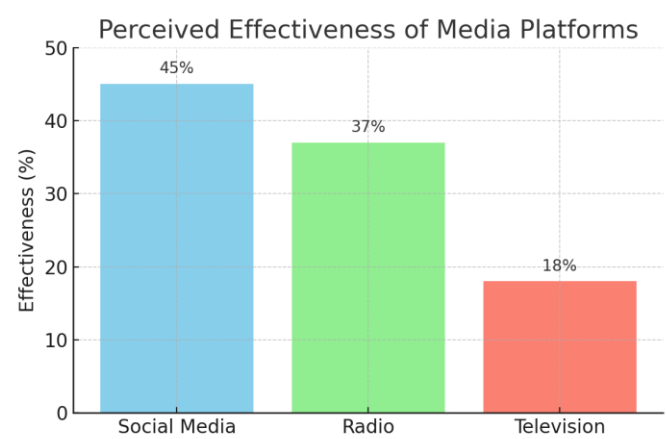
**Research Question 1:** How does the media influence the household economy?

Aspect	Role of Media	Details
<b>Initiation</b>	Raises awareness and motivates individuals to start household businesses	- Success stories and real-life case studies on radio and social media inspire people to replicate similar income-generating activities
<b>Growth</b>	Provides new ideas and accessible business models	- Social media offers innovative and youth-friendly models - Encourages business diversification and expansion
<b>Management</b>	Offers financial knowledge and decision-making support	- Tips on cost-saving, investments, and basic strategies - Helps in planning and running small businesses effectively
	Reduces barriers caused by a lack of formal financial education	- Radio is trusted in rural/low-literacy areas for financial advice - Media fills gaps in entrepreneurship knowledge

The research finding for the first research question (How does media influence the household economy?) shows that media significantly contributes to all three stages of household business development. Findings from interviews with Journalism and Economics faculty at Nangarhar University reveal that the media play a key role in the initiation, growth, and management of household businesses. It raises awareness and motivates individuals through success stories on the radio and social media, inspiring them to start income-generating activities. Social media also provides youth with accessible business ideas that support growth. For management, the media offers

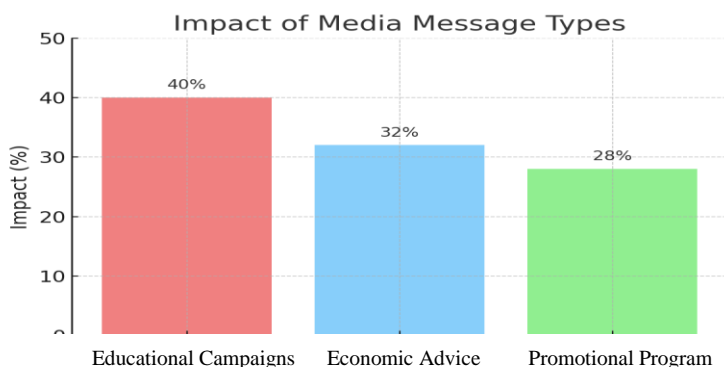
financial tips and business strategies that improve planning and decision-making. Radio, in particular, helps bridge financial knowledge gaps in rural and low-literacy communities.

**Research Question 2:** Which media platforms (radio, television, social media, print media) are the most effective in empowering household economies?



The chart shows that social media (45%) is the most effective platform for empowering household economies, especially among youth seeking financial tips and business ideas. Radio (37%) remains influential due to its accessibility in both urban and rural areas, while television (18%) still contributes through its visual and emotional appeal. These results suggest a mixed-media approach is ideal, combining social media’s interactivity, radio’s wide reach, and television’s storytelling power to effectively promote household economic empowerment.

**Research Question 3:** What types of media messages (educational campaigns, promotional programs, economic advice) have the greatest impact on the economic development of families?



In response to the research question, What types of media messages (educational campaigns, promotional programs, economic advice) have the greatest impact on the economic development of families? The findings indicate that educational campaigns are the most impactful, cited by 40% of respondents. These campaigns help families understand budgeting, saving, and financial growth. Economic advice programs followed with 32%, influencing daily spending and small investment decisions. Promotional content, such as advertisements, had the lowest impact at 28%. Expert interviews supported these insights, highlighting the value of culturally relevant, local-language messages that offer practical, actionable financial guidance.

The findings of this study strongly support the insights from existing literature, emphasizing the powerful role media plays in the economic empowerment of households. As highlighted by scholars like Chaudhary (2022), media, both traditional and digital, serve as a daily companion, shaping economic thinking and behavior. This was reflected in our data from Jalalabad city, where both academic experts and household respondents acknowledged the influence of media in initiating, growing, and managing small businesses.

Social media, in particular, stands out as a game changer. Consistent with research from the United States (Zheyu, 2021) and Kenya (Dlela, 2024), our study shows that platforms like Facebook and YouTube offer accessible business models, real-time success stories, and practical guidance for youth and women. The fact that 45% of survey respondents favored social media confirms its growing role in local economic

ecosystems, especially among younger and tech-savvy populations.

Meanwhile, radio continues to hold unique value, especially in low-literacy and rural communities, aligning with findings from Nigeria (Afolabi, 2019) and Lagos (Usoroh, 2021). Its ability to reach wide audiences and deliver trusted financial advice makes it an essential tool for inclusive economic education.

Educational media messages emerged as the most impactful content type, echoing the views of Persson (2020) and Vitalis (2023), who emphasized the value of practical, clear, and culturally relevant financial information. These messages not only boost awareness but also guide families in budgeting, saving, and investing. While the findings of this study offer valuable insights into the role of media in household economic empowerment, certain limitations must be acknowledged. The research relied on a small, purposively selected group of academic experts, which limits the generalizability of the findings to broader populations. Additionally, the study was more focused on urban perspectives where media access is relatively higher; therefore, the experiences of households in more remote or rural areas might differ. Potential sampling bias is also present, as participants were chosen for their expertise, which might not fully capture the perspectives of ordinary citizens. Future research involving larger, more diverse samples across different regions would help to validate and expand upon these findings.

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**Authors Contributions:**

Conceptualization, methodology, software, analysis, investigation, resources, original draft preparation, review and editing, visualization, supervision, project administration, and funding acquisition. All authors have read and agreed to the published version of the manuscript.

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