



UNIVERSITY OF CENTRAL ASIA  
GRADUATE SCHOOL OF DEVELOPMENT  
Institute of Public Policy and Administration

# The Role of Women in the Economic Development of Afghanistan

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## Abstract:

With the assistance of donors, the Government of Afghanistan has started to enact a wide-range of policy actions aiming to provide Afghan women with equal access to resources and opportunities for participation in the country's economy. However, the implementation of these women-centred policies remains weak and leaves women to fight alone against daily challenges due to the lack of their equal acceptance in society. The paper aims to shed light on some of the many issues that can only be addressed if peace is achieved. Overall, the paper is focused on Afghan women employability and entrepreneurship opportunities for engagement in economic development. The paper argues that in the context of Afghanistan, women's economic empowerment requires better policymaking, which can in turn improve the level of policy implementation in different parts of the country. The paper highlights the need for rethinking government economic policies with an emphasis on the essential components of women's economic empowerment such as security and innovative opportunities for women's participation in national and local economic development.

**Keywords:** developing countries, underdevelopment, economic development, human resources, wellbeing, income distribution, economic growth, gender equality, women's economic empowerment, human rights, employability, women business.

**JEL Classification:** B54, D63, I38, J16, O15

On the Cover: UCA's Executive Masters in Economic Policy (EMEP) 2019 students at the Naryn campus: Najma Habibullah, Muzhgan Masoomi, Shafiga Bahar, Nadia Amanyar, Salma Behmanush, Sanam Kohistani, and Najiba Madadi. Their clothing symbolizes the colours of the Afghanistan flag. Black depicts the country's past, red commemorates the people who passed away in the fight for independence, and green represents the future and prosperity.

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## Acronyms

|         |   |
|---------|---|
| AAEPII  | Afghanistan Agriculture Extension Project II                  |
| ACCI    | Afghan Chamber of Commerce and Industries                     |
| AFN     | Afghanistan currency Afghani                                  |
| AIHRC   | Afghanistan Independent Human Rights Commission               |
| AISA    | Afghanistan Investment Support Agency                         |
| AKDN    | Aga Khan Development Network                                  |
| ANA     | Afghan National Army  |
| ANPDF   | Afghanistan National Peace and Development Framework          |
| ANP     | Afghan National Policy  |
| APPRO   | Afghanistan Public Policy Research Organization               |
| BTI     | Bertelsmann Stiftung Transformation Index                     |
| CBSG    | Community Based Support Groups                                |
| CSO     | Central Statistics Office of Afghanistan                      |
| CSTC-A  | Combined Security Transition - Afghanistan                    |
| DAIL    | Department of Agriculture, Irrigation and Livestock           |
| ILO     | International Labour Organization                             |
| EMEP    | Executive Master in Economic Policy                           |
| EUAFR   | European Union Agency for Fundamental Rights                  |
| EVAW    | Law on the Elimination of Violence Against Women              |
| FAO     | Food and Agriculture Organization of the United Nations       |
| GDP     | Gross Domestic Product  |
| GII     | Gender Inequality Index                                       |
| GoA     | Government of Afghanistan                                     |
| GIZ     | German Organization for International Cooperation             |
| ICAWED  | International Center for Afghan Women's Economic Development  |
| IDLO    | International Development Law Organization                    |
| MAIL    | Ministry of Agriculture, Irrigation and Livestock             |
| MGI     | McKinsey Global Institute                                     |
| MoWA    | Ministry of Women Affairs of Afghanistan                      |
| MFPD    | Macro Fiscal Policy Directorate of Afghan Ministry of Finance |
| NAPWA   | National Action Plan for the Women of Afghanistan             |
| NAP     | National Action Plan for Implementation of UNSCR              |
| NGO     | Non-governmental Organisation                                 |
| NHLP    | Natural Horticulture and Livestock Program                    |
| NRVA    | National Risk and Vulnerability Assessment                    |
| NWBC    | Nangarhar Women Business Center                               |
| OECD    | Organization for Economic Cooperation and Development         |
| PPP     | Purchasing Power Parity                                       |
| SDG     | Sustainable Development Goals                                 |
| SEHAT   | System Enhancement for Health Action in Transition            |
| SME     | Small and medium enterprise                                   |
| UCA     | University of Central Asia                                    |
| UNAMA   | United Nations Assistance Mission in Afghanistan              |
| UNICEF  | United Nations International Children's Emergency Fund        |
| UNHCHR  | United Nations High Commissioner for Human Rights             |
| UN HDI  | United Nations Human Development Index                        |
| UNFPA   | United Nations Population Fund                                |
| UNODC   | United Nations Office on Drugs and Crime                      |
| UNSCR   | United Nations Security Council Resolutions                   |
| USAID   | United States Agency for International Development            |
| USD     | United States Dollars   |
| WBN     | Women Business Networks                                       |
| WEE NPP | Women's Economic Empowerment National Priority Program        |
| WEF     | World Economic Forum  |

## Introduction

The recent global economic and financial crises resulted in increased focus on policies regarding inclusive economic growth (WEF, 2017). The concept of inclusive economic growth was introduced to advance the role of human capital coupled with the need for providing equal opportunities for all to contribute to and benefit from economic development (OECD, 2014; McKinley, 2010). However, in both developed and developing countries the female population continues to face inequality and multiple forms of discrimination (EUAFR, 2016). Despite having equal levels of education and qualifications, women earn only three quarters of what men do (World Bank, 2016). In many Central Asian countries, women, especially those living in rural areas, cannot fully participate in the economic development of their countries due to being marginalized in society (UNICEF, 2016). In 2016, the Afghan government approved the Afghanistan National Peace and Development Framework (ANPDF) 2017-2021 with the purpose of directing the country towards inclusive economic development which would include women's economic empowerment.

Women of Afghanistan represent almost half of the country's population. Nonetheless, they experience fundamental challenges related to their participation in national economic development. According to the Afghanistan Living Conditions Survey (2016-2017), 80% of men and only 20% of women represent the active economic population (CSO, 2017a). In 2011, the estimated gross national income per capita for females (PPP<sup>1</sup> USD 511) was six times less than that for males (PPP USD 3,148) (UNDP, 2016, p.5). At the same time, the people of Afghanistan have begun to accept the idea of turning women into active economic agents. According to a survey conducted by the Asia Foundation (2017), 64% of men and 81% of women agree that women should be allowed to work outside the home. If there is a successful integration of women into the country's economy, the female population could become a valuable part of human capital contributing to the development of Afghanistan.

With the direct assistance of donors, the Government of Afghanistan has started to enact a wide-range of policy actions aiming to provide Afghan women with equal access to resources and opportunities for participation in the country's economy. However, the implementation of these women-centred policies remains weak and leaves women to fight alone against daily challenges due to the lack of their equal acceptance in society (APPRO, 2018a). The government initiatives are not well-supported by most of the local level implementing actors because of the contradiction between the new initiatives and longstanding male-established social norms and religious traditions (APPRO, 2018b). As a result, local institutional settings like "Purdah" and "Pashtunwali" continue to limit women's presence in public spaces and restrict their rights to private property ownership.

This paper was developed under the Executive Master in Economic Policy (EMEP) Programme offered through UCA's Institute of Public Policy and Administration, supported by the International Development Research Centre (Canada), the Aga-Khan Foundation, and the Afghan Ministry of Finance. The EMEP Programme is being offered to Afghan civil servants through a partnership with the Ministry of Finance of the Islamic Republic of Afghanistan. The paper examines the role that Afghan women have obtained or can play in the economic development of the country. Considering the peace discussions that may bring some relief to this long-suffering country, Afghan women have insisted that women's rights set a 'red line' that cannot be crossed in any settlement.

<sup>1</sup> PPP (Purchasing Power Parity) compares different countries' currencies through a "basket of goods" approach: <https://www.investopedia.com/updates/purchasing-power-parity-ppp/>

The paper aims to shed light on some of the many issues that can only be addressed if peace is achieved. It addresses the following questions: What are the current constraints on achieving the full potential of Afghan women in economic development? What are the results of the ongoing women-centred interventions enacted by the government to unblock these constraints? What can be suggested to improve policymaking to better women's economic empowerment? The paper argues that in the context of Afghanistan, women's economic empowerment requires better policymaking, which can in turn improve the level of policy implementation in different parts of the country. The paper highlights the need for rethinking government economic policies with an emphasis on the essential components of women's economic empowerment such as security and innovative opportunities for women's participation in national and local economic development. Overall, the paper is focused on Afghan women employability and entrepreneurship opportunities for engagement in economic development. Before evaluating the constraints and interventions, the paper provides a brief overview of the evolution of thinking around women participating in economic development that was used to develop a theoretical framework for the study.

## 1. Women's empowerment and economic growth

The concept of women's economic empowerment was set in Afghanistan's policy agenda by the international community. Women's economic empowerment became a global policy priority with the introduction of the UN Sustainable Development Goals (SDG) aiming to achieve gender equality and empowerment of all women and girls (Goal 5), decent work and economic growth (Goal 8), and justice (Goal 16) all at once (Hunt & Samman, 2016). International development agencies play an important role in promoting gender equality and pushing the women's empowerment agenda. However, in many cases, women's empowerment actions are limited only to technical assistance related to access to resources such as education, credit, and land (Grown, Rao Gupta & Kes, 2005; Dolan & Scott, 2009). Some scholars criticize the resource-based approach, stating that women's empowerment means not only increased access to resources but also increasing the power of women to take control of these resources (MGI, 2015). At the national level women's empowerment is manifested in women's control over resources by their presence in government and having the abilities to designate these resources in a way that both women and men can equally benefit from (Hlupekile Longwe, 2000). According to an International Labour Organization (ILO) (2016) report, globally, women's representation in government accounts for only 22% of the total number of positions (p.9).

Women's empowerment in the economic context is defined as a process of achieving women's equal access to and control over economic resources and ensuring they can use them to increase or have full control over other areas of their lives (Taylor & Perezniето, 2014). At the individual level, empowerment is defined as a gained control over self-life by cooperation with others in the development of activities and structures that affect them directly (Bystydzienski, 1992). Scholars pay particular attention to the ability of women to make decisions about the use of available opportunities and resources (Kabeer, 2005). In this respect, women's economic empowerment means expanding opportunities and acquiring the power to make choices – both concerning what women can do (the menu of options available to them), and about extending their perspectives about what they could do (Chopra & Muller, 2016).

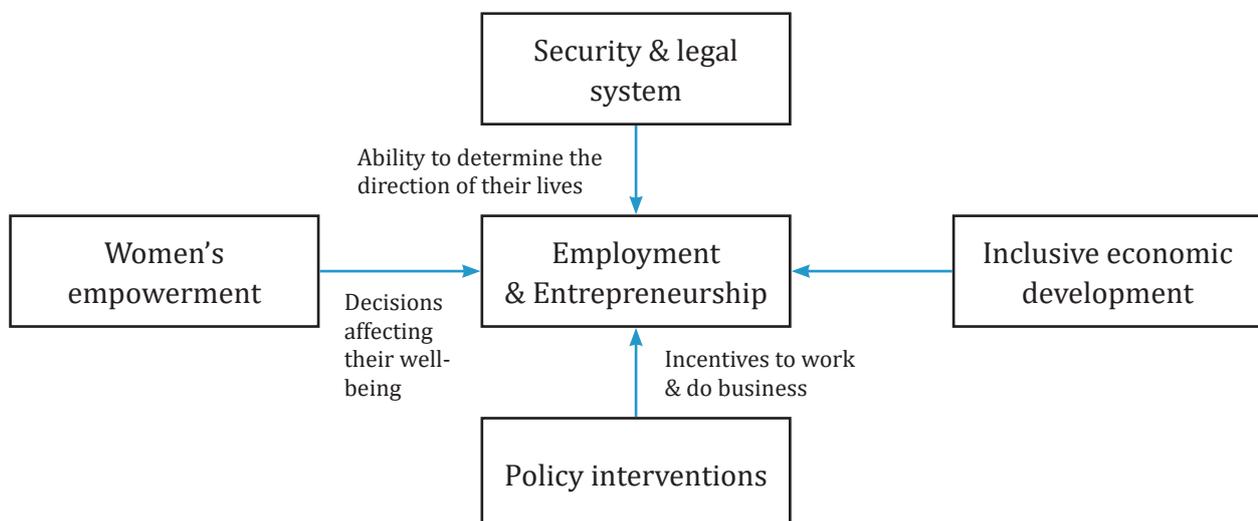
Scholars suggest that there is no straight 'win-win' between women's economic empowerment and economic development outcomes. Gender discrimination, as international experience shows, results in income losses and decreased economic productivity of women (Grown, 2014).

According to the McKinsey Global Institute (MGI) (2015), gender parity has the potential to add to the global annual GDP from USD 12 trillion to USD 28 trillion or increase global economic output by 26% by 2025 (p.1). The study suggests that women's labour participation has a U-shaped relation with per capita GDP (p. 48). In the poorest families their labour provides daily access to food. As income increases, the trade-off between house care and paid work also increases. This trend shows that economic development cannot provide women with absolute empowerment and many more circumstances need to be considered. Gender equality is good for economic growth, but an improved economy does not automatically lead to a more equitable distribution of economic gains (Duflo, 2012). Women's economic empowerment is not only about improving women's well-being but also about women's dignity, equality, and rights (Espen & Brody, 2007).

In the National Action Plan for the Women of Afghanistan (NAPWA) 2007-2017, the government defines women's empowerment as "a condition where women take control and determine the direction of their lives, develop their full potential, make enlightened decisions, and exert positive influence over processes, mechanisms, and decisions that affect their well-being" (GoA, 2007). As mentioned earlier, women's ability to benefit from economic development does not occur automatically. Often women may not be able to acquire new economic opportunities to the same extent as men. The government needs to create a better policy environment and institutional conditions to increase the participation of women in the labour market as well as in women's entrepreneurship. These conditions should allow women to feel confident in their ability to determine their life trajectory and be able to make decisions that can positively affect their wellbeing.

This study adopts the definition of women's empowerment proposed by the Afghan government and links it to economic development via employment and entrepreneurship opportunities (Figure 1). The purpose of the study is to assess current institutional conditions with attention to how they constrain or enable women to determine the direction of their lives. The paper starts with an assessment of the established conditions for employment and doing business that directly affect women's well-being. Then it shows how legal and security conditions limit women's ability to take control over their lives and how constraints on women's decision-making impacts their employability and entrepreneurship activities. Finally, we analyse the women-centred policy interventions that have recently been enacted and suggest what kind of institutional changes may assist women in being successfully engaged in national economic development.

**Figure 1. Theoretical framework of the study**



In this study, we consider women's economic empowerment a critical step in turning towards inclusive economic growth, which contributes to the development of human capital regardless of gender differences. The study employs a qualitative research approach based on a combination of desk study and fieldwork. The desk study included a review of available global and local scholarly literature on women's economic empowerment, and an analysis of the national programmes and legislation adopted to support women's participation in the economic development of Afghanistan. The field study involved missions to Kabul, Nangarhar, and Badakhshan Provinces of Afghanistan and consultations with 20 national and local level decision-making actors.

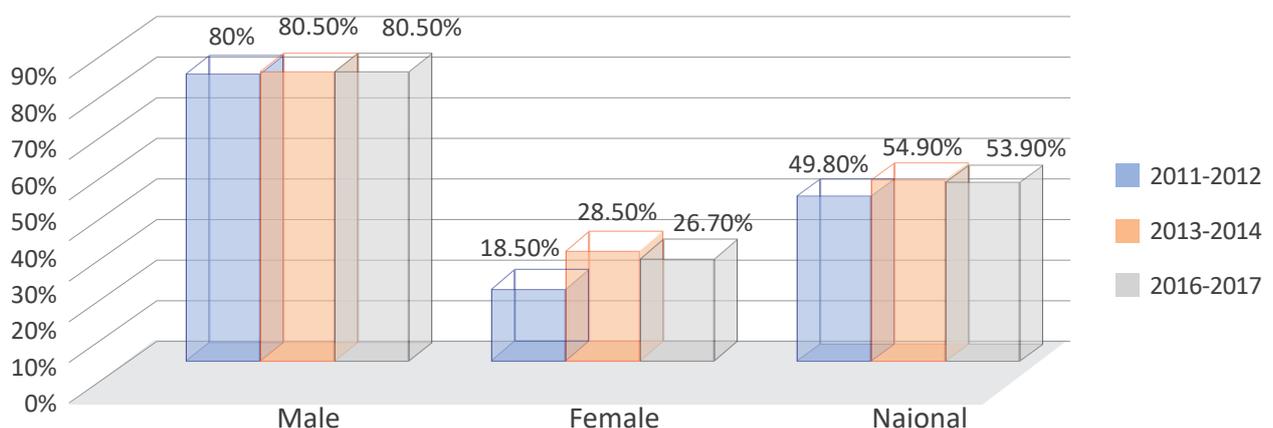
## 2. Global trends of women employment and employability of women in Afghanistan

According to analysis done in 95 countries by MGI (2015), closing the gender gap in labour force participation will allow 54% growth in GDP. Women, representing half of the world's working-age population, contribute only 37% of global GDP (MGI, 2015, p.29) because they have 27% less opportunity to be employed than men (ILO, 2015). Globally, females do not have equal employment opportunities as males do; many women are part-time workers either by choice or due to their inability to combine full-time work with their domestic responsibilities. Therefore, for women's economic empowerment in Afghanistan, attention should be paid to the improvement of women employability conditions. Here, employability means Afghan women's capability to move into the national labour market and achieve paid and officially registered employment (McQuaid & Lindsay, 2005).

Women carry out 75% of the world's total unpaid work that is worth an additional USD 10 trillion or 13% of the current global GDP (MGI, 2015, p.29). Worldwide, women are performing less working hours at paid jobs, while spending at least 2.5 times more on unpaid care and household work than men (UN, 2015). Women's family-related responsibilities restrain their abilities to travel long distances for work (Salon & Gulyani, 2010). Women have had to bear the burden of reproduction at the cost of their well-being in the form of their economic independence, health, education, and mobility (Mahmud, 1994).

In Afghanistan, women represent less than 30% of the national labour force (see Figure 2). There was a slight increase in the share of employed women from 18.5% (2011-2012) to 28.5% (2013-2014), but this decreased again to 26.7% (2016-2017). Out of the 46.5% of women participating in the labour market only 25% are in paid employment (ILO, 2008). Most Afghan women engage in unpaid work such as household tasks and childcare or taking care of elderly parents.

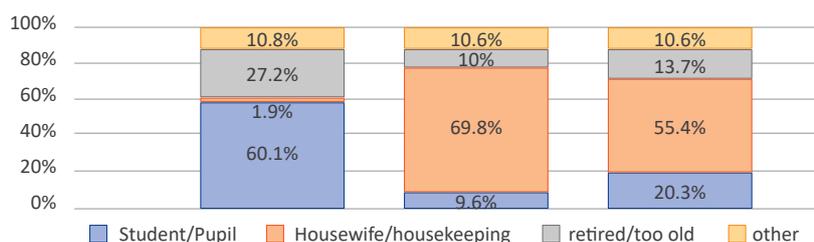
**Figure 2. Labour force participation rates in Afghanistan, 2011-2017**



Source: Central Statistics Office of Afghanistan (CSO), 2012; 2014; 2017

The engagement in unpaid work prevents Afghan women from spending their time on farming and trading activities, training, and continuing education, all of which can help them gain or improve professional skills. For example, in 2017, approximately 70% of the economically inactive women of Afghanistan were engaged in housekeeping, whereas only 10% of them were students (see Figure 3). The unpaid extra duties related to household work create indirect gender discriminations and relegate women to involuntary part-time employment, higher sectoral and occupational segregation, lower employment rates, and income inequalities (ILO, 2016).

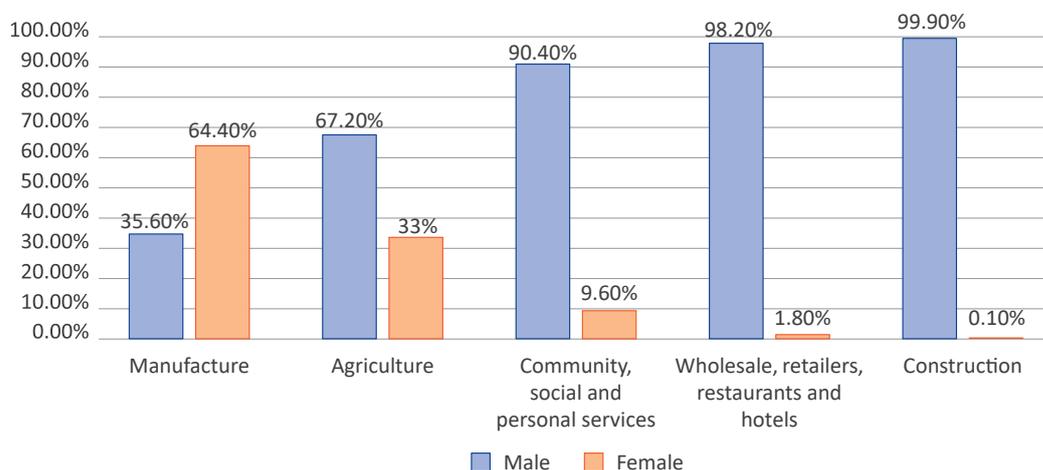
**Figure 3. Economically inactive population in Afghanistan by reason for inactivity and gender in %, 2016-2017**



Source: CSO, 2017, p.70

There is significant gender occupational and sectoral segregation in jobs seen as ‘suitable’ for women based on skills traditionally perceived as ‘feminine’. Globally, women are engaged in low productivity sectors such as agriculture (ILO, 2016, p.67). Afghan women work in manufacturing – mainly the production of carpets and handicrafts (64.4%), agriculture (33%) and services (9.6%) (see Figure 4). Of the total number of Afghan women involved in agriculture, 59% are engaged in livestock production such as poultry farms, animal husbandry, fish husbandry and 11% in horticulture and orchards (Leao, Kar, & Ahmad, 2017). Afghan women’s engagement in the service sector is proportionally distributed between education (33%) and health care (20.6%) (Asia Foundation, 2017, p.158). Occupying low productivity sectors, women in Afghanistan contribute only 20.1% of total family income (pp.72, 159). According to recent estimations, the global shift of women from the lower productivity sectors to the higher productivity sectors may narrow the current labour productivity gap between female and male from 13% to 3% in the space of a decade (MGI, 2015, p.6).

**Figure 4. Labour participation in main economic sectors by gender in Afghanistan, 2017**



Source: CSO, 2017, p.70

Women have limited opportunities for career growth, and they are underrepresented at high-level decision-making positions compared to men. Globally, women are three times less likely to be in leadership positions than men. Furthermore, this inequality is even higher in cases of more senior executive positions (ILO, 2016). Worldwide, women have a higher burden of providing care to family members, which is the main barrier to women's career growth and leadership opportunities (ILO, 2015, p.66). Most employed Afghan women believe they are skilled enough to meet the demands of employees (88%) and have training opportunities to improve their professional skills (58%), but 63% of women reported that there are no females in management positions above them (Butler & McGuinness, 2013, p.9). In 2016, the proportion of Afghan women in managerial positions was only 4.3%, and only 10.7% of Afghan women's work involved decision-making responsibilities (CSO, 2016b).

Globally, women experience significant gender-based wage inequality. On average, among the medium-skilled occupations, a female earns 79.8% of a male's salary, and among the high-skilled occupations a female earns only 66.9% of a man's salary (Hegewisch et al., 2010). The Organization for Economic Cooperation and Development (OECD) (2012) reported a 16% difference in wage median of men compared to women. According to the Ministry of Women Affairs of Afghanistan (MoWA) (2008), a female gets half of a male's wage on average. For example, in Afghanistan, a woman receives only 61% of the male's wage for harvesting, 53% for gathering wood, 51% for planting, and 41% for making handicrafts (p.32).

Low wages may result in low pensions, which in turn can affect a person's future as pensions play a crucial role in ensuring financial security in old age and reducing poverty and inequality. ILO calculations based on household data estimated that, globally, women's pensions are 10.6 percentage points lower than that of men (ILO, 2016, p.xvii). In Afghanistan, civil servants receive pension benefits when they retire, but people working in the private sector remain uncovered by any pension benefits (MFPD, 2018). The government has started to work on a pension policy for the private sector, but this may not help improve the situation for the majority of female workers who work in the informal sector or are engaged in unpaid housework.

As women have limited employment opportunities, they are more likely to work in the informal economic sector, which often fails to provide social protection or safe workplaces. In 2016, Afghan women constituted 71.3% of non-agricultural informal employment (CSO, 2017a). Employment in the informal sector may be at the cost of increased and heavier workloads and may undermine women's health (Mayoux, 2006). This negative impact on women's health may create a vicious circle that involves household well-being and the overall economy. Women are engaging in unpaid or informal work at the risk of facing poverty when they become older. It should be noted that globally, women make up 65% of those above the retirement age not covered by regular pensions, which accounts for roughly 200 million people (ILO, 2016, p.xvii). Employment in the informal sector also means having no access to social protection schemes such as pensions, unemployment benefits, or maternity protection.

All across the world, most women cannot be financially secure while taking maternity leave. Almost 60% of employed women (approximately 750 million) are unable to benefit from maternity leave coverage (ILO, 2016, p.33). More than 56% of countries do not provide women with any guaranteed rights to return to the same or at least an equivalent post following their maternity leaves (p.35). In an examination of 146 countries, the ILO found that: only 38 countries have legal guarantees for women to return to work from maternity leave to the same or equivalent

post; 26 countries guarantee the same post; and 82 countries do not have any such guarantees (ILO, 2014, p.59). Afghan women continue to be engaged in unpaid informal work despite their pregnancy or breastfeeding. As a result, there is a high mortality rate among pregnant women. In 2010, 47% of all female deaths in the 20-24 age group were pregnancy-related (Afghan Public Health Institute et al, 2011).

In countries like Afghanistan with an underdeveloped labour market, women are especially vulnerable to be used as unpaid and informal labour force workers. A survey conducted by MGI (2015) in developing countries shows that 16% of the surveyed population believes that a man has more privilege and more rights than a woman to get a paid job when jobs are scarce (p.57). Mainly due to social norms and gender stereotypes, the majority of women end up employed in informal, part-time, low-paid, temporary, non-standard and bad-quality types of jobs (ILO, 2016, p.1).

Most women in Afghanistan start engaging in unpaid work from childhood. For example, daughters often leave school in order to assist their mothers with their work (Mayoux, 1999; USAID, 1999). Early engagement in unpaid work has an adverse effect on a woman's economic participation as well as for the next generation of women. About 25% of Afghan children work full- or part-time, among whom 12% of children aged 5-14 work in unhealthy and unsafe conditions (APPRO, 2016d).

Women's economic empowerment is a global issue. Afghan women encounter similar employability challenges as other female populations of many developing countries. However, in the case of Afghanistan, the overall underdevelopment of the labour market and private sector in the country creates challenges for both men and women in finding decent work and official employment. The issue of women employability in the Afghan context requires strategic prioritizing and evidence-based decision-making and careful thinking not only about how to increase the number of jobs for women, but how to create comfortable and sustainable working places for all including the female population. To improve the employability of Afghan women, there is a need for further policy research to understand the following questions: How can safe work places and social protection be guaranteed for women? How can the burden of householding and childcare be taken from women's shoulders and for them to instead be given the opportunity to study and work? How can the informal job market be transformed into a formal one and how can paid positions be made more accessible to the female population? How can women's opportunities to move to more productive sectors be improved? And how can women's access to career growth be improved?

### **3. Women entrepreneurship in Afghanistan**

Greater women's engagement in entrepreneurial activities and their participation in the whole business chain as consumers, distributors, and suppliers may lead to considerable economic growth (MGI, 2015, pp.94-96). There is evidence that women's leadership in business impacts a company's performance positively (Kotiranta, Kovalainen & Rouvinen, 2007). Women entrepreneurs can be better providers of workplaces that meet the special needs of women such as adequate parental leave, flexible schedules, sponsorship, and capacity building (MGI, 2015, p.84). Considering the underdevelopment of the private sector in female-dominated sectors such as agriculture and manufacturing in Afghanistan, women businesses could add considerable value to the development of the country's private sector (Ghiasy, Zhou & Hallgren, 2015).

Afghan women prefer to run small businesses and there is a small representation of women businesses in women-employing sectors such as manufacturing, agriculture, handicraft, and carpet production. Small and medium enterprises (SMEs) are the key drivers of local economic development in Afghanistan. SMEs constitute 85% of all Afghan businesses, contribute to half of Afghanistan's GDP, and employ more than one-third of the country's labour force (Butler & McGuinness, 2013, p.8). Only 3% of the businesses registered by the Afghanistan Investment Support Agency (AISA)<sup>2</sup> (2018) are owned by women. Most of the businesswomen (98%) are from urban centres, and of these women, 80% possess higher education or attended an educational institution; and 78% of them run micro businesses (with 1-10 employees) (pp. 8-9, 31). One of the motivations for Afghan women to start a micro-business is to be economically independent (ILO, 2016, p.66). Moreover, most working women in Afghanistan, belonging to a younger generation, believe that entrepreneurship allows them to fulfil their economic potential (Butler & McGuinness, 2013, p.8).

Family support is a critical factor for the economic engagement of women in business. Almost 96% of women entrepreneurs said that they started and ran businesses with family support (Butler, & McGuinness, 2013, pp.33-34). Overall, 91.3% of Afghan women were able to be engaged in economic activity due to the support of their family and friends (CSO, 2016b). More than 95% of Afghanistan's production occurs in homes, with the participation of all family members (McCord Group, 2007).

Women businesses are not well-integrated into the national business community. Nearly 90% of women businesses do not have partnerships with other businesses or institutions, and 75% do not belong to any business association (Butler & McGuinness, 2013, p.9). Among women entrepreneurs, 47% prefer to deal with the international community and 40% with the local community, and only 13% work with the Afghan government (GoA, 2018a, p.10). Donors' support has allowed women to come together and establish women business networks (WBN) in some provinces of Afghanistan, see Box 1. However, most of these WBN operate informally and are not registered by the Afghanistan Chamber of Commerce and Industries (ACCI).

### **Box 1. Women Business Networks: The case of Badakhshan Province**

Badakhshan Province is one of the safest provinces in Afghanistan where international organizations such as the Aga Khan Development Network (AKDN), Mission East, Mercy Corps and German Organization for International Cooperation (GIZ) were able to assist in the creation and development of women business networks (WBN) (AKF, 2018). WBN support businesses that employ females, so that there are no cultural or traditional barriers for women to work, interact, and operate their businesses. The male population largely encourages women to join WBN and work there. In 2018, 250 of the 650 formally registered enterprises in Badakhshan Province were either owned or managed by females (ACCI, 2018), and 92 of them are currently supported by the Aga Khan Foundation (AKDN, 2018). In 2018, there were 11 large WBN registered and operating in business spheres such as handicraft, vocational training for women, agricultural production and food processing that officially brought together 2,000 women of Badakhshan Province (AKF, 2018). The WBN businesses include: tailoring and handicraft centres; fruits and vegetables processing centres; honeybee keeper centres; poultry farms; bakery and cake making centres; beauty salons; and women photography centres where women can take pictures of other women for government documentation, ID cards, schools and passports. The WBN support women by connecting producers with shops, which provides women producers with the possibility of choosing their sellers.

<sup>2</sup> The Afghanistan Investment Support Agency (AISA) manages a one-stop shop to serve the interests and needs of investors. AISA is responsible for facilitating business registration, licensing and promotion of all investments in Afghanistan.

The lack of finances creates significant barriers for the development of women businesses in Afghanistan. Many businesses of Afghan women do not have access to loans because of high interest rates and the absence of any property that can serve as a guarantee (GoA, 2018a). In Afghanistan 81% of female entrepreneurs run their businesses not having access to credit or financing (Butler & McGuinness, 2013). Afghan women fail to access credit or financing from banks in 25% of cases due to a lack of collateral and in 6% of cases due to gender discrimination (p.38). Often women entrepreneurs do not have enough money to invest in capacity building such as learning how to increase the quality of their products and services (Nasrat & Karimi, 2016, p. 486). In rural areas of Afghanistan, women have difficulties related to saving their obtained income, gaining access to financial services to accumulate finances and using them for personal purposes. For example, many women farmers cannot afford to purchase new cattle and fodder. Again, donors can assist the rural population of Afghanistan to form community-based support groups and self-help groups to help them accumulate financial resources required for running individual business, see Box 2. However, these groups are not linked to formal financial institutions and are not always officially registered so as to avoid paying tax.

### **Box 2. Community Based Support Groups: The case of Badakhshan Province**

Community Based Support Groups (CBGS) is another initiative of the WBN established for poor families to improve access to affordable savings and credit services. Since rural women do not have access to financial institutions such as banks, the CBSG help women access additional finances for their businesses, and inculcate the practice of savings. Currently, there are 780 CBGSs that engage 13,071 families. In total, 4,838 Afghan males and 8,233 Afghan females have become members of CBSG and have the potential to mobilize AFN 65.3mln (USD 930,000) using this kind of regular saving system. They are formed of 10-20 individuals including a chairwoman, cashier and record keeper (Samuel Hall, 2011). Each member contributes some amount of money, reportedly USD 1-USD 2 each month, and in a time of need, they have the possibility to get a loan that is often interest-free (Schmeding, 2017). The non-members of the group can borrow from the CBGS with an interest rate of 5-8%. AKF and other NGOs support the WBN financially at the start-up stage then stop financial support when they become sustainable, continuing to help only with technical assistance. For example, AKF produced a CBSG 'Promotion Guide Book' that deals with the establishment and stages of development of savings groups (Yadav, 2010).

Business opportunities, challenges and the cost of starting a business vary from province to province (Table 1). In the case of Helmand, insecurity and low illiteracy still serve as the main barriers for women to start their own businesses. In order to start businesses in sectors like farming, handicraft and carpet production, women need about AFN 10,000 (USD 143). The cost increases up to AFN 50,000 (USD 714) in the tailoring and beauty salon sector. Carpet production is one of the most promising sectors for women businesses in most provinces of Afghanistan. However, in almost all provinces, businesses continue to experience obstacles related to the lack of storage and adequate access to markets for selling the produced goods.

**Table 1. Women business opportunities, challenges and start-up costs by provinces of Afghanistan**

| Province          | Business opportunities   | Challenges  | Start-up costs  |
|-------------------|--|---|---|
| <b>Badakhshan</b> | carpet production, handicrafts, and tailoring  | connections to markets, quality control, inability of female producers to negotiate for better prices for their products              | about AFN 10,000 (USD 143)  |
| <b>Balkh</b>      | manufacturing sector (carpet weaving and tailoring), food processing, smaller-scale dairy (cheese, yogurt, butter, curd) | the transaction costs of transporting goods, control over profits through direct interaction with clients, lack of social connections | over AFN 20,000 (USD 286) (food processing; dairy production)             |
| <b>Bamyan</b>     | carpet production, tailoring   | larger production scales, transport goods to Kabul  | about AFN 20,000 (USD 286) (embroidery or handicrafts businesses)         |
| <b>Helmand</b>    | carpet production, horticulture companies, IT sector   | very low education levels (94.5% of women have no education), high insecurity   | over AFN 20,000 (USD 286)   |
| <b>Kabul</b>      | tailoring, beauty industry, carpet weaving   | area of expansion, internship opportunities, far from central markets, transport costs  | between AFN 50,000 (USD 714) and AFN 100,000 (USD 1,429)                  |
| <b>Kandarhar</b>  | beauty industry, carpet production   | internship programmes, conservative culture   | between AFN 20,000 (USD 286) and AFN 100,000 (USD 1,429) (fish farms)     |
| <b>Khost</b>      | carpet production  | no outlets for products, low market presence, limited market demand, high insecurity  | over AFN 20,000 (USD 286)   |
| <b>Kunar</b>      | carpet production  | no outlets for products, low market presence, social exclusion of returnees   | less than AFN 10,000 (USD 143) (electricians)                             |
| <b>Laghman</b>    | tailoring, poultry production  | transport costs   | between AFN 10,000 (USD 143) and AFN 20,000 (USD 286) (tailoring)         |
| <b>Logar</b>      | production of wool   | development of a cohesive value chain, differentiating tailoring products, basic tailoring trainings                                  | over AFN 50,000 (USD 714) (car mechanics)                                 |
| <b>Nangarhar</b>  | carpet production, handicraft  | no outlets for products, low market presence  | about AFN 10,000 (USD 143) (handicraft)                                   |
| <b>Nuristan</b>   | tailoring, carpet weaving and handicrafts, hat and scarf making  | no strong growth potential  | AFN 20,000 (USD 286) to AFN 100,000 (USD 1,429) (mobile phone businesses) |
| <b>Parwan</b>     | poultry farming, tailoring   | low growth prospects, transport costs   | about AFN 10,000 (USD 143) (masons)                                       |
| <b>Takhar</b>     | handicrafts, carpet production   | low market presence, low trust by host-community business owners  | about AFN 20,000 (USD 286)  |

Women entrepreneurs in Afghanistan do not have direct access to selling their products and services. For example, carpet making<sup>3</sup> is a largely female-dominated industry, contributing 17% of the export value of Afghanistan, and it has the potential to become one of the leading sectors for women business (CSO, 2015). In 2014, the Sharifa Ahmadzai Carpet weaving centre, located in the eastern region of Afghanistan, employed more than 300 women workers (NWBC, 2014). Women are engaged in all stages of the carpet production sector from collecting cocoons from dried mulberry to weaving threads and whole carpets at a traditional factory. However, they are not engaged in the wholesale or retail trade in carpets (Figure 5). This is done by male intermediaries who buy stock from multiple female producers and sell carpets in domestic and international markets at significantly marked-up prices (more than 30%). Women in Afghanistan fail to gain a considerable profit from the direct selling of their carpets on the international and local marketplaces at higher prices.

The assessment of women engaged in entrepreneurial activities showed that women entrepreneurship is a new phenomenon in Afghanistan. Women entrepreneurship requires special institutional efforts to improve the business environment that should be based on research aimed at addressing the following questions: How can families be encouraged to support female members engaging in business? How can women's businesses be integrated into the national business community? How can access to finance be provided to women, and how can those earnings be protected from powerful family members that may take them away? And how can women's businesses be helped so that they produce marketable products and services as well as gain direct access to local and international markets?

**Figure 5. Main steps of traditional carpet production in Afghanistan**



Source: Developed by authors based on photos taken from Brady Corporation, July 2014

<sup>3</sup> Afghanistan has a long tradition of handmade carpets produced from wool, silk, and cotton. More than one million Afghans are engaged in carpet production and related industries such as wool production and design.

#### 4. Women in agriculture: The case of Nangarhar Province

Agriculture remains the most important source of employment for women globally. Aggregate data show that women comprise on average 43% of the agricultural labour force in developing countries (FAO, 2011). In 2015, one quarter of all economically active women were engaged in agriculture globally (ILO, 2016, p. 23). At the same time, scholars have been paying attention to how gender gaps constrain productivity and growth in agriculture (World Bank 2014). Gaps between male and female farmers pertaining to access to productive resources, such as land, credit, and technology have been found to reduce yields in farms and the productivity of farms, lowering overall output (ILO, 2016, p. 40).

Most people in Afghanistan make their living by being involved in different agricultural activities. According to official statistics, 45% of households benefit from different agricultural activities, and for 28.5% of households, the primary source of income comes from agriculture (CSO, 2017b). In 2013, in some regions such as Zabul, Urozgan, Wardak, and Bamiyan more than 70% of the labour force was engaged in agriculture (World Bank, 2018). However, agriculture also remains disorganized from the perspective of private sector development (Ghiasy et al., 2015). Due to the underdevelopment of the private sector in agriculture, in many cases, people engage in agricultural activities informally, which results in them not being officially registered as employees or not being properly paid. This kind of informal employment practice is widespread in opium production, one of the most challenging agricultural activities in Afghanistan (UNODC, 2017).

Agriculture is the primary sector for women in unpaid employment in Afghanistan. Rural women in Afghanistan spend a considerable part of their time contributing to agricultural development, many of whom have indigenous agriculture knowledge that enables them to continue production despite external shocks such as natural disasters (MAIL, 2016). Women are responsible for all livestock-related activities from breeding to taking care of new-born and sick animals (Ganesh et al., 2013). Women collect fodder, feed, milk, and make dairy products such as *kurt* (dried yogurt balls) and butter. Many women are engaged in spinning wool and using wool for making carpets and rugs (NWBC, 2014). About 93% of backyard poultry owners are women (Ganesh et al., 2013, p. 27). Women are traditionally involved in fruit and vegetable cultivation and an array of post-harvest crop processing activities (p.32). These activities include cleaning and drying vegetables and fruits (grapes, raisins, and saffron) (p.32). However, despite their active participation in agriculture, women do not get adequate social recognition or economic gain for their hard work. Women's work is not considered an economic activity but is rather regarded as an unpaid household duty. In 2013 and 2014, 80% of Afghanistan's employed female workers were unpaid family workers (Leao, Kar & Ahmad, 2017).

Further discussion will be based on the case study of Nangarhar Province to illustrate better the opportunities for greater rural women's engagement in agriculture. There are more than 40 women cooperatives registered by the Nangarhar Directory of Agriculture, Irrigation and Livestock (DAIL). One of the leading women-led businesses in the region is the Rooh Afza Jam & Pickles factory that employs more than 30 female workers who earn approximately AFN 300-350 (USD 4-5) per day depending on the selling season. Recently, Nangarhar women have started to introduce kitchen gardening and greenhouse management. The Nangarhar DAIL distributed more than 200 special kitchen garden kits to women, which comprised of seasonal vegetable seeds, agricultural instruments, and drip irrigation systems for vegetable production to fulfil a family's daily needs. Other initiatives such as the Natural Horticulture and Livestock Program (NHLP) promoted kitchen gardening and the distribution of seeds. Kitchen gardening can be set

up in an area ranging from 10 to 100 sq.m. of land, see Figure 6. Women were granted the opportunity to use their yards to cultivate vegetables on a small plot of land. Vegetables and fruits grown in kitchen gardens contribute to the family's nutrition and food security improvements in rural areas. Furthermore, women could also sell vegetables and fruits to increase their family income (AAEPII, 2016a).

The Afghanistan Agriculture Extension Project II (AAEPII)<sup>4</sup> established Formal Field Schools in different districts of Nangarhar to increase production and income earnings (consultation with a DAIL extension worker, November 2018). With the support of AAEPII, women in Nangarhar were given the opportunity to develop greenhouses (Figure 6). Running greenhouses helped continue the supply of vegetables during the cold seasons and allowed some women to receive adequate training and double their income generated by kitchen gardening. For example, a female farmer from the Roadad District learned how to grow citrus saplings. As a result, she was able to produce 43,000 saplings which cost AFN 3 (USD 0.04) each and gained a net profit of AFN 103,440 (USD 1,500). The income generated by a single greenhouse became 5-6 times higher than the income generated by vegetable production (AAEPII, 2016b).

**Figure 6. Examples of a kitchen garden (photo on the left) and a greenhouse (photo on the right) established in Nangarhar Province**



Source: AAEPII, 2016a; 2016b

Despite increased gardening and greenhouse opportunities, women in Nangarhar still have limited opportunity in receiving benefits from their agricultural activities. They continue to engage in the initial stages of cultivation and harvesting, while males are involved in most of the value-added stages of agricultural product processing: packing and delivering to the final customer. Males are responsible for purchasing seeds, instruments, fertilizers, insecticides, and pesticides. Moreover, some farmers make deals with male commission agents<sup>5</sup> to provide them with an initial amount of money required for purchasing inputs. Women mainly participate in field work, often supporting male family members. The engagement of female family members allows farmers to

4 The Afghanistan Agriculture Extension Project II (AAEPII) is a USAID-funded project, and its goal was to enhance the capacity of MAIL and DAILs extension workers. It used the training of trainers method to capacitate extension workers and then farmers via trained workers. The project transferred new skills and techniques to enhance Agriculture production. The consortium of five US-based Universities (Washington State University, the University of California at Davis, Texas A&M University, University of Maryland, and Purdue University) implemented the project.

5 According to the agreement with commission agent, a farmer will have to repay in full to the commission agent initial investment plus 5% of the profit from each bag of the product. The commission agents are also responsible for selling and transporting the products.

reduce the expenses related to hiring labour. For example, in onion production<sup>6</sup>, women are responsible for picking weeds, assisting with irrigation, and choosing the best quality onions to be sold to the local male traders. Women clean the damaged leftover onions after the main crop is harvested, dry them, and sell them in the offseason when the price of onions is high<sup>7</sup>. Male family members sell the leftovers to the local male traders for USD 8 per 7 kg (MAIL, 2016).

In the case of raising livestock there is a marked division of labour between men's and women's responsibilities. Women take care of feeding, watering, raising the young stock, and milking (see Table 2). Male members of a household decide on transactions such as the purchase and sale of livestock (see Table 3). The price of one calf amounts to USD 180-360 depending on the breed. The cost of one cow varies from USD 900 to USD 1500 also depending on the breed (Consultation with a community elder, Nangarhar, November 2018). Since women are largely excluded from the sale of livestock they have little control over significant sources of income.

**Table 2. Women's and men's responsibilities over livestock in Nangarhar Province**

| Responsibilities | Cattle |       | Sheep |       | Goats |       |
|------------------|--------|-------|-------|-------|-------|-------|
|                  | Women  | Men   | Women | Men   | Women | Men   |
| Feeding          | 69.14  | 19.46 | 59.70 | 26.60 | 63.86 | 23.37 |
| Grazing          | 11.14  | 21.89 | 07.67 | 32.17 | 10.74 | 27.72 |
| Watering         | 63.32  | 17.20 | 51.22 | 26.36 | 51.81 | 23.80 |
| Caring young     | 81.86  | 04.86 | 58.54 | 16.49 | 70.68 | 13.50 |
| Milking          | 84.13  | 01.87 | 57.49 | 04.88 | 77.94 | 04.93 |
| Treating         | 22.73  | 74.44 | 38.21 | 56.91 | 33.82 | 59.22 |

Note: Sometimes children are involved in animal feeding, grazing, watering etc. Also, not all respondents answer to survey questions related to sharing responsibilities.

Source: MAIL, 2008, p.9

**Table 3. Women's and men's control over livestock in Nangarhar Province**

| Decision making    | Cattle |       | Sheep |       | Goats |       |
|--------------------|--------|-------|-------|-------|-------|-------|
|                    | Women  | Men   | Women | Men   | Women | Men   |
| Purchasing animals | 33.65  | 65.63 | 28.69 | 68.76 | 33.96 | 60.23 |
| Purchasing feed    | 28.95  | 70.37 | 24.39 | 73.05 | 27.29 | 66.91 |
| Selling animals    | 37.60  | 61.64 | 35.31 | 61.56 | 42.96 | 51.09 |

Note: Not all respondents answer to survey questions related to decision making.

Source: MAIL, 2008, p.9

In Nangahar, female farmers cannot participate in local trading and financially benefit from direct selling. For example, women producing cheese earn less than the men selling their cheese. About 60-70% of families in the Kuz Kunar District of Nangarhar have one or two cows, and 40-50% of families make cheese from the milk leftover after household consumption. On average,

<sup>6</sup> Onion is one of the favourite vegetables cultivated in Nangarhar province.

<sup>7</sup> Due to the absence of appropriate storage facilities in Afghanistan, during the winter the onions are imported from Pakistan.

women with two cows make 15-20 kg of cheese in a month during the spring season and they sell this cheese to neighbours or local village shopkeepers at the price of USD 15-18 per 7 kg. Predominantly male shopkeepers sell the same cheese at USD 16-19 per 7 kg. Male owners of cheese producing farms have their own transportation services and benefit from direct sales to retailers located in Jalalabad city shops at USD 25-27 per 7 kg. There are no female owners of shops or large milk and cheese producing farms in Nangarhar (Consultation with a community elder, Nangarhar, November 2018).

If women are informed about the possibilities of agricultural innovations and are allowed access to such innovations, then they could increase family income. There are some practical examples that show women can be better producers if they are afforded access to and apply new knowledge. For example, a woman from Nangarhar was able to increase her family profit by switching from growing onions to producing onion seeds based on new knowledge obtained from a neighbour: *"I heard from my husband that our neighbour farmers had made AFG 13,000 (USD 188.5) by selling 7 kg of onion seeds. I asked him the method of how we can produce seeds. I cultivated onions in my kitchen garden and left onions on 20 sq.m of land to produce seeds. I made approximately USD 200 from those seeds"* (AAEPII, field notes, 2016). Currently, local cheese in Nangarhar does not have adequate packaging or contain any tags with ingredients and expiration dates. Hence, there is an opportunity for women to participate in improving local products' packaging, preservation, and marketing.

The main lesson learned from the Nangarhar case is that without decision-making power or access to economic contributions, women's benefits from their engagement in agriculture will continue to diminish. Many questions need to be explored in greater depth. For example, how can women become meaningful decision-makers who can equally participate in family decisions related to purchasing or producing seeds, and choosing fertilizers and farming equipment? How can access to market information and direct selling be improved? And how can women gain access to information about new agricultural practices?

## 5. Legal and security conditions for women to work and do business in Afghanistan

A mere 18 years has passed since the restoration of Afghanistan as a state that allowed its women populace to start obtaining citizenship rights. Since the Bonn Agreement (2001) and the establishment of a new government, for the first time in the history of Afghanistan, the government created the Ministry of Women's Affairs. In 2003, the Government of Afghanistan ratified the United Nations Convention on the Elimination of All Forms of Discrimination against Women. In 2004, with the adoption of the Constitution of Afghanistan, legally, women were granted equal rights (Article 22). More than a decade has passed since the adoption of the Constitution of Afghanistan, but still women of all ages continue to face serious difficulties claiming their rights as citizens. According to the United Nations Gender Inequality Index (GII), in 2015, Afghanistan ranked 154 out of 159 countries (UNDP, 2016).

Women's economic empowerment is unachievable without improvement of the legal and security conditions in Afghanistan. In 2011, a TrustLaw poll listed Afghanistan as the most dangerous place on earth for women overall, pointing out 3 of 6 specific worst categories that include health, non-sexual violence and access to economic resources (Thomson Reuters Foundation, 2011). Afghanistan was torn by violent conflicts for several decades and large parts of the coun-

try are still suffering from a lack of security. The total number of security-related incidents in Afghanistan increased from 22,634 in 2015 to 23,744 in 2017 (United Nations Secretary-General, 2017). Afghan women represent a vulnerable group. In the 2018 fiscal year there were 4,340 *registered* cases of violence against women, a 12% increase over the previous year. The forms of violence were: physical, 33% of cases reported; verbal and psychological, 30%; economic, 17%; unacceptable customs and traditions, 15%; and sexual violence, 5%. There were 277 documented cases of female murder (AIHRC, 2016).

The lack of justice and unsafe environment limits Afghan women's participation in the labour market, education, or entrepreneurship. According to a World Bank report (2015), in 100 out of 173 studied countries worldwide, legislation restricts women's ability to engage in the same economic activity as men or directly prohibits them to be employed in a particular job. Social restrictions related to women's presence in public spaces and interactions (especially with males) limit their opportunities to gain new skills and education. According to a recent survey on obstacles to women's economic development, 14% of Afghan women continue to be concerned about the lack of security, 11% refer to the male-dominated society, and 9% complain about the lack of access to land and property ownership (ICAWED, 2015, p.45).

Gender inequalities remain stark in Afghanistan. In 2015, only 17% of the female adult population (over the age of 15) was literate while male literacy stood at 45%. And while significant progress has been made in advancing education, women continue to lag behind. Albeit a vast improvement over previous years, in 2017 the net secondary school enrolment rate for girls was 36% while in the case of boys it was 62% (World Bank, 2019). The constitution stipulates that 50% of parliamentary members will be women (Article 84), yet in 2015 Afghan women occupied only 27.4% of parliamentary seats (UNDP, 2016, p.5).

Women face significant challenges in exercising the constitutional provision of equal rights to work. They face restrictions when it comes to employment, and often face threats to their security. According to a 2017 survey, the main reasons women face obstacles to employment outside their home were: uncertain security conditions (24.1%), clashes with prevailing interpretations of Islamic law (19.3%), high rates of violence and crime (19.4%), and persistent fear for their safety (17.1%) (Asia Foundation, 2017).

Women and their families often do not feel safe going to school, work or when running their own businesses. The problem of sexual harassment at the workplace is one of the major deterrents to women seeking work in Afghanistan (APPRO, 2018e). Insurgent attacks on schools and transport routes, the high rates of underage/forced marriage, and the low numbers of female teachers deter many families from sending their girls to school (IDLO, 2014). Parents do not consider schools to be safe places for their daughters to attend given that 41% of schools in Afghanistan operate without buildings and fences (Human Rights Watch, 2017). As a result, 66% of Afghan girls (12-15 years old) do not attend school.

In most cases, women's ability to contribute to the family budget improves domestic relations within a household, but sometimes it can result in heightened tensions. Violence against girls and women is still an immense problem that affects women's rights and health. A recent study found that 87% of Afghan women have experienced some form of violence (Gender Inequality in Afghanistan, 2018). Another survey found that two-thirds of violent attacks against women were perpetrated by their husbands (AIHRC, 2018).

Women remain vulnerable to forced marriages often at an early age that results in high maternal mortality rates. According to Article 70 of the Civil Code (1977), there is a different minimum age

of marriage for each gender: 16 for girls and 18 for boys. However, in cases wherein consent is obtained from a father or a court, girls can be married as young as 15 years of age (Article 71). According to the Ministry of Women's Affairs (2018), 60-80% of all marriages are forced, and 57% of brides are under the age of 16. Early marriage leads to early childbearing and maternal deaths in Afghanistan (UNICEF, 2018). Afghanistan takes second place in the world regarding maternal mortality rates, with 460 pregnancy-related deaths for every 100,000 population. According to the Afghanistan Mortality Survey (2010), 12% of Afghan girls in the 15-19-year-old age group have experienced childbearing, and 32% of all girls' deaths in the same group age were pregnancy-related.

Sometimes survival motives drive parents to an arranged marriage; however, this can have a negative impact on their daughters' futures. Often parents of girls agree to an arranged marriage to give their daughter a chance to join a wealthier family or to decrease the number of dependent family members inside their own family (MoWA, 2018). Family members may receive compensation which can amount to as much as USD 10,000-40,000 per girl from a family accepting her as a bride (UNAMA, 2018, p.21). However, arranged or forced marriages most often do not result in improved living conditions for women. Young women lose control of their lives and become subject to the dictates of the superior family members who burden them with onerous chores and stymie any interest in further education or employment. Moreover, they are frequently subject to domestic violence. A government study found that 39% of women reported that their husband had hit them in the past year (MoWA, 2018).

The punishment for men who force women into wedlock without their consent is neither inevitable nor severe. Article 517 of the recently amended Afghan Penal Code (2017) allows short-term imprisonment for a person marrying a woman without her consent. The law includes only females 18 years or older, ignoring cases involving girls under the age of 17 years. Conditioned by the need for "a criminal claim against a perpetrator," the law does not protect women because most such women feel uncomfortable going to court with such a "claim." Moreover, the same Article 517 allows a decrease in the already short imprisonment period down to 2 years in cases of "compensation for a wrongdoing" called *baad*. *Baad* is a customary practice when the family of the person who committed a crime compensates for the loss by giving a female family member to the victim's family (UNAMA & UNHCHR, 2010). By referring to *baad*, the law contributes to the enforcement of customary practice thus allowing for this type of violation against women. However, there is evidence that this practice is being viewed increasingly more critically by the population since a girl who gets married through *baad* is very often not respected by her new family (Mas'ad et. al, 2014, p.196).

When statutory law is silent, legislators are eligible to apply religious and customary laws as well as traditional ethnic rules. The use of Islamic laws (Sharia) is widespread because Article 130 of the constitution allows judges to refer to Sharia if they cannot find a suitable solution or interpretation by referring to the approved government laws. Informal or traditional justice mechanisms are often used to regulate relationships between people in the absence or weakness of governmental representative bodies, particularly in rural areas (Lau, 2003, p.27).

The improvement of legislation includes not only amendments to existing law or the introduction of new laws, but also law enforcement, which often depends on the quality of work of the governmental bodies representing the security and justice sectors. In many cases, women cannot find a fair resolution to their disputes when they address local representative bodies of the government such as the police or court members because of widespread corruption (Botero et al.,

2016, pp. 27-28). Often, government representatives endorse the decisions made by local elders without getting into details, investigating or gathering evidence related to the initial case (Ali et al. 2016). Rarely do women have access to lawyers, and can be left in prison until close relatives intervene (Lau, 2003, p.27). Usually, women do not trust the dispute-resolution institutions run by the government, which tend to be dominated by the male population (Akbar & Pirzad, 2011, p.15). And while women are increasingly demanding more female police officers and judges, most community leaders remain opposed to this step (APPRO 2016c, p.10).

There have been incidents in which cases were initially addressed to official courts but were then sent by judges or prosecutors to non-governmental institutions such as “Jirgas” (a gathering of elders) or “Shuras” (local council) (Coburn & Dempsey, 2010, p.8; APPRO, 2018a). Non-governmental institutions, consisting mainly of male representatives, tend not to pay enough attention to cases initiated by women (Wardak, 2011; Hozyainova, 2014). Sometimes local leaders’ interference can allow perpetrators to escape any form of punishment for violations against women (APPRO, 2018e, p.38). The government can remain uninformed about the resolution of women cases because it does not have an adequately prepared written record of the decisions taken by informal institutions (The Liaison Office, 2009; Coburn & Dempsey, 2010, p.15).

In some regions of Afghanistan, people find non-state mechanisms to be better because they are more reliable, faster and more affordable (Coburn & Dempsey, 2010, p.3). In some provinces such as Jalalabad, there is real competition between formal and informal actors to resolve more cases than the other. Women access community elders within their villages through the elders’ wives, which is easier and culturally more satisfactory for them rather than going to the district office or court (APPRO, 2018a). Families usually have trust in local community elders such as Jirga and influential community leaders such as Maliks, and they believe that solving disputes this way will avoid spoiling the reputation of their family which will in turn prevent evil words being spread by neighbours (Lamb, 2012, p.12). There is no formal public entity to which women can report about the cases of violence remaining anonymous (APPRO, 2018a), so if a woman approaches the formal justice system, she will most likely face criticism from society.

Afghan women’s property ownership rights are tenuous. Few Afghan women can capitalize on their right to inherit and own property (Lemmon, 2017) because male members have a privilege to inherit a property over female members of the family. According to the Afghan Civil Code (1997), Article 2002, marriage-based inheritance is calculated by a quota method, wherein both quota and residuary methods can be used to calculate the share of inherited property. Both quota and residuary methods emphasize the importance of a male’s shares over a female’s (Articles 2004, 2007, and 2016). As a result, only 17% of Afghan women independently own a house, compared to approximately 50% of Afghan men (CSO, 2016a).

Despite the recent amendments in the Law on Managing Land Affairs (2008), women face formidable hurdles in executing their property rights provided by the constitution (Article 40). About 80% of households have no formal documentation to acquire or prove their rights to owning land (USAID, 2017). According to the estimates of the Ministry of Justice, 90% of land issues were resolved according to customary laws (Lemmon, 2017). Following Islamic law (Sharia), land is usually registered in the name of the male owner. Records from Afghanistan Lands Authority show that almost all land is registered in the name of the male head of the household, while less than 2% of landowners are women, the majority of whom are widows.

An overview of the current legal and security conditions shows that the weakness of the rule of law remains a critical obstacle for Afghan women to receive education, be employed, work,

or start a business. Afghan legislators continue to apply informal practices of dispute resolution, which do not allow women to receive satisfactory conflict resolution. Women's empowerment in the legal field requires continuous research on what kind of institutional conditions should be created to guarantee security and safety of women at home, and in public spaces and working places.

## 6. Women's economic empowerment and policy-making in Afghanistan

A key step in addressing the challenges discussed was the Women's Economic Empowerment National Priority Program (WEE NPP) launched in 2016 that incorporated the lessons learned from the evaluation of previously implemented women-centred programmes. Starting from the National Action Plan for the Women of Afghanistan 2007-2017 (NAPWA) and followed by the National Action Plan for Implementation of UNSCR 1325 (NAP), the government adopted several strategies and programmes aimed at providing women with equal access to resources and opportunities for enhancing participation in the country's economy. However, due to the inability to access all progress reports on the implementation of these interventions, the main findings in this section are based on the monitoring reports of the Afghanistan Public Policy Research Organization (APPRO), the implementation of NAPWA and NAP, as well as other ministerial and survey reports. The programme reviews are grouped into two categories: the first aims to show the main findings related to the policies' impact, and the second aims to assess the quality of policymaking.

### 6.1. Assessment of policy impact

There is considerable regional variation in terms of the impact of women-centred interventions. To illustrate this, the discussion starts from legislative reform followed by economic programmes. One of the key achievements of NAPWA was the ratification of the Law on the Elimination of Violence Against Women (EVAW) in 2009, which became a key legal mechanism for criminalizing violence against women and ensuring compensation to victims of violence (Adlparvar, Wardak & Thevathasan, 2014). The special EVAW courts assist in the implementation of EVAW law in most provinces; however unequal security situations affect the extent of such implementation accordingly. The security situation and access to justice in 2018 improved in some provinces compared to a 2013 (see Table 4). In 2018, progress in the implementation of EVAW law was observed in Laghman, Bamyan, Daikundi, Khost and Kabul provinces. For example, there were many media campaigns regarding EVAW law that aimed to increase awareness, and perpetrators of violence were adequately prosecuted. In the Balkh, Bamyan, Kandahar, Kunduz, and Samangan provinces, public awareness about violence against women increased and the number of gender-based violence cases decreased. Women across the country's provinces gained access to free legal services and a new emergency phone line started to operate based in Kabul (APPRO, 2018a). However, in Nimrus, Kunduz, and Kandahar provinces, people continued to report workplace harassment with females still the main victims thereof. In Paktia and Takhar, women faced difficulties entering the workforce due to negative perceptions of their families regarding available employment opportunities (APPRO, 2017a).

Similar types of differences were observed in terms of the impact of economic empowerment programmes implemented in some provinces. These programmes include the establishment of agricultural activities, distribution of modified seeds, vocational training, business education, group lending, internship programmes, and employment in the public sector (APPRO, 2018d). In the Bamyan, Herat, Kabul, Kandahar, Kunduz, Nimrus, and Samangan provinces, women's ac-

cess to economic and employment opportunities has improved (APPRO, 2018e.) However, these continue to concentrate on low skilled areas such as basic farming and homemade handicrafts whereas employment opportunities for participation in value-added activities remain underdeveloped. In Bamyan, Balkh, Herat, Kunduz, Kandahar, Samangan and Daikundi provinces, women's access to financial resources continue to be limited to micro promotion activities such as group lending and microlending (APPRO, 2018d). In the case of Nimrus and Nangarhar provinces, financial programmes were not implemented due to security concerns.

**Table 4. Security and access to justice by province, 2013**

| District, Province             | Short summary of the APPRO report's findings  |
|--------------------------------|---|
| <b>Paghman, Kabul</b>          | In the past six months security has improved and now more people send their daughters to school compared to past years.   |
| <b>Jalalabad, Nangarhar</b>    | Corruption is still an issue in the legal sector. Many girls are not allowed to go to school, clinics, or bazaars due to a lack of security.  |
| <b>Sorkhroad, Nangarhar</b>    | Women have some legal problems with inheritance and other issues. People's awareness about women empowerment has increased, and many permit their children to study and let women work.   |
| <b>Herat City, Herat</b>       | Kidnappings and murder rates have increased compared to recent years. The Afghan National Police (ANP) and the Afghan National Army (ANA) are not experienced, educated or qualified. Poor women are encouraged to work to earn, despite security issues. Unemployed women are provided with the opportunity to receive vocational training for skills development. |
| <b>Dawlatabad, Balkh</b>       | ANA and ANP are very weak and not equipped with military tools. Women are demanding to work outside the home but have poor employment opportunities.  |
| <b>Balkh (District), Balkh</b> | Balkh is a largely secured district which allows girls to go to school and women to go to clinics. Working opportunities for women are scarce and are subject to bribery. The majority of women are employed as teachers. NGO employees are mostly commuting from the centre of the district.   |
| <b>Aiybak, Samangan</b>        | Lack of work opportunities and training for women is a major concern.   |
| <b>Mehtarlam, Laghman</b>      | The security situation has been critical in the past six months but has slightly improved, which has allowed people to go to work at least. Religious leaders promote the prohibition of girls going to school and women to work.   |
| <b>Lashkargah, Helmand</b>     | The security situation is a major concern. Mullahs (religious leaders) of urban centres approve of women's rights to be educated and to work, while rural leaders are strictly against it and largely promote prohibition.  |

Source: Developed by authors based on APPRO, 2013

In many cases, donors' project-based support to female farmers became unsustainable because funding stopped with the completion of assigned projects. For example, in 2015-2016, the Afghanistan Agriculture Extension Project II (AAEPII) had initiated the establishment of informal Agricultural Self-Help Groups for women from different districts of the country. These groups consisted of 20-25 women from a single village, who gathered on a weekly basis in a place set by their leader. Each woman was supposed to contribute USD 0.5-1.00 weekly and after one year would get the accumulated amount back one by one. Women were supposed to use this money for family use and for purchasing farm animals, poultry, or seeds (AAEPII, 2015). After the

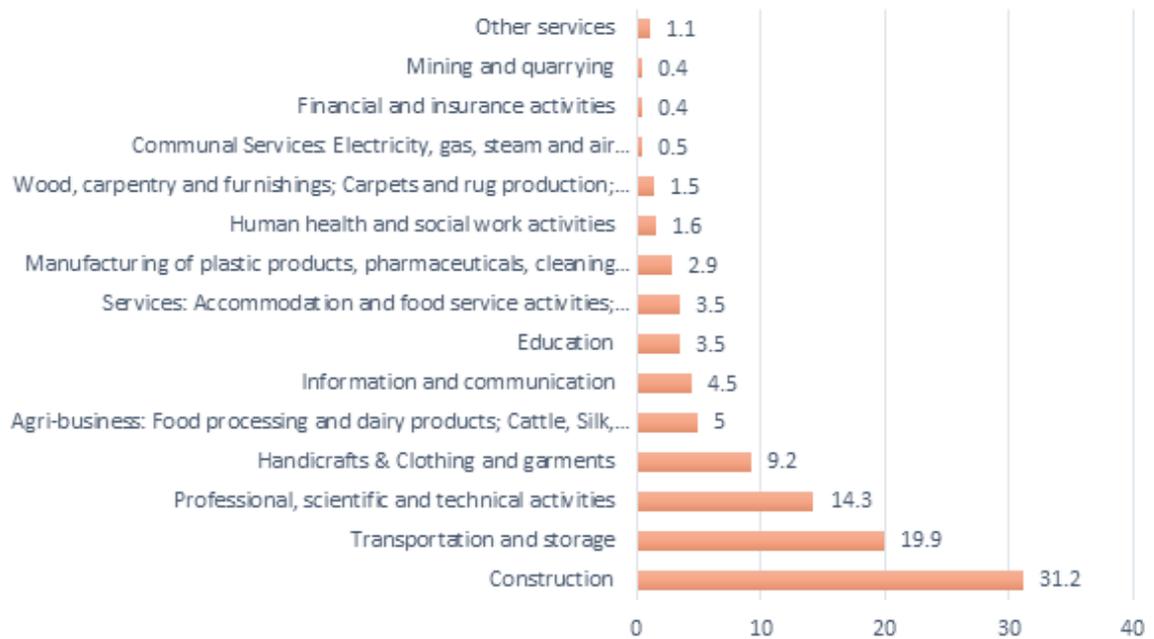
completion of the project, most of the groups became inactive; there was no follow-up after the project by any party (Consultation with a DAIL extension worker, Nangarhar, November 2018). The ownership of the project was not properly transferred from the donors' side to the local community nor did the government representative guarantee sustainable continuation of the activities. Moreover, due to the lack of donors' financial support to continue other agricultural activities aimed at women, after the end of the project, the women became unable to contribute their weekly input.

Despite the considerable increase in the number of businesses registered by women, it is not clear if these new companies actually benefit women. In 2013, the Ministry of Commerce and Industries reported registering 57 women businesses and in 2018 AISA stated that 1,130 women had registered firms (MoWA, 2013; AISA, 2018). However, if we look at the sectoral distribution of women businesses and companies hiring women, it is not clear how female workers have benefited. As we can see from Figure 7, the highest number of registered women-led businesses by AISA are involved in male-dominated sectors such as construction (31.2% of SME), transport and storage (19.9% of SME), and professional, scientific and technical services (14.4 % of SME). Furthermore, according to a recent labour market study, only 3-7% of construction companies (in Helmand and Logar provinces) reported having at least one female employee, see Figure 8. Only in Bamyan Province did companies operating in the transport sector employ at least one woman. An important factor explaining the growth of businesses registered in women's names in sectors such as construction is that firms headed by women are given extra merit points when bidding for donor-funded infrastructure and other projects, or government-provided subsidies and low-interest loans. Women are in effect nominal heads of most of these businesses (Ghiasi, Zhou & Hallgren, 2015).

More reflective of the state of women's entrepreneurship is the small number of registered women SMEs operating in traditional women sectors such as the production of handicrafts, carpets, jewellery and gemstones (9.2%), agriculture (5%), and manufacturing (2.9%) (Figure 7). As Figure 8 shows, companies that operate in agriculture and manufacturing are the main job providers for female labour.

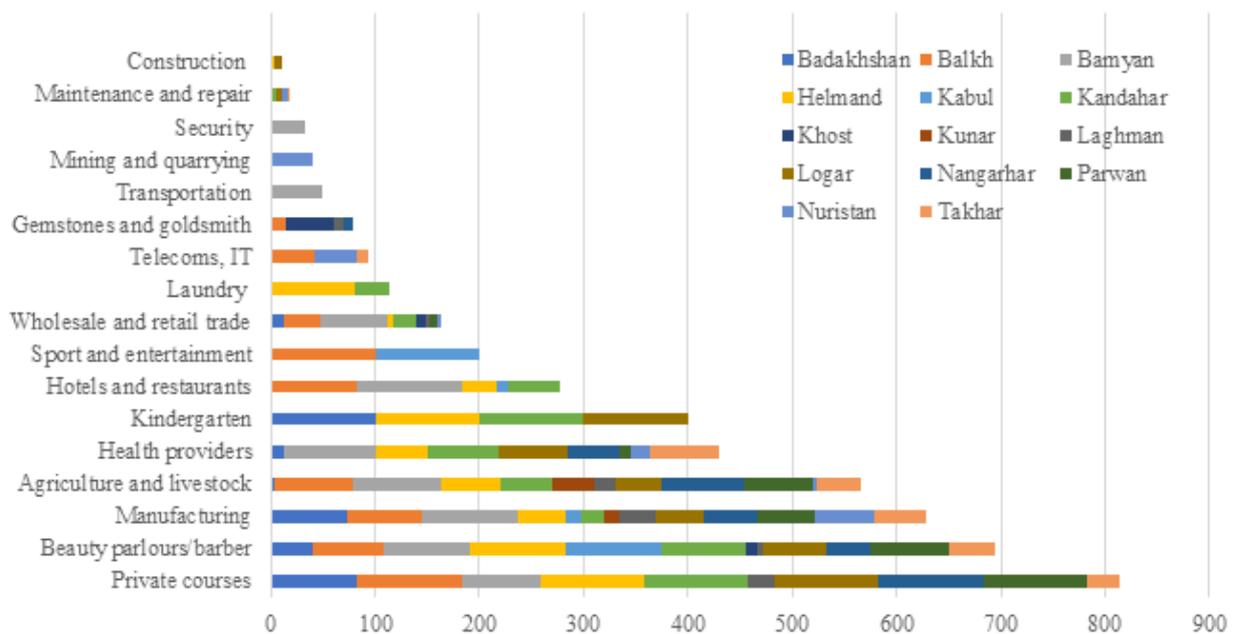
In other settings education is an important driver of women's employment with better educated women experiencing higher employment rates than less educated ones. In Afghanistan, for the time being, there is little direct link between female educational achievement and employment. There are several reasons for this. Firstly, there is a lack of developed formal economic sectors demanding literate, educated employees. For example, most females continue to use predominantly traditional knowledge to farm or produce carpets. Furthermore, unequal competition in the labour market and sectorial discrimination with few job places available for female workers do not always allow even educated Afghan women to engage in paid work. The evidence shows that even Afghanistan's provinces with many literate women in 2013 still demonstrated a low level of female engagement in economic activities, see Figure 9. For example, in Bamyan, over 51% of students are female, but most female graduates continue to be unemployed after graduation (APPRO, 2018d, p.30-31). Secondly, the education received is usually substandard and rarely focused on knowledge and skills that have practical value for the service sector or producing marketable products (Elder & Kring, 2016). Finally, and not surprising, in some provinces there is still stigma attached to women participating in skills development programs (ATR Consulting, 2018).

**Figure 7. Distribution of women SMEs registered at the Afghanistan Investment Support Agency by sectors in %, 2018**



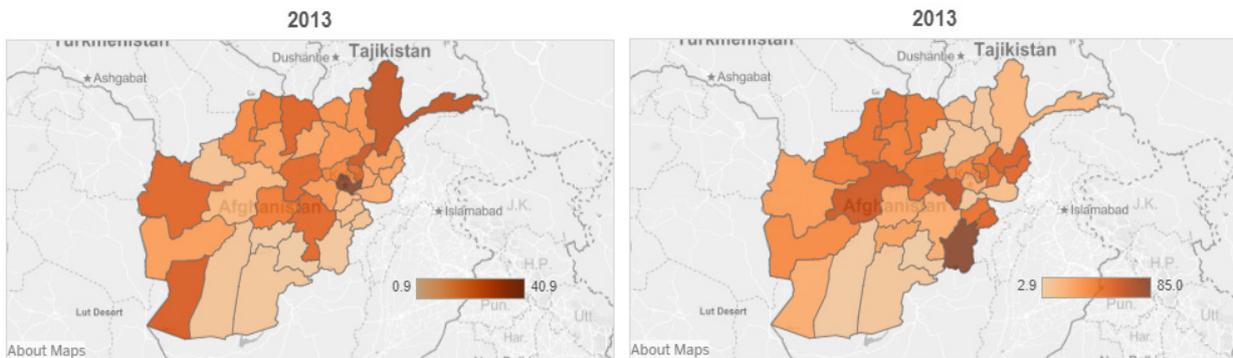
Source: AISA, 2018

**Figure 8. Percentage of sector enterprises employing at least one woman by sectors in Afghanistan, 2018**



Source: ATR Consulting, 2018

**Figure 9. Percentage of literate female population (left map) and economically active women (right map) by provinces of Afghanistan, 2013.**



Note: The map on the left shows the percentage of the literate female population aged 14 years and over (i.e., able to read and write) while the map on the right shows the percentage of economically active women aged 14 years and over, Afghanistan, 2013.

Source: World Bank, 2018

## 6.2. Assessment of the quality of policymaking

Despite general improvements observed in Afghanistan with the implementation of women-centred programmes, there is a persistent disconnect between policy objectives and visible results across the country's provinces. There are key problem areas in the policymaking of Afghanistan that prevent women's economic empowerment. The government remains overambitious about achieving high development goals within a short period of time, and without a sustainable financial foundation. For example, NAPWA aimed to “*eliminate discrimination against women, develop human resource and strengthen their leadership role, build their awareness, capacity and capabilities, reduce poverty, unemployment, illiteracy and maternal mortality, increase access to opportunities and employability, health services and justice in different spheres of the society*” all in a period of ten years (MoWA, 2012, p.1). The NAPWA was approved without a concrete implementation plan or budget assigned to achieve these ambitious policy objectives (APPRO, 2014). This can be explained by the fact that in many cases the Afghan government has to produce a programme, the details of which are at times somewhat secondary, in order to be able to receive development aid (APPRO, 2018c).

Policy-making and delivery in Afghanistan are constrained by aid-dependency and the conditionality of donors' funding. The government experiences challenges when attempting to reserve enough funds for the implementation of long-term development actions. Considering “women's empowerment” as one of the donors' requirements, policy-makers try to deliver women-centred programmes without always considering the feasibility of policy objectives (APPRO 2018c). However, the existence of a programme does not always guarantee commitment from the development partners' side. For example, NAP was developed with 25 strategic objectives to cover all possible development areas, attracting the attention of different donors to receive funding for its implementation. In 2018, the government was still waiting for donors to commit USD 27.33 million, having less than half of the planned amount (USD 47.33 million) for the implementation of NAP, see Table 5.

In the case of all women-centred programmes, including the recent WEE NPP, the main obstacle for proper implementation became a lack of technical capacities and effective coordination

among ministries and partner institutions (GoA, 2016). In 2012 and 2013 MoWA reported the lack of coordination among ministries responsible for the implementation of NAPWA as a persistent problem (MoWA, 2012; 2013; APPRO, 2014). Despite most of the co-implementing ministries emphasizing the importance of collaboration for better implementation of NAPWA and NAP, they continued to apply only gender-mainstreaming mechanisms that they found relevant to their direct mandates. According to the APPRO (2018c), the NAP implementing actors could not execute their part of the programme-related tasks on time, pointing to the lack of coordination and technical capacity.

**Table 5. Budget allocation for the NAP implementation in million USD, 2018**

| Pillar                 | Required | Available | Funding Source    | Funding Gap |
|------------------------|----------|-----------|-------------------|-------------|
| Participation          | 16       | 10.5      | CSTC-A            | 5.5         |
| Protection             | 5.7      | 2.4       | UNFPA, SEHAT, GoA | 3.3         |
| Prevention             | 3.5      | 2.2       | CSTC-A            | 1.3         |
| Relief & Recovery      | 21.6     | 0.9       | GoA               | 20.7        |
| Sub-total              | 46.8     | 16.00     |                   | 30.8        |
| Monitoring & Reporting | 0.57     | 0         |                   | 0.6         |
| Contingency Fund       | 0        | 4         | GoA               | -4          |
| Total                  | 47.37    | 20.0      |                   | 27.37       |

Source: APPRO 2018c, p.18

Most of the women-centred programmes were developed by one team of experts. Thereafter, they were given to a different team of implementers to be executed. However, the implementers had never been properly consulted over their capacities and resources. In fact, none of the programmes were supplied with an adequate information campaign to properly communicate the policy design to implementing national and local level actors. To the same extent, nothing was done to build the capacities of civil servants so that they could implement policy actions included in the women-centred programmes. It is still assumed that all actors must know what should be done and how it should be done just because they are qualified as civil servants to carry out certain duties. The most tangible issue remains to be the poor engagement of local stakeholders who do not often understand the economic relevance of women's empowerment, mixing it up with extreme feminism or pure advocacy of women's rights (APPRO, 2018c). The lack of understanding of women's empowerment policy objectives is made worse with the unprofessionalism of local executing agents who are often corrupt and put their personal interests over national economic development priorities (APPRO, 2018e).

Policy-making is neither evidence-based nor supported by sound research, monitoring and periodic evaluation. The production and enactment of new programmes are carried out without adequate assessment of the impact of previously implemented programmes. Since 2002, almost on a bi-annual basis, the government has produced several strategies and programmes including the same ambitious goal to provide women with equal access to resources and opportunities for greater participation in the country's economy. However, so far, no comprehensive assessment has been conducted by the government on how the implementation of past programmes has impacted women's empowerment in practice. In some cases, good research and evaluation reports exist, but they are not accessible to the public (Adlparvar, Wardak & Thevathasan, 2014). Data are also available but they are disaggregated among different ministries and tightly linked

to the specific needs of each agency. There is a lack of integrated data collection systems, which makes it difficult to monitor the impact of any cross-sectoral policy actions such as women's empowerment.

The assessment of policy-making practice in Afghanistan shows that pressure from donors to move forward with implementation does not allow policy-makers to come up with feasible implementation plans or develop suitable monitoring and evaluation mechanisms. Everything is generally done in a rush and sometimes policy-makers do not have the time necessary to utilize existing research or evaluate results. Instead of monitoring government-enacted programmes, the ministries are usually busy supplying donors with data required for monitoring the enacted programmes and projects along the donors' posted requirements. Not surprisingly, when measuring the policy effect, policymakers often put great emphasis on quantity versus quality. The number of employed women and women businesses are often provided, but without proper assessment of the working/business environment or what should be done to make women engagement in work/business sustainable in the long run.

Ministries often report an increase in the number of women in civil service or politics without the provision of any valuable details about their meaningful and continuous participation in decision-making. For instance, most female politicians do not have direct access to higher levels of decision-making. The presence of female civil servants or elected women does not necessarily lead to increased advocacy for women's empowerment. Female candidates often do not have financial independence and are financially supported by male politicians who may represent the political parties' interests rather than women's development concerns (APPRO, 2017)

Overall, the country's civil service remains relatively small given the size of the population, some 400,000 employees or 10 per 1,000 population, which is quite low by international comparisons. In 2017-2018, women represented 22% of government employees (Annex 1). Women are the majority of staff at the Ministry of Labour, Social Affairs, Martyrs and Disabled – 61%, and at the Ministry of Women Affairs - 57%, although the latter represents a significant decline when compared to the 2005 figure of 99.1%. In the case of the Ministries of Education, and Health, where one would expect to find a more significant concentration of women, they accounted for 27% and 25% of total employees respectively.

In other government ministries and agencies women's representation is negligible: 3% of staff at the Independent Directorate for Local Self-Governance, 8% at the Ministry of Justice, and 7% at the Ministry of Finance. The fact that only 20% of university students are female impedes their representation in government positions. In the meantime, female employment in the civil service could be advanced through short-cycle educational programmes focussed on critical skills such as numeracy and IT competencies that would give women technical skills that are a deficit in the civil service.

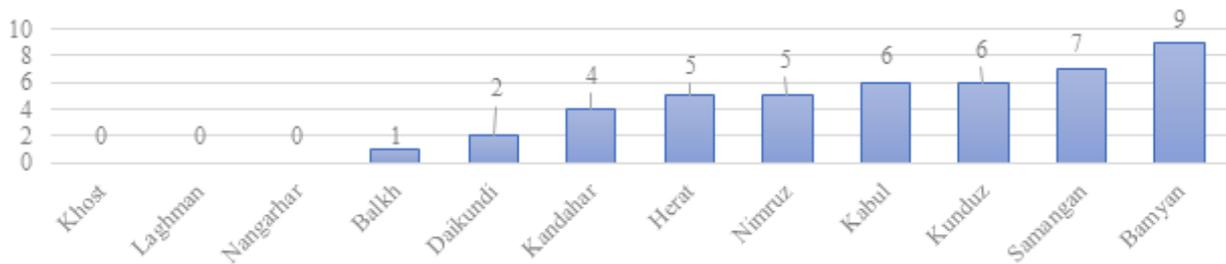
Afghan women are underrepresented in the judicial system. Only 12% of judges are female, and 7% of the staff of the High Court (a decline from 15% in 2012). Of the total number of lawyers employed by the judicial system, only 5% are women. Only 1% of workers employed by the Afghan National Police are women (Calfas, 2015). The stark underrepresentation of women in the judicial system is a huge obstacle in advancing women's rights.

Women's economic empowerment faces formidable societal constraints. In this context, progress will much depend on political will and local community support. By adopting ANPDF 2017-2021, the Afghan government demonstrated its commitment "to ensuring the full political, social, and economic participation of Afghan women in national development". However, recent tensions re-

lated to the amendment of national legislation supporting women's empowerment inside the parliament serve as a clear sign that conservative members of the parliament do not fully support the idea of women's economic empowerment. Such members attempted to repeal EVAW law through parliamentary debate in May 2013 (Adlparvar, Wardak & Thevathasan, 2014, p.14). A year later, in February 2014, several parliament members attempted to adjust Article 26 of the Criminal Prosecution Code in order to complicate the prosecution of domestic violence cases against women (p.14). The lack of support from politicians and local communities has had an impact on female participation in provincial councils. For instance, the parliament reduced the number of seats reserved for women in provincial councils from 25% to 20% (p.14). Currently, none of the provinces achieved this quota, except in Bamyan Province, where female participation slightly exceeds 20% (APPRO 2016a, p.10).

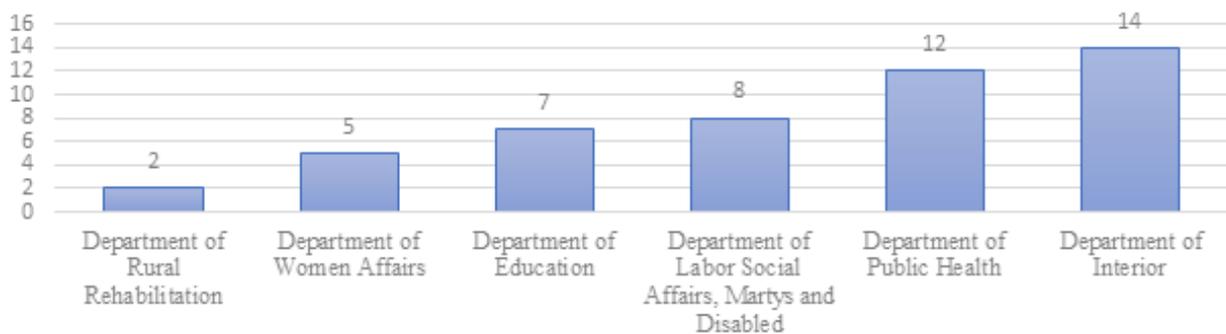
The lack of local community support continues to have an impact on the low number of female civil servants at the local level (APPRO, 2017a, p.2). In most of the provinces, there is a lack of trust in women's abilities and qualifications to take leadership positions on local levels (p.2). Moreover, the government cannot guarantee the safety of female Afghan civil servants assigned to serve at a local level of government. Sima Joyenda, a female who was appointed governor of Ghor Province in June 2015, had to leave the post in December 2015, after receiving deadly injuries during an armed attack from local opposition (VOA News, 2016). In 2018, there was no female civil servants in Khost, Laghman, and Nangarhar, see Figure 10. Bamyan was a leading province, having nine female civil servants in total (Figure 10). The highest number of female civil servants was observed in the Department of Interior, with a provincial distribution of five women in Nimrus, five in Samangan, three in Herat, and one in Bamyan (Figure 11). Only two females worked at the provincial level in the Department of Rural Rehabilitation; one in Kunduz and one in Bamyan.

**Figure 10. Number of local female civil servants by provinces in Afghanistan**



Source: APPRO, 2018e, p.10

**Figure 11. Number of local female civil servants by provincial departments in Afghanistan**



Source: APPRO, 2018e, p.10

There is a lack of professionally-trained civil servants who can technically support female farmers in the provinces of Afghanistan. For example, there are four contract-based male employees at the Nangarhar Department of Agriculture, Irrigation and Livestock (DAIL), but neither has an adequate educational background. As a result, they fail to provide farmers with proper information and advice regarding new agricultural skills, methods, and inputs. None of the provincial DAIL employ female extension workers. The lack of skilled and educated female extension workers at local agricultural departments prevent women from accessing new and innovative techniques for improving agricultural production (Consultation with a DAIL worker, Nangarhar, December 2018).

Policy formulation is not based on contextual knowledge nor does it include adequate public consultation or engagement of national and local stakeholders. There is a lack of understanding on how to make women's empowerment effective in the Afghan context (APPRO, 2016e). The assessment of the policy formulation of the Afghanistan National Development Strategy (ANDS), NAPWA, and NAP illustrate that the Government of Afghanistan and its international partners still do not pay enough attention to the contextualization of policy actions (Shah, 2009; APPRO, 2016f; APPRO, 2017b). This continuous modelling of policy interventions based on other countries' experiences is carried out without adequate consideration of the cultural relevance within Afghan society. As a result, such policy interventions are often met with political tensions that have led to a growing number of poorly-implemented programmes.

## **7. Women's economic empowerment and inclusive economic development**

### **7.1. Moving towards inclusive economic development for all**

There is a need to switch from purely women-centred politics to the promotion of inclusive economic development considering both male and female populations as human capital. It is important to acknowledge that, in the case of Afghanistan, employment and entrepreneurship are critical issues not only for females but also for males. Both women and men fail to take part in national economic development due to the unsafe environment and underdevelopment of the private sector. Therefore, women's economic empowerment should reflect the interests of both men and women as equal contributors and beneficiaries of inclusive economic development. Instead of specifically helping women entrepreneurs only, the government should consider supporting and promoting a family business culture, enabling all family members to be equal contributors to business development. Family businesses can help women gain respect within their households. Successful family businesses can become a model for males to start looking at their future wives as potential business partners with rights, rather than unpaid servants having only householding duties. This kind of family-based entrepreneurship that accepts women's leadership roles can lead to favourable changes within the household and in society such as increased investments in children's education and health.

The government should carry out step-by-step work on transforming informal economic sectors into formal ones, especially agriculture and manufacturing, which provide the main jobs for both the female and male populations of Afghanistan. It is crucial to learn from qualitative place-based studies, with the objective of understanding how to:

- encourage people to officially register their businesses;
- incentivize male and female businesses to establish sustainable partnerships for decreasing operational costs and the accumulation of financial resources;
- assist entrepreneurs to produce marketable products and services as well as gain access to local, national and international markets.

To improve women's employability, it is important to provide women with access to public services and resources. Civil service is the most popular sector for employment in Afghanistan. Therefore, there is a need to make the civil service more open for female employment, especially on local levels of government. The increase of women in the civil service should be complemented with leadership training in order to make women more qualified decision-makers. Female civil servants can better understand women employability and entrepreneurship needs (Mahmud, 1994). Afghan women will have better access to public services if female civil servants serve them.

There is a need for continuous capacity building of civil servants that are properly supported by a staff retention policy. To ensure that civil servants consider women and men equally in their policy actions and during public service delivery, additional analysis should be done on how to build new professional competencies allowing:

- the integration of women's economic empowerment into government policies, budgeting, and resource allocation, including taxation and social protection;
- the creation of an integrated system of systematic collection and analysis of provincial, gender-specific data to inform economic policy-making and service delivery;
- and more innovation for finding the best policy options acceptable and workable in different provinces of Afghanistan.

There is a need for greater cohesion between the welfare approach to women's economic empowerment and policies aimed at improving the legal status of women in the country. The government should continue to support the Afghan female population with legal protection and increase opportunities for the direct channelling of their challenges to the public authorities. Both on the national and local levels, there should be monitoring and controlling by legal commissions in all court cases conducted by both formal and informal institutions. There is a need to monitor the resolution of women's legal cases for the government to be informed about the work of the legal system. There should be more opportunities for anonymous conversations and guarantees of the protection of women from reprisals should they step forward. Women should be able to have access to a special helpline or call-centre that is served by qualified psychologists and legal specialists that could help them resolve personal issues. There is a need for proper data collection and assessment of records of the legal commission and helpline calls.

To build women's trust in the formal justice system, it is vital to ensure that laws and courts function according to the formal law in practice. It is important to build the professional capacities of judges and police servants, especially at provincial and local levels (Echavez et al., 2016). Social lawyers paid by the government should help women by representing them in court. The government should be able to arrange special police protection for women during the whole process of

criminal investigations and court discussions. Police stations and courts should be supplied with video-recording equipment that will help assure that none of the women who wish to address their issues are sent back without adequate official resolution.

To ensure that legal reforms aimed at women's empowerment are developed and implemented effectively, there is a need to invest in policy analysis and to study how to:

- guarantee Afghan women equal citizenship rights in practice regardless of their geographical location;
- improve women's access to public institutions such as the justice system and allow them to get professional and respected treatment;
- and assure women's physiological, physical, social and financial protection.

It is important to get the support of women's economic empowerment from both the male and female populations, especially the leading decisionmakers responsible for national and local economic development. Women's economic empowerment should be an integral part of a broader context of social transformation (Mayoux, 2006). Punishment and enforcement are not always good solutions. It is crucial to work on opening people's minds to the idea of accepting women as respected mothers and daughters of the country. It is important to continue raising public awareness through information campaigns by using underexploited media types and building networks of like-minded women and men who can work together to reduce gender inequality. The public's attention should be drawn to the fact that economically-empowered women have an intergenerational effect in that they empower their children to get well-paid employment and to take leadership roles as well (ILO 2016, p.12). People should be informed about historical evidence on how empowerment of the female population allowed considerable improvement of the economic situation after the post-World War II crisis in most European countries. The government should continuously inform civil servants, politicians, local leaders and the people of Afghanistan that today's attention on women's economic empowerment is a long-run investment in the prosperous economic future of the country.

To change social attitudes regarding women's economic empowerment, it is vital to study social behaviour and established stereotypes about women and men to be able to come up with workable solutions for how to:

- engage the public to support and advocate for Afghan women's rights;
- break down established social stereotypes and stop discriminatory behaviour;
- and promote a new perception of women as equal citizens among all generations.

## **7.2. Exploring innovative opportunities for women's economic empowerment**

Women's engagement in economic development should go hand in hand with innovative solutions, allowing the creation of a unique entrepreneurship and employment environment for this vulnerable group of the population. Afghan women who have limited physical mobility should get access to distant participation in new highly-productive economic sectors like Information Technologies and Communication (ICT). It is vital to develop an ICT infrastructure to allow for women's empowerment despite current social and physical barriers (see Box 3). Globally, women have lower access to mobile and Internet services compared to men (ILO, 2016, p. 9), but with new infrastructure and technologies, we can improve women's access to essential services and

provide them with opportunities to become more flexible and productive in the workforce (MGI, 2015, p. 83). ICT can impact the labour market in two main ways: as a sector that creates new job places and as a tool for making the labour market more inclusive and transparent (Nikulin, 2017). ICTs provide possibilities for workers to find jobs and for employers to find skilled workers while avoiding social, cultural, and physical barriers in the labour market (Raja et al., 2013). ICT development leads to new forms of employment such as remote working and outsourcing that can enable women to work from anywhere at any time. Furthermore, an opportunity for distance work can enable women to balance their household and professional responsibilities.

### Box 3. The role of ICT in women's empowerment

The World Summit on the Information Society (WSIS), which took place in Geneva in 2003, recognized ICT as a critical tool for women's empowerment and gender equality. ICT was described as potentially powerful "development enablers" by an International Telecommunication Union (ITU) study in 2005. It is thought that ICT can benefit women in many ways by providing them with growing opportunities for the development of increasing their social, political and economic participation. Access to information is a central issue for the greater empowerment of women. This allows broadening perspectives, the understanding of women's current position and initiating interactive processes of communication and information exchange (Nath, 2001). Information flow through ICT opens an arena for changing the perspectives and views of both men and women about each other. The sharing of views around the globe among different communities and cultures leads to broader views and the changing of mindsets over time. This way, men can learn more about the productive role of women from different regions and cultures, thus such information may promote more of a willingness to provide equal space for women.

ICT provides women with opportunities to increase their social engagement and broaden their social networks around the globe. Also, ICT can be a tool for educational development in both initial and continued training. New technologies and access to them, as well as global information, can expand women's opportunities to improve and gain skills, knowledge, abilities, and competence. Various new IT services such as e-commerce, online trading, online banking, and e-learning, have become powerful tools for business expansion and increased efficiency. They provide information needed by businesses about demand (new, potential and existing customers), supply (access to resources and inputs), finance (additional financing and business management), skills, and business environments. ICT has the potential to help women engaged in agricultural activities. Information available through ICT can provide guidance and support for women farmers regarding where, when and how to sow and harvest more efficiently and effectively. They can learn information on improved farming technologies, access to agricultural inputs (improved seeds, crops), credits, logistics, weather information, transportation, markets, new techniques and practices on storage, preservation, production, and the processing of food.

Afghan women entrepreneurs need gender-neutral market spaces to allow them to participate in international and national trade. ICT allows direct selling for bypassing intermediaries and to increase profit by determining the optimal price (Hafkin & Taggart, 2001). ICT can be a networking tool for women as distributors and producers connecting them with new markets, expanding their social networks, and providing information that would allow them to take advantage of economic opportunities (Annan, 2005). ICT helps entrepreneurs access regional, national and global markets more effectively (Maier & Nair-Reichert, 2007). The government can attract donors' funding for the creation of virtual trading platforms and supply entrepreneurs with smartphones

to get access to direct sales using this virtual trading platform. The platform should serve not only women but all Afghan entrepreneurs, as it can allow both female and male entrepreneurs to communicate with virtual partners remotely without worrying about their gender. The trading platform should include analytical information, helping national producers meet internal and external market needs by producing adequate quality and quantity of goods and services.

Afghan women should obtain the opportunity to have home-based paid jobs and gender-neutral working places. For example, women can work as operators of helplines, supporting the work of a virtual trading platform. However, it is important to keep in mind that women's opportunities to access paid jobs will not ultimately provide them with higher purchasing power and autonomy. There is a risk that earned money can be taken from a woman by an influential family member. Therefore, virtual workplaces should include online financial services allowing women to manage their finances without the interference of a family member.

### **7.3. From the production of ambitious programmes to evidence-based policymaking in Afghanistan**

***Policy-making must be informed and contextualized.*** Afghanistan is a country in conflict and women remain a particularly vulnerable part of the Afghan population. Women's economic empowerment is a sensitive issue requiring in-depth study of all possible positive as well as negative impacts of any policy interventions. It is important to invest in research and the collection of place-based empirical evidence in order to make informed policy decisions. All proposed policy options must be based on evidence generated by robust policy research and assessment of practically tested solutions linking women's empowerment with economic development. It is vital to contextualize suggested policy actions based on the present fundamental values and beliefs. Considering provincial differences, the government should pilot women's economic empowerment actions only in provinces where the local community is ready to accept women participation in the local economy.

***Policies must be driven by achievable goals and adequate engagement of all relevant national and local level stakeholders.*** Policymakers must establish clear and achievable policy objectives based on the human and financial resources that are available. The government should establish realistic timeframes for implementation, accepting the fact that some changes may take decades and generations rather than five or ten years. The government should convince donors to switch from short-term project-based development to long-term aid programming. Policy objectives should be negotiated with all policy implementing actors to assure their readiness for future commitment. It is vital to localize the implementation of policies by working with provincial and district level bodies. The government should try to engage with local actors in the planning stage so that they further act as supportive stakeholders in the implementation stage. Women engagement in policy formulation and policy implementation is essential for making women's economic empowerment useful. Effective policy formulation requires the adequate engagement of women in policy analysis, policy formulation, policy implementation, and policy evaluation. It is important to undertake meaningful consultation processes with working women and businesswomen during the policy design phase, and train Afghan staff members with the necessary skills to do so.

***Policy-making should be supported by a robust monitoring and evaluation system.*** It is important to introduce flexible monitoring and evaluation systems that are sensitive to cultural differences across Afghanistan's provinces. There is a need to build qualitative monitoring

and evaluation capacities of national and international implementers. It is not enough to assess quantitative change such as only focusing on an increase in the number of employed women and women in businesses. It is more important to carry out a qualitative assessment of the conditions in which these women meaningfully execute their new economic duties and if women get direct real access to economic benefits in practice.

There is a high demand for innovative solutions to establish cohesion between women's economic empowerment and other economic and human capital development programmes. The establishment of adequate links between WEE NPP and other on-going programmes can allow for improvement in budgetary practice. For example, some WEE NPP activities can be funded from available budgets assigned to the implementation of other closely related programmes. WEE NPP should be a sustainable continuation of the NAPWA and NAP, and the already existing budget lines of these programmes should be relabelled to WEE NPP objectives. WEE NPP can help create adequate policy links between other programmes and improve coordination between ministries. Women's economic empowerment can help match education and labour policies by suggesting improvements for a better transition of both female and male populations from school to work. Policy research driven by the need for women's economic empowerment can help the government find innovative ways of combining legal reforms with employment and entrepreneurship opportunities.

## Annex 1: Women's representation in government employment 2017-2018

| No | Ministry / Department                                    | Females Percent | 2017 - 2018 |        |        |
|----|--|-----------------|-------------|--------|--------|
|    |  |                 | Female      | Male   | Total  |
|    | Total  | 22.6            | 90394       | 310045 | 400439 |
| 1  | Office of Administrative Affairs                         | 9.6             | 143         | 1353   | 1496   |
| 2  | Ministry of Economy                                      | 11.1            | 97          | 778    | 875    |
| 3  | Ministry of Foreign Affairs                              | 10.4            | 99          | 855    | 954    |
| 4  | Ministry of Justice                                      | 8.2             | 225         | 2515   | 2740   |
| 5  | Ministry of Finance                                      | 7.5             | 573         | 7026   | 7599   |
| 6  | Ministry of Borders and Tribal Affairs                   | 7.3             | 85          | 1075   | 1160   |
| 7  | Ministry of Transport                                    | 6.7             | 79          | 1542   | 1621   |
| 8  | Ministry of Water & Power                                | 6.7             | 178         | 2467   | 2645   |
| 9  | Ministry of Mines & Petroleum                            | 12.7            | 275         | 1882   | 2157   |
| 10 | Ministry of Agriculture, Irrigation and Livestock        | 3.8             | 288         | 7266   | 7554   |
| 11 | Ministry of Higher Education                             | 14.4            | 1737        | 10336  | 12073  |
| 12 | Ministry of Public Works                                 | 5.8             | 168         | 2744   | 2912   |
| 13 | Ministry of Industry and Commerce                        | 5.3             | 160         | 2840   | 3000   |
| 14 | Ministry of Public Health                                | 25.5            | 3419        | 9978   | 13397  |
| 15 | Ministry of Communication and Information Technology     | 11.6            | 281         | 2145   | 2426   |
| 16 | Ministry of Religious Affairs and Haj                    | 0.8             | 70          | 8219   | 8289   |
| 17 | Ministry of Education                                    | 27.7            | 73011       | 190950 | 263961 |
| 18 | Ministry of Labour, Social Affairs, Martyrs and Disabled | 61.8            | 4479        | 2767   | 7246   |
| 19 | Ministry of Information and Culture                      | 14.0            | 311         | 1914   | 2225   |
| 20 | Ministry of Repatriation and Refugees Affairs            | 10.9            | 132         | 1080   | 1212   |
| 21 | Ministry of Urban Development Affairs                    | 10.3            | 151         | 1309   | 1460   |
| 22 | Ministry of Women Affairs                                | 57.0            | 499         | 376    | 875    |
| 23 | Ministry of Rural Rehabilitation & Development           | 7.0             | 130         | 1737   | 1867   |
| 24 | Ministry of National Defence                             | 14.9            | 22          | 126    | 148    |
| 25 | Ministry of Interior Affairs                             | 3.4             | 307         | 8789   | 9096   |
| 26 | Ministry of Counter Narcotics                            | 6.3             | 32          | 475    | 507    |
| 27 | Ministry of Parliamentary Affairs                        | 15.6            | 41          | 222    | 263    |
| 28 | Academy of Science                                       | 19              | 78          | 333    | 411    |
| 29 | Attorney General   | 10              | 375         | 3252   | 3627   |

| No | Ministry / Department                                 | Females Percent | 2017 - 2018 |      |       |
|----|---|-----------------|-------------|------|-------|
|    |   |                 | Female      | Male | Total |
| 30 | Central Statistics Organization                       | 13              | 80          | 541  | 621   |
| 31 | High Office of Anti-Corruption                        | 16              | 72          | 385  | 457   |
| 32 | I.A.Reform and Civil Service Commission               | 16              | 118         | 606  | 724   |
| 33 | National Disaster Management Authority                | 4               | 14          | 348  | 362   |
| 34 | High Organization of Audit                            | 8               | 35          | 385  | 420   |
| 35 | National Environment Protection Agency                | 8               | 65          | 701  | 766   |
| 36 | National Olympic Department                           | 8               | 40          | 448  | 488   |
| 37 | Banks (Government)                                    | 10              | 380         | 3252 | 3632  |
| 38 | Kabul Municipality                                    | 6               | 498         | 7685 | 8183  |
| 39 | Afghan Red Crescent Society                           | 15              | 278         | 1534 | 1812  |
| 40 | High Court  | 7               | 316         | 3994 | 4310  |
| 41 | Independent Directorate of Local Governance           | 3               | 164         | 6204 | 6368  |
| 42 | Afghan National Standards Authority                   | 5               | 13          | 260  | 273   |
| 43 | Wulus - e -Jirga                                      | 14              | 98          | 605  | 703   |
| 44 | Meshrano Jirga  | 14              | 58          | 370  | 428   |
| 45 | Independent General Directorate of Nomads             | 7               | 28          | 351  | 379   |
| 46 | Independent Election Commission                       | 7               | 22          | 303  | 325   |
| 47 | I.C For Overseeing the Implementation of Constitution | 6               | 7           | 101  | 108   |
| 48 | Atomic Energy High Commission                         | 15              | 20          | 113  | 133   |
| 49 | National Radio Television Independent                 | 10              | 185         | 1702 | 1887  |
| 50 | Ariana Afghan Airlines                                | 13              | 73          | 472  | 545   |
| 51 | Independent Civil aviation Authority                  | 10              | 111         | 973  | 1084  |
| 52 | Afghanistan Independent Land Authority (Arazi)        | 8               | 155         | 1872 | 2027  |
| 53 | Independent Election Complain Commission              | 8               | 11          | 122  | 133   |
| 54 | Office of National Security Council *                 | —               | —           | —    | —     |
| 55 | Afghanistan Independent Human Rights Commission       | 23              | 108         | 367  | 475   |

Source: CSO (2018)

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