

INTRODUCTION

A complex intersection of traditional gender norms and progressive and regressive changes resulting from political instability has long shaped women's participation in public Afghan life. Over the last century, women and girls have experienced periods of improvement relating to the realisation of their full range of rights. Many of these have been short-lived, with the pace and scale of change often resulting in widespread backlash, especially from community leaders (Ahmed-Ghosh 05/2003). Since 2021, the Interim Taliban Authority (ITA) has introduced numerous rules and decrees restricting women's and girls' mobility and participation in public and economic life, aimed at protecting women, girls, and the morality of society (AAN 08/2024). Among these restrictions is the rule prohibiting women from working alongside unrelated men, effectively excluding women from most public and private sector jobs that also employ men. As a result, most women are restricted to home-based self-employment. Considering these restrictions, the number of new registered women-run businesses increased fourfold between 2021–2024, and the number of unlicensed women-run businesses is estimated to have more than doubled. That said, the proportion of women working is still disproportionately lower than it was prior to the dramatic fall from 2021–2022 after the ITA's return to power (IIA 18/01/2024).

Despite ostensible support for women's economic participation from some elements of the ITA, there is little practical support available (IIA 18/01/2024; KII 02/12/2024). This makes self-employment the only viable option for most women who want or need to work. That said, many women face barriers related to the ITA policies and gender norms, such as restricted access to markets and lack of capital or access to credit. The costs involved in accessing support to scale up a business can also be prohibitive, and eligibility is tied to a business owner having a licence through business registration. In many rural areas, women are unaware of the potential that licensing and the support of the Afghan Chamber of Commerce and Industry (ACCI) hold – for example, the latter can help them obtain a recommendation letter for financial support from minor banks (UNDP 17/04/2024; KII 08/12/2024). Many women work informally, without a licence, and rely on family and friends for initial financial support (TOLOnews YouTube 02/06/2024; ACAPS 30/07/2024; KII 08/12/2024).

On 16 May 2024, the ITA announced that international humanitarian assistance should shift to sustainable development-style support that reduces the need for and dependency on aid (VOA 16/05/2024). Support for livelihood creation is not new for humanitarians, but the current sociopolitical environment means that any present-day support for livelihoods will

occur within the context of restrictions for women. This report examines current economic opportunities for women in Afghanistan, which are almost entirely in the private sector, based on self-employment, and have a strong focus on home-based work and work in the informal sector.

With limited opportunities available to them, more women have opened self-employment and small and medium-sized enterprises (SMEs) to support themselves and their families. Increased support for women in business can allow women to exercise greater agency, although this is likely to continue facing the challenge of prevailing gender norms that limit women's participation in civic and economic life. This report seeks to identify the barriers and enablers for self-employed women to participate in the labour force in the current socioeconomic context (WB 03/06/2022).

Methodology

This report is based on a review of secondary data from publicly available reports and assessments by UN agencies, national and international NGOs, and media, complemented by primary data collection from a non-representative sample of 11 key information interviews (KIIs) and ten focus group discussions (FGDs).

KIIs with humanitarian responders working on women's economic participation in Afghanistan included representatives from one UN agency, two national NGOs, and two INGOs. These interviews sought to understand humanitarian perspectives on their ability to support women in business, within the parameters set by the ITA. A further interview was conducted with a representative from the Afghanistan Women's Chamber of Commerce and Industry (AWCCI) and another five with officials working at the Ministry of Commerce and Industry (MOCI) in Herat, Kabul, Kandahar, Mazar-e-Sharif, and Nangarhar provinces. These interviews sought to understand the ITA's strategies and policies, as well as their view of the role of the private sector in women's economic participation.

The ten FGDs were conducted with 73 Afghan women in self-employment or working in SMEs in urban and rural areas of Herat, Kabul, Kandahar, Mazari e sharif, and Nangarhar. Participants discussed their experiences in establishing and running their business activities, as well as the support they receive from humanitarians, the private sector, and the ITA to establish and sustain SMEs. The Norwegian Refugee Council facilitated the FGDs with women in self-employment and KIIs with officials working at the MOCI.

Limitations

There is a lack of information on women’s employment at the national level, including a lack of disaggregated data on women’s self-employment (both formal and informal). There is also no data identifying how many women work by choice at least by some degree and how many have become compelled to work because of Afghanistan’s economic decline or household circumstances (e.g. the disability or death of their husband). It also does not account for women who would like to work but cannot. This makes it difficult to understand the full spectrum of women’s economic participation and the scope and impact of humanitarian livelihood programming targeting women. There is also insufficient data about men’s participation in the workforce and their type of economic engagement, making comparative analysis impossible.

The primary data used in this report is qualitative and collected using purposive sampling, meaning it is indicative that the findings from the FGDs are in line with findings in the literature and highlight issues that can be expected to be present in other areas of the country as well.

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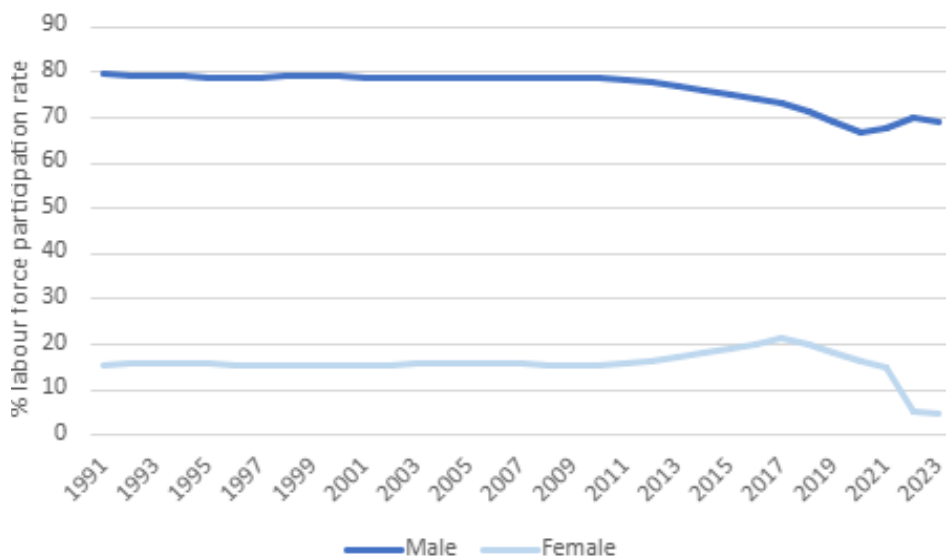
KEY FINDINGS

- Women’s access to the labour market has shrunk significantly since 2021, with most public sector jobs now unavailable to women and most men-run businesses reluctant or unable to employ women because of the many restrictions associated with their mobility and ability to interact with men without the presence of a Mahram.
- ITA restrictions on women’s work have pushed more women into self-employment that is primarily home-based and typically unlicensed. In 2024, there was a fourfold increase (from 2021) in the number of new businesses run by women, driven primarily by reduced options in the public sector and an increase in household needs (given the overall economic decline across the country).
- The new Law for the Propagation of Virtue and Prevention of Vice and various ITA directives appear to have less impact on rural working women than on their urban counterparts. This is likely because more urban women previously worked in the public sector and because women’s economic participation in rural areas tends to be more in line with traditional gender norms and the ITA’s own rulings.
- A key barrier preventing women from starting their own businesses is the lack of access to formal credit. Most women rely on financial support from family and friends because access to formal credit is tied to business registration, which is predicated on assets or funding.
- The women consulted for the report agreed that both the ITA and humanitarian organisations have a role to play in supporting women’s economic participation, but it is apparent that most entrepreneurs require more support if their businesses are to survive and thrive. Women require longer-term mentoring and advice to allow them to access financial resources and new markets, as well as to scale up their businesses, besides direct financial help.
- Humanitarian support for women’s economic participation is currently aligned with ITA guidelines, restricting the autonomy of organisations to implement programming with a stronger gender-transformative focus that is also based on gender-sensitive market analysis.
- ITA restrictions and stipulations on aid create challenges for humanitarian organisations providing livelihood support for women, as these sometimes require the distribution of assistance in a manner that does not align with donor requirements and provide assistance directly to men rather than women.
- Most women consulted said that the benefits of an AWCCI membership were insufficient. Women in rural areas said they need tailored support to access registration support and benefits and suggested free licensing through the AWCCI.

OVERVIEW OF WOMEN'S ECONOMIC PARTICIPATION IN AFGHANISTAN

Women have long played an important role in various sectors in Afghanistan, including education, health, manufacturing, and industry (WB 01/01/2019). Since the ITA's return to power in 2021, women's economic participation – both formal and informal – has become more challenging. Women's engagement in the Afghan labour market has always been limited – Afghan women's economic participation peaked in 2017, with just over 20% of women working – and has since been aggravated by restrictive regulations, with the number of women working dropping to around 5% in 2023 (as shown in Figure 1). In 2017, Islamic Republic of Afghanistan government statistics indicated that, even at their peak, women-led businesses represented only 3% of Afghanistan's total trade (TOLNews 13/03/2017).

Figure 1. Male and female labour force participation rate in Afghanistan, 1991–2023



Source: ACAPS using data from WB (accessed 15/11/2024)

Employment opportunities

Many opportunities that opened for women – especially urban women – between 2002–2022 have since disappeared. ITA restrictions on women working alongside unrelated men and in the public sector and NGOs mean only the private sector remains accessible (WB accessed 11/02/2025). Exceptions exist for healthcare and primary education, where employment is possible but severely restricted and actively discouraged by the ITA (ACAPS 24/12/2024). Within three months of the Taliban's takeover in 2021, a World Bank survey found that 43% of the sampled women-owned businesses had closed permanently or temporarily, compared with 29% of businesses owned by men. Similarly, 75% of female employees had been laid off, compared with 48% of male employees (WB 03/2022). By March 2023, 71% of the sampled women-owned businesses were operating again (partially or fully), but 29% remained closed. In comparison, only 8% of men-owned businesses remained closed. Similarly, women's employment was down by 67% from pre-August 2021 levels, compared to down by 42% for men (WB 02/2024).

Some ITA regulations – such as the temporary advisory for women to stay at home, the prohibition on women from sharing workspaces with unrelated men, and the ban on women-run beauty parlours – directly restrict women's opportunities to engage in private business. At the same time, women can still work in the private sector but only within the framework of the ITA's restrictive rules. Other ITA regulations – such as the prohibition on girls' secondary education and the ban on women from teaching at public universities – have limited educational and employment opportunities for women and girls (CNN 25/08/2021; BBC 04/07/2023; The Guardian 17/09/2021; TWP 29/09/2021). Women have also been excluded from jobs in the Government and media and have been banned from working and holding leadership positions in NGOs (CNN 25/08/2021). Collectively, these edicts both restrict women's economic activities and reinforce a broader societal narrative that undermines their rights and capabilities, creating a challenging environment for women's economic participation (USIP 08/12/2022; Radio Azadi 25/12/2022).

Since opportunities for employment within the formal private sector are scarce, there has been a small boom in the establishment of women-owned SMEs (ILO 03/2023). According to the AWCCI, the number of licensed and registered small businesses run by women increased fourfold between 2021–2024, from 2,421 to 9,162. Similarly, the number of informal and unlicensed businesses increased from an estimated 52,000 to an estimated 120,000 in the same period (IIM 18/01/2024). An interviewee from the ITA's MOCI suggested that there could be up to 420,000 women-led SMEs across Afghanistan (KII 02/12/2024). The discrepancy between the two numbers highlights the need for more reliable data on SMEs in Afghanistan, in general, and on women-led SMEs, specifically.

CURRENT SELF-EMPLOYMENT OPPORTUNITIES FOR WOMEN

The ITA provides no notable direct financial, technical, and equipment support for women's self-employment (KII 05/12/2024). Although women are allowed to work informally from home and can formally register businesses that are office- or shop-based, they receive no active support beyond the limited support from the AWCCI for its members, such as providing recommendation letters to advocate credit and loan access. Most self-employed women have no formal engagement with the ITA, are not licensed nor registered with the AWCCI, and rely on family and friends for financial support to start up and expand a business (TOLOnews YouTube 02/06/2024; KII 08/12/2024).

Unlicensed businesses can only operate from home and lack access to markets afforded to licensed businesses. During the FGDs, ACAPS found a clear distinction between urban and rural areas regarding licensing. In urban areas, 43% of participants had a registered business and a licence, compared to 9% of participants in rural areas. This disparity was attributed primarily to a lack of information about the benefits of licensing, cost, a perceived lack of need, tax implications, and inadequate enforcement. Some rural participants in one FGD said there was no need for a licence because regional authorities did not enforce (or were not aware of) this requirement; licences would only be needed if they intended to scale up their business from an out-of-house level (FGD 10/12/2024).

Urban and rural women entrepreneurs currently work in a range of small businesses, such as tailoring, leatherworking, handicrafts, embroidery, carpet weaving, house decoration, soap making, baking, spice making, and poultry rearing. Key informants also mentioned dairy production in rural areas (KII 03/12/2024 a, b; KII 01/12/2024 a). These activities are consistent with gender norms, have been undertaken by Afghan women for generations, and tend to be viewed as acceptable forms of employment, especially for women in rural areas (CARE 03/06/2024).

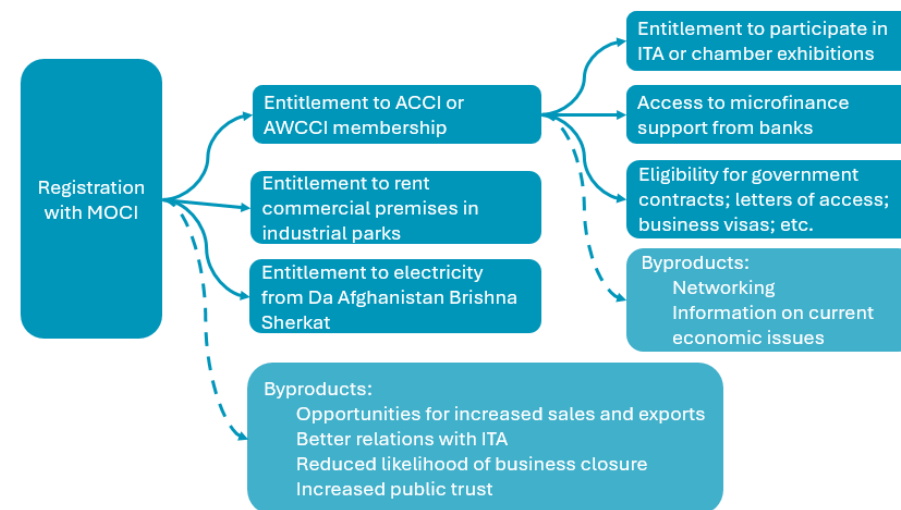
Registered women-led businesses can participate in MOCI-organised women-only product exhibitions, where they may be introduced to national and international institutions to grow their businesses. These do not necessarily have the same impact as the exhibitions for men (KII 01/12/2024; TOLOnews 21/11/2023). FGD participants suggested that because membership is contingent upon registration and the costs of legally running a business are high, business licences for women should be free (FGD 11/12/2024).

The Afghanistan Women Chamber of Commerce and Industry

The AWCCI is a nonprofit NGO that advocates the rights of businesswomen (AWCCI Facebook 27/06/2022). The MOCI re-established the AWCCI on 24 February 2022 after a seven-month pause in activities. The AWCCI advocates financial support and technical training for women entrepreneurs and aims to provide women with access to markets and technical training. It also seeks to promote engagement between women entrepreneurs and facilitate connections between women-owned businesses, the ITA, and the international community (TOLOnews YouTube 02/06/2024; FGD 12/12/2024; BBC 02/10/2017). Members can participate in exhibitions and obtain recommendation letters – essential for applying for commercial visas to attend trade exhibitions abroad and accessing government contracts (Khaama Press 02/04/2024; FGD 12/12/2024). Membership in the AWCCI or ACCI is also a prerequisite for small manufacturing and industrial enterprises and larger companies seeking to access loans from private commercial banks.

In practice, the AWCCI has little reach beyond the 26 provincial capitals and is of minimal impact on businesswomen in smaller towns and rural areas (AOP 04/04/2023).

Figure 2. Access to entitlement to services when obtaining a business licence



Source: ACAPS using data from UNDP (16/04/2024)



Business registration process

All businesses that operate from an office or shop must be registered with the relevant municipal authorities, regardless of size or gender of owner. Home-based businesses, including online businesses, are not required to be registered (Municipality Urban Service Law 2000; Anis Daily 30/01/2024; KII 02/12/2024; KII 09/12/2024). Larger businesses are also required to register with the MOCI. The process varies depending on the size and nature of the businesses. Sector-specific licences are required for some activities, such as animal husbandry and pharmaceutical or drugstore businesses. Each sectorial licence has its own set of criteria and requirements (KII 08/12/2024; MOCI 2018).

For women whose business is not home-based, the registration process can be both lengthy and expensive. For example, a handicraft business in Kabul city may need to obtain three different licences from two government agencies: a one-time authorisation licence from the municipality costing AFG 2,000 (approximately USD 27), an annual guild licence fee of AFG 3,000 (approximately USD 41), and an annual licence from the MOCI costing AFG 3,340 (approximately USD 45) (Kabul Municipality accessed 18/12/2024; KII 09/12/2024). According to an interviewee at AWCCI, the average small business owner's monthly income is approximately AFG 7,000 (approximately USD 95), meaning registration fees along with rent and electricity costs are a significant financial burden on small business owners (KII 08/12/2024). Failure to obtain the necessary licences for the business can lead to business closure.

GENDERED BARRIERS IMPEDING WOMEN'S SELF-EMPLOYMENT

Cultural resistance to women working, particularly in rural areas

Although several FGD participants in Herat, Kabul, Kandahar, and Nangarhar said that their communities had not criticised them for working and that the families of most encouraged them to work (see later section on enablers), participants from Mazari e sharif had different experiences. Many in urban Mazari e sharif had to overcome initial opposition from either family or community members given conflicting cultural norms. "Now the woman works and feeds the man, which is a shame for the man, family, and overall community. [The community thinks that] every woman should stay at home and do household work" (FGD 08/12/2024). While this opposition largely subsided for urban participants after they began working out of their homes, all those from rural Mazari e sharif said that they continued to receive negative comments from their families or communities when required to leave their home for work (including to sell their own wares to shopkeepers or market vendors). As the FGDs only included women who had been successful in establishing a business, further exploration is needed on the extent to which cultural norms may prevent women from starting businesses.

Movement restrictions impeding women's access to markets and materials

Movement restrictions that impede women's access to markets are a critical factor impeding women's self-employment. The ITA has stated that "the ideal situation is for women to avoid leaving their homes altogether unless absolutely necessary" (UN Women 14/08/2024). This is reflected in the many rules and regulations governing women's mobility and conduct that have resulted in barriers for them to access markets and materials (ACAPS 24/12/2024, 25/07/2024, 01/12/2023, and 21/04/2023). Self-employed businesswomen face the same movement restrictions as all women, resulting in limitations on business travel. Most are constrained to possibly limiting their ability to explore cheaper markets and must be accompanied by a Mahram to buy raw materials or sell their wares. Because most women-owned businesses are unregistered, they are not permitted to operate from a shop or market stall, resulting in reliance on men-owned operations to sell their wares for them or requiring them to become licensed (KII 09/12/2024).

Businesswomen interviewed in Nangarhar (and possibly occurring in other locations) specified their reliance on city shopkeepers to sell their wares (via a Mahram), but there were no formal sales contracts. Instead, they relied on verbal agreements predicated on a high level of trust and mutual understanding (FGD 05/12/2024). This forced their reliance on a Mahram to accompany them and engage with male shopkeepers and on personal networks to establish and maintain these relationships, meaning women without either are

less able to sell their wares in cities. It is also unclear to what extent this may expose women to exploitative non-contractual agreements nor what recourse they may have in cases of exploitation or unpaid fees.

Women who can access markets face increased operating costs because they must rely on men to engage in sales, marketing, and customer support and require a Mahram to accompany them for all travel, including those business-related (AAN 08/2024). Women without support from male family members – paid or unpaid – are limited to home-based work and nearby markets or to online work, which requires access to communication devices and education – both of which are less accessible for Afghan women than men (UN Women 04/06/2024).

Gendered property ownership restricting women's access to formal credit

Limited financial resources and a lack of property ownership make it almost impossible for women to obtain business loans. As a result, many women are unable to rent separate business premises as their businesses grow and pay registration fees to obtain licences or permits (SalaamTimes 05/05/2022; FGD 10/12/2024; FGD 08/12/2024; FGD 12/12/2024). According to a study conducted between 2022–2024, very few women running businesses managed to secure loans from formal banks (5%) or microfinance institutions and community savings groups (2%) (UNDP 16/04/2024). This is because requirements for securing a loan from a bank include having an established business background, recommendation letters from the AWCCI, and property documents – all of which many Afghan women lack (TOLONews YouTube 02/06/2024; KII 08/12/2024; USAID 29/08/2013). That said, the need for financing remains high; 83% of women running businesses said they needed financing to cover operational costs in April 2023, compared with 70% of men running businesses. As noted below, women entrepreneurs often turn to family and friends for finance, although the surveyed women-owned businesses needing financing said they would prefer to receive financing from banks or microfinance institutions (65%) than family or friends (13%) (WB 02/2024).

Insufficient state support

Despite the ITA's directives increasingly restricting women to self-employment, the ITA currently provides insufficient financial support, incentives, technical skills, and raw materials to support women to start their own businesses, resulting in many struggling to start and sustain their enterprises (UN 18/01/2024; UN Women 04/06/2024; KII 02/12/2024b; FGD 11/12/2024). All FGD participants said they previously or currently faced challenges in starting, running, or expanding their businesses. Besides facing ITA restrictions, they all noted insufficient support from the ITA, and all rural FGD participants noted a lack of support from the AWCCI. Given Afghanistan's poor economic outlook and the continued need to recover from the last few years of economic shock, more substantive support for women's economic participation is necessary, especially in rural areas (WB 04/12/2024).

If the ITA's support for women's economic participation is limited to the AWCCI and the organisation of trade exhibitions, it is further limited in its reach. The majority of AWCCI members are urban businesswomen. Few women in rural areas hold business licences as they have no business premises, and fewer still are members of the AWCCI as they lack awareness of the benefits of membership and are unable to pay fees. This means that rural businesswomen are largely excluded from exhibitions and the networking and product promotion opportunities they afford.

Gender restrictions impeding access to effective networking events, such as exhibitions

One avenue for networking and promoting products is exhibitions, which are typically either women- or men-only. Because participation in women-only exhibitions is contingent on licensing, and rural women are less likely to have a licensed business, participants are predominantly from urban areas. FGD participants in rural areas also noted that they were limited by the lack of information and networking opportunities in their communities. Women required to travel to such exhibitions must, during the duration of their travel, also be accompanied by a Mahram – adding cost and time burden to both the business and the family. As a result, networking and the promotion of products through such exhibitions are extremely limited and only open to a minority of women (FGD 11/12/2024).

Limited opportunities for networking and product promotion

FGD participants also questioned the effectiveness of women-only exhibitions. The media have shared stories of successful exhibitions organised by the MOCI, such as a special exhibition of Khadija Al Kubra held over seven days, with more than 800 businesswomen from 34 provinces displaying their products and creations. During the exhibition, around 80 contracts and 12 memoranda of understanding were signed between women entrepreneurs and institutions, which could enable women entrepreneurs to access the international market and expand their business (TOLONews 21/11/2023). That said, such events are typically only accessed by a minority of women entrepreneurs, and the women entrepreneurs who participated in ACAPS' FGDs considered women-only exhibitions to be typically ineffective, in part because the absence of men resulted in unsatisfactory sales because of women's comparatively lower purchasing power (FGD 12/12/2024; Radio Azadi 06/02/2024). Such initiatives cannot make up for the impact of other limitations on women resulting from ITA restrictions that directly and indirectly limit their economic participation.

ENABLING FACTORS AND OPPORTUNITIES FOR WOMEN'S SELF-EMPLOYMENT

Women's determination and ambition to succeed

Despite the many restrictions on women's economic participation, some factors support and enable women's economic participation. Foremost among these is women's drive and ambition to support their families and succeed economically. All FGD participants expressed aspirations to expand their businesses. Their five-year plans ranged from opening a shop at the nearby market to acquiring a large workshop, from expanding the business to new markets and other provinces to employing more staff, improving the quality of their products, and accessing international markets (FGD 05/12/2024; FGD 08/12/2024; FGD 12/12/2024).

Besides wanting to achieve personal success, some women entrepreneurs also dreamt of expanding their business so that they could employ and support other women. Women-led businesses have historically been instrumental in promoting employment opportunities for other women (USIP 25 /06/2024). Although home-based businesses are typically sole trader entities, reducing their ability to create jobs for women, there are limited examples of women-owned businesses that employ other women, bypassing the ITA ruling that women cannot work for men with whom they are unrelated. For example, in Kandahar province in 2023, a women-run bakery employed 50 women, and in Herat, a noodle-making business employed seven women (DW 10/02/2023; IOM accessed 27/12/2024). That said, FGD participants said there were not enough women-led businesses in their community with the capacity to employ other female jobseekers, meaning this is an opportunity that is being curtailed by the push for women to remain in home-based work.

Family support

Just as family resistance could act as an active barrier to women's self-employment, FGD participants framed proactive family support as an important enabler. When considering key factors for establishing, running, and expanding a home-based business, FGD participants noted the importance of family support alongside access to finance and professional advice (FGD 05/12/2024; FGD 12/12/2024). In fact, in the absence of state support, families and friends were among the biggest sources of support – financial and moral – for the women who succeeded in establishing SMEs. This is confirmed by a UNDP study conducted between 2022–2024, which found that of women requiring financing to set up or continue operating their business, most turned to family (61%) and friends (45%) (UNDP 16/04/2024). Alongside financial support, all FGD participants said they were currently encouraged to work by their families, who had become more accepting of women working once their activity proved

profitable and benefited the household economically. In one FGD, participants also noted that families were more supportive of women setting up a business if there was no male breadwinner or if the man was unemployed (FGD 05/12/2024). Given women's limited access to formal credit, the family's willingness to financially support women's self-employment becomes an important enabling factor, although women's access to this support is likely to vary depending on their family's socioeconomic and normative position.

Support from humanitarian organisations

In the absence of comprehensive government support and given limited access for most women to private sector financing, humanitarian responders are providing financial and technical support for some female entrepreneurs. Humanitarian programming supporting women's economic participation tends to focus on self-employed women working primarily in home-based initiatives and SMEs (KII 03/12/2024 a; IOM accessed 11/12/2024). Most income-generating activities supported by humanitarians are already usually undertaken by women and align with ITA policies – such as animal husbandry, kitchen gardening, small-scale agriculture, tailoring, embroidery, carpet weaving, leather working, bag making, poultry farming, bread working, and other handicrafts (UN Women 04/06/2024; KII 03/12/2024 a; KII 01/12/2024 a; KII 03/12/2024 b; WB 06/2017). Support is not just financial, such as small grants, but can also include skills development and training and the provision of business equipment, stocks, and tools for women tailors, artisans, and small-scale farmers (KII 01/12/2024 b; KII 01/12/2024 c; FGD 11/12/2024; UNDP 08/03/2023; FAO 02/01/2024). Some training is also provided to online businesses – such as on social media presence, website development, and partnership reports. That said, only a very small proportion of women have access to the internet and smartphones or computers, limiting the relevance of such support to the broader population of women (KII 01/12/2024 b).

While humanitarian assistance can be a key enabler for women in starting a business, it is evident that most women entrepreneurs need additional support – such as financial aid, business training, and market access – to achieve long-term success (KII 05/02/2025). Participants in all FGDs expressed the need for more support from humanitarian organisations, with all rural FGD participants arguing that there was insufficient support from NGOs. Groups in all locations mentioned the need for funding, equipment, and materials, while participants in Herat and Kabul (both urban and rural) and Mazari e sharif (urban) expressed the need for vocational training and capacity building. Participants from rural Kabul also saw assistance with the legal registration process as something humanitarian organisations could provide.

That said, ITA directives continue to impede humanitarian assistance for women in business, even when they do not specifically target women's economic participation. For example, humanitarian organisations – required to adapt to ever-tightening restrictions on women while maintaining donor requirements – struggle to reach women with in-kind livelihood support. While some organisations have been able to adapt by providing in-kind livelihood support to women via their male family members, others have noted that this conflicts with donor guidelines that stipulate that assistance must be provided directly to the targeted person (KII 03/12/2024a; UN Women 04/06/2024). Compounding this, the restrictions on female humanitarian workers make it even more difficult to directly reach female entrepreneurs.

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