

Barriers to Women Entrepreneurs' Access to Markets

EQUALITY for Peace and Democracy



December 30, 2015

Vision

- Afghanistan is a peaceful, prosperous and democratic state, where all Afghans enjoy equal rights without any form of discrimination.

EPD's mission is to empower and strengthen women and youth at the community and policy levels for building coalitions and networks and promoting human rights, peace and good governance. EPD focuses on the following three strategic areas:

Mission

- **Peace and Security:** EPD works to empower and encourage the people of Afghanistan, particularly women and youth, to participate and engage in peace building, conflict prevention, conflict resolution, and mediation at both the national and grassroots levels.

- **Good Governance:** In contributing towards improved governance, EPD aims to increase the transparency and accountability of public institutions for public resources and policies. EPD empowers communities by training and engaging them in the process of budget planning and execution and monitoring public service delivery and implementation of development projects to keep government institutions accountable for quality of their services.

- **Human Rights:** Peace and good governance are critical to ensuring respect for human rights. EPD takes a rights-based approach to developing and implementing programs that empower all people of Afghanistan to know and exercise their rights as Afghan citizens regardless of age, ethnicity, gender, or other factors. EPD believes that women's rights are human rights, and empowering Afghan women is a key component of EPD's mission.

Approach

- EPD employs an inclusive approach in its peace building, good governance, and human rights efforts. EPD mobilizes communities at the grassroots level, initiates advocacy initiatives, and build platforms where the public can come together and demand transparency and accountability, and better service delivery from the government. EPD proudly maintains itself not only as women and youth focused but also a women and youth led organization, requiring at least 50% of its staff to be women and 60% youth. EPD also maintains an all-women leadership structure. However, rather than focusing exclusively on women's issues, EPD is working in areas such as the peace process, elections, or anti-corruption issues with special attention to the needs and perspectives of women and youth.

Acronyms

ACCI	Afghanistan Chamber of Commerce and Industries
ALCS	Afghanistan Living Conditions Survey
AMA	Afghanistan Microfinance Association
ANDS	Afghanistan National Development Strategy
AREDP	Afghanistan Rural Enterprise Development Program
ARTF	Afghanistan Reconstruction Trust Fund
BSP	Business Support Providers
CSO	Central Statistics Office
GDP	Gross Domestic Product
H-AICFO	Harakat – Afghanistan Investment Climate Facility Organization
IRoA	Islamic Republic of Afghanistan
MAIL	Ministry of Agriculture Irrigation and Livestock
MFI	Micro Finance Institution
MISFA	Microfinance Investment Support Facility for Afghanistan
MoCI	Ministry of Commerce and Industries
MoEC	Ministry of Economy
MoF	Ministry of Finance
MoWA	Ministry of Women Affairs
MRRD	Ministry of Rural Rehabilitation and Development
MSME	Micro-Small and Medium Size Enterprises
NAPWA	National Action Plan for Women in Afghanistan
NRVA	National Risk and Vulnerability Assessment
NSP	National Solidarity Program
OECD	Organization for Economic Cooperation and Development
SME	Small and Medium Size Enterprises
UN	United Nations
UNDP	United Nations Development Program
UNFAO	United Nations Food and Agriculture Organization
USAID	United States Agency for International Development
USD	United State Dollar (Currency)
WB	World Bank
WBC	Women Business Council

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Improving women's economic status has become a top development priority. While there is little study of women owned businesses' contribution as drivers to increase the growth rate of the economies but there is a general consensus that women play pivotal role in development and growth of the economies. If the barriers preventing women from economic participation are eliminated or alleviated, labor productivity could increase by up to 25% in some countries (World Bank Gender Report 2012). Overall, women presentation in education, economy and political institutions has increased as a result of targeted policies in the world. The World Bank's Gender Equality and Development report of 2012 indicates that "women present 40% of global labor force, 43 percent of the world's agricultural labor force and more than half the world's university students".

Given the low literacy rate, low tertiary education level and paucity of human capital particularly in early 2000s, the international community and Afghan government focused extensively on developing the capacity of the institutions and private sector. Legal framework, creation of financial system, provision of basic infrastructure and access to regional cooperation and summits provided access to Afghan entrepreneurs (businessmen and businesswomen) to regional and global markets to start import and export businesses. The private sector development strategy under the ANDS 2007/2008 – 2012/2013 also helped build an enabling environment to bolster private sector and bring investments to the country. The strategy fell short in segregation of gender in private sector development. The only instrument in the strategy to target women was provision of microcredit access to rural women who are poor.

While economic prospects for women and Afghan society as a whole have improved considerably since 2002, significant challenges remain. Although, there has been progress with the support of the international community but women status in Afghanistan still remains worrisome. The United Nations Development Program (UNDP) assesses gender inequality in countries using reproductive health, empowerment and economic status of gender as indicators where Afghanistan has been ranked 150 out of 151 countries.¹ Afghan government has stepped up to improve the overall living conditions of women in Afghanistan, among other policies and laws enacted, the National Action Plan for the Women of Afghanistan (2008 – 2018) focuses on women economic empowerment.

1. Human Development Report, UNDP, 2014, p. 174

Key Findings

The findings of the study reveal a number of issues that arrest the potential of the Afghan women in the economy. The foremost one is financial inclusion throughout the country. Only 9% of the population holds accounts at financial institutions and 3% save at a formal institution.² Only 2.62% of females had accounts in formal financial institutions compared to 15.42% of male according to World Bank 2012 Financial Inclusion Data. Financial inclusion is important to alleviate poverty, support economic growth and for economic prosperity. Women access to formal institutions has increased but the margin remains insignificant that is 4%³ according to Brookings Financial and Digital Inclusion Project report 2015. The value of collateral for financial loans from banks still remains high at 102.4% and access to finance is ranked 4th major obstacle in Afghanistan following political instability, access to land and corruption as the major obstacles.⁴ The financial inclusion is key to bringing the informal business activities to the formal economy. Anecdotal evidence indicates a large portion of women entrepreneurs' function in the informal economy. This adds to disadvantage of women owned businesses, as the businesses will be poorly reflected in government policies. The barriers can be summarized as:

1. Cultural: Communities in Afghanistan are less inclined towards women stepping outside of home.
2. Financial: Access to finance is still limited to women with only 4%⁵ of female population has access to accounts in formal institutions.
3. Market Information: There is limited access to market information for women entrepreneurs in Afghanistan. Market information may only be available to selective targeted groups by various formal programs.
4. Social inclusion: Women in Afghanistan remain a marginalized group and need to be empowered to get involved in decision-making, access to markets, and access to services and opportunities, political and social aspects of the society.
5. Government policies: Government needs to segregate its policies based on gender equity to build business friendly environment for women entrepreneurs.
6. Property rights: Afghan customary laws still largely control Women property rights.

2. [http://datatopics.worldbank.org/financialinclusion/country/afghanistan\(2011\)](http://datatopics.worldbank.org/financialinclusion/country/afghanistan(2011))

3. John D. Villaseñor, Darrell M. West, Robin J. Lewis. Measuring Progress on Financial Access and Usage, The 2015 Brookings Financial and Digital Inclusion Project Report, Washington DC, August 26, 2015.

4. Enterprise Surveys: Afghanistan Country Profile 2014, The World Bank, IFC p. 4,

5. See note 3.

Recommendations

The study makes the following key recommendations:

- Segregate economic growth strategies based on gender to ensure women entrepreneurs receive maximum benefit from such strategies.
- Promote women networking platforms to encompass a broader category or range of women entrepreneurs and increase awareness of women entrepreneurs on various programs and projects that are concentrated on women owned businesses.
- Collect data on women owned businesses and regularly study women entrepreneurs in the country to address the needs and barriers faced by women entrepreneurs.
- Through literacy and vocational trainings increase women labor participation in the market.
- Collaborate with civil societies to revamp women position in the society and support advocates to educate general population on women's right and impact of women entrepreneurs on the economy.
- Assess the effects of all MSME policies on women entrepreneurs and incorporate the findings in the design phase of policies and programs.

1. Introduction

The World Bank's 2012 World Development Report on Gender Equality and Development highlights that gender equality can improve economic productivity and improve overall welfare of societies. This new thinking portrays gender equity as smart economics – where women can help meet demands of the labor market. In economic terms women participation in the labor force is seen as a factor to overcome shortages in labor supply and help increase overall productivity in the existing markets. This is particularly the case in ageing economies and economies where workforce is shrinking.⁶ Although there has been limited study on measuring the direct impacts of women entrepreneurship on economic growth but data from developing economies indicate that participation of women in economic activities contributes to GDP growth.⁷ In Afghanistan as well, the efforts on empowering women have increased which has led to increasing the number of women contributing to household from 13.6% (2009) to 22.6% (2015).⁸

The socio economic status of women in Afghanistan has changed markedly over the past decade. Before 2002 women were marginalized and excluded from political, economic and any market activities. After the International Community's intervention in Afghanistan post 2001 living conditions, education levels, participation in politics as well as the economic status for women in the country has improved. However, a lot more still needs to be done. Women are still marginalized group in Afghanistan despite the gains made in women's education, political and economic empowerment. Women are still under represented in the economy of the country and are mostly active in the informal businesses and subsistence work in the economy. Agriculture is the only sector that employs majority of women mostly with no enumeration and to support their family members in agricultural production.⁹

Given insecurity around the country and lack of a robust data surveys, little is known about the profile of women actively engaged in work, their skills profiles, institutional barriers they face and what policies can improve women's access as well as productivity in the economy. Including women in the economy is not only 'smart economics', but is also a crucial element of inclusive and sustainable growth. In order to understand more about the immediate issues that women in Kabul are facing, EQUALITY for Peace and Democracy (EPD) commissioned to conduct a Rapid Market Assessment (RMA). Specifically, the aim of the RMA is to a) examine barriers that limit the women entrepreneurs' access to markets (e.g. lack of access to business information, human capital) and to b) provide information on the size and growth potential of specific trades in local and regional markets. The study also attempts to explore markets that can have the potential of absorbing women entrepreneurs through indicative opinion based approach.

Given the nature of the assignment and time constraints, the sample size of interviewees, which includes women entrepreneurs, experts from the government, international organizations was kept small. However, the methodology of the study was designed to counter the shortage of sample size. A detailed ranking matrix, interviews and literature review have helped make this study and its findings robust. The report is structured as follows: Section two introduces the design of the study by discussing the methodology applied to collect the data. Section three provides an Outlook of the Afghan Economy. Section four discusses Overall Women's Context in the country. Section five looks into The Private Sector and Women. Section six presents Findings of the Rapid Market Assessment. Section 7 presents the Ranking Matrix. Section 8 concludes the RMA findings. Section 9 gives brief policy recommendations. In the annexes, Annex 1 contains trade products. Annex 2 contains questionnaire. Annex 3 contains Women Entrepreneurs' Diagram.

6. IMF Staff discussion note, Women, Work and the Economy: Macroeconomics gains from gender equity, Woytek, Newiak, Kochhar, Fabrizio, Kpodar, Wingen der, Clements and Schwartz

7. OECD, Promoting Entrepreneurship and innovative SMEs in global economy

8. "Afghanistan in 2015, Survey of the Afghan People". Keith Shawe. The Asia Foundation. 2015. p. 142.

9. "Women's Role in Afghanistan's Future – Taking Stock of Achievements and Continued Challenges". The World Bank Group. 2013 – Chapter 1. p. 93

2. Methodology

The study is informed by brief and selected literature review exercise to collect information on women owned businesses that fall under the MSME (Micro-Small and Medium Enterprises) definition of Ministry of Commerce and Trade. Through the collected information the data collection methods were identified and a number of women owned businesses and inspired women entrepreneurs list was determined from government, non-government and EPD's directory to be surveyed and interviewed under this study.

Due to time constraint a large sample size was not feasible and the convenient sampling strategy was adapted. The sample size drawn from the compiled directory was non-random and purposive. The study covered 30 women entrepreneurs working in tailoring, making handicrafts and other subsistence businesses within Kabul city. Only those entrepreneurs were interviewed who were easily accessible and owned businesses in sub-sector those mostly employed women. The study was completed over a time period of 6 weeks. For data triangulation, the study surveyed women entrepreneurs and financial institutions, government agencies that support SMEs and donor agencies.

Primary data was collected through a detailed questionnaire to draw a picture of the women owned businesses. In addition, a scorecard was used to see how women entrepreneurs perceive the severity of obstacles identified through the literature review and a ranking matrix inductive of expert opinion on viable subsectors for women entrepreneurs. The ranking matrix was provided to SME development experts to rank sub-sectors that based on their knowledge could potentially be viable businesses for women entrepreneurs in the existing market to engage in. The tools to collect data and capture the market dynamics of MSMEs include ranking matrix, Key Informant Interviews, Questionnaire and a scorecard.

Ranking Matrix (See Section 7) tool is replicated from rapid market assessment conducted in Kyrgyzstan to identify the sub-sectors of the economy that avail opportunities for women entrepreneurs.¹⁰ The sub-sectors in this study were identified through two sources: a) disaggregated sub-sectors by gender employment, and b) expert opinion. A ranking matrix was created based on the identified sub-sectors of garment industry, livestock, dairy, horticulture and retail where women representation as employee or employer is high. Although women participation in retail is very small but the study aimed at exploring the prospects of opportunities in retail for women entrepreneurs. The ranking matrix was presented to 7 experts to provide a score from a scale of 1 to 4. Ideally this should be scored by at least 20-30 experts for data findings to be conclusive. Keeping this constraint in mind, the results from this scoring exercise are used more as an indicative assessment rather than one with causal linkages. The scale is interpreted as 1 being not a viable sub-sector for a women entrepreneur to invest and 4 being ideal sub-sector for women entrepreneurs to invest. The summation of the score determines the viability of a sub-sector.

3. Economic Outlook of Afghanistan

Afghanistan's economic growth over the past decade has been remarkable. GDP growth in Afghanistan averaged 9 percent from 2003 to 2012. Likewise, the GDP per capita more than doubled increasing from just below USD 300 in 2006 to USD 690 in 2012. While these growth achievements are significant, Afghanistan still needs a lot of catching up to do. The doubled GDP per capita places Afghanistan 198 out of 213 countries, the lowest being USD 600 for Central African Republic.¹¹ Afghanistan's per capita income is also lowest in South Asia. Furthermore, growth and confidence in the economy has stalled since the transition years starting 2013. The GDP per capita in 2014 is recorded at USD 633.8 while it was slightly more at USD 690.8 in 2012. Growth was expected at 1.9 percent in 2015.¹² All of this implies that one) growth will remain low and two) per capita incomes have stagnated and will remain so for the near term.

10. "WLSME RAPID MARKET ASSESSMENT OF GARMENTS, TOURSIM, FRUIT AND VEGETABLES, AND DIARY: SCANNING INDUSTRY COMPETITIVENESS AND OPPORTUNITIES FOR WOMEN-OWNED SMEs IN KYRGYZSTAN." USIAD. ACIDI/VOCA. February 2013. p. 5 and 6.

11. World Development Indicators database, World Bank, accessed on 18 September 2015. <http://data.worldbank.org/indicator/NY.GDP.PCAP.CD/countries>

12. "Development Update." World Bank Group. October 2015. p. I

Afghanistan's fiscal position also remains limited. Afghanistan has relied heavily on aid to fund its national budget. Decline in aid and slowing of economy in 2014 because of political and security uncertainty that led to a fiscal deficit of -17.5% of GDP excluding donor grants.¹³ Though the new National Unity Government has acted judiciously in ensuring that there will be no fiscal deficit in 2015, however, the increasing security costs are crowding out civilian sector expenditure that is required to deliver basic services. Furthermore, the tight fiscal space limits government's ability to address the growing jobs challenge and revitalizing the Afghan economy. This means very little new funding could be added to the national budget to support gender parity outcomes.

World Bank projects increase in real GDP to 3.1% in 2016 and expects growth levels to remain 3-5 percent for the next few years.¹⁴ They also show declining overall economic activity over the past years by using a proxy indicator 'of registered number of firms' which has decreased from 36% of new firms registration in 2013 to additional 26% decrease in registration in 2014.¹⁵ All of the economic indicators i.e. declining growth, lower confidence in the economy, low levels of private sector activities compared to past years as well as a decline in aid levels that were the driver behind a lot of improvements, including for women, signify that overall economic landscape will shrink. Economic issues for women who are already part of the market as well as those who want to enter local markets may get magnified. In order to support these entrepreneurs, understanding the dynamics of local markets and how to succeed in them is key. The following few sections will try to unlock the issues as well as offer solutions and recommendations.

4. Legal, Social and Institutional Context for Women

The 2004 constitution of Afghanistan enforces equal rights for both men and women before the law and prohibits any discrimination against women.¹⁶ The Afghan constitution has been clear on equality of gender and during the past decade laws were introduced to promote gender equality and eliminate violence against women such as "Elimination of Violence Against Women" law*. The enacted labor law¹⁷ of the country contains provisions for women and various ministries have adopted gender policies and strategies to enable safer and friendly work environments for women in the country. However, empowering women requires constant support from the government and strengthening the rule of law in the country to ensure women have the rights as provided by the legal framework of Afghanistan. One of the very few strategies to support this is the National Action Plan for Women in Afghanistan (NAPWA) 2007 – 2017 that focuses on three pillars namely 1) security, 2) governance, rule of law and human rights and 3) economy, work and poverty. Concentrated programs have been implemented and/or are under way to improve the livelihoods of women where significant achievements have been made in Health and Education aspects of women but financially women still remain vulnerable. To improve financial status of the population, the recent years have seen increase in formation and expansion of formal financial institutions particularly with some having specific program for women entrepreneurs. But access to finance needs a lot more attention by understanding the social or cultural acceptance dynamics of women as entrepreneurs among other aspects such as literacy, tertiary education, health that undermines women rights for women's empowerment.

The Afghan civil code approved in 1977¹⁸, has not been ratified since then is detailed on social rights and gender issues. Among other rights, the civil code discusses right of women to own a property either through inheritance; transfer or purchase.¹⁹ The civil code grants all rights to a woman over the property she owns and abstains her husband, father, brother and other male and female relatives from interfering into its management. Furthermore, the religion also gives women right to own property, ownership and engaging in commerce.²⁰

13. "Afghanistan Development Update". The World Bank. October 2015.

14. (note 6).

15. "Economic Update." The World Bank. April 2015. p. 7.

16. "Article 22: Any kind of discrimination and distinction between citizens of Afghanistan shall be forbidden. The citizens of Afghanistan, man and woman, have equal rights and duties before the law."

* The Elimination of Violence Against Women Law was issued by the government but was rejected by the Parliament

17. Article 9, 29, 31, 38 and 48 of Afghan Labor Law.

18. Kabeh Rastin-Tehrani, Nadjma Yassari. "Max Planck Manual on Family Law in Afghanistan." Max Planck institute for comparative public law and international law. 2nd Edition. July 2012.

19. Afghan Civil Code 1977, Property Rights Section, Volume 4.

20. "Women's Role in Afghanistan's Future – Taking Stock of Achievements and Continued Challenges". The World Bank Group. 2013 – Chapter 1. p. 26

However, multiple laws in practice in Afghanistan have undermined the enforcement of both Sharia and state law. However, knowledge and practice of respecting gender rights among other rights in the country remains limited which leads to abuse of the rights. “Without legal awareness and a familiarity with legal structure, women become hesitant to claim property rights and address violations of those rights.”²¹ Studies conducted in the country show that the traditional practices in parallel to state law based on Islamic values have challenged the social inclusion of women in the country and “structural issues of insecurity, illiteracy, low female employment and a weak and ineffective judicial system impose further constraints on women’s access to property”.²²

The United Nations Development program assesses gender inequality in countries using reproductive health, empowerment and economics status of gender as indicators where Afghanistan has been ranked 150 out of 151 countries.²³ This result is particularly worrisome since a legal framework to empower women exists. While there has been progress in cities where government has strong grip over the institutions such as Kabul, Herat, Nangarhar and Balkh but overall the status of women in Afghanistan is grimmer.

Cultural and social norms widely accepted and practiced obstruct women entrepreneurs’ access and agency’s to exercise their rights. The Asia Foundation Survey of the Afghan People shows a declining trend of people’s perception on women working outside of the home. 64% of male respondents with women working outside of home may show rather optimistic picture but as the study reports “respondents who never attended school (61.2%) are less likely to agree with the idea of women working outside the home”.²⁴ Women respondents’ number of the same survey of The Asia Foundation (“survey of the Afghan people 2015”) is almost at 73% agreeing with women working outside of home.

Education and awareness remain keys in changing perception of people in accepting the societal and cultural change of allowing women to fully participate in economic spheres in the country. Article Forty-Three of the constitution states that “the state shall devise and implement effective programs to create and foster balanced education for women, improve education of nomads as well as eliminate illiteracy in the country”. In the past 14 years there has been significant achievement in girls’ education. The primary school attendance ratio is at 47.8% for girls in 2014 (ALCS 2014), although the ratio has declined from 50.7% (NRVA 2011-12).²⁵ The attendance ratio declines for secondary (27.1%) and tertiary education (4.3%) but has shown a slight increase from 25% and 3.3% shown in NRVA 2011-12, respectively. Among other factors, this increase can well be associated with the identified factor that as education level increases so does the support level for women’s education.²⁶

Given the low literacy rate, low tertiary education level and paucity of human capital particularly in early 2000s, the international community and afghan government focused extensively on developing the capacity of the institutions and private sector. Legal framework, creation of financial system, provision of basic infrastructure and access to regional cooperation and summits provided access to Afghan entrepreneurs (businessmen and businesswomen) to regional and global markets to start import and export businesses. The private sector development strategy under the ANDS 2007/2008 – 2012/2013 also helped build an enabling environment to bolster private sector and bring investments to the country. The strategy fell short in segregation of gender in private sector development. The only instrument in the strategy to target women was provision of microcredit access to rural women who are ultra-poor.

5. Women in Private Sector

Availability of resources for opportunities and knowledge is different depending on the geographic location, formal institutions reach and various traditions in practice in the country. The access to such resources and knowledge remain limited to women in Afghanistan. Women’s businesses in the country differ from men owned businesses, and women owned businesses are mostly concentrated on producing low cost or subsistence level goods.

Women in the country have taken more positive role and have worked to diversify their business role. The diversity has been at smaller level, as it requires extensive human and financial capital for establishment and growth of sophisticated

21. “WOMEN’S ACCESS TO PROPERTY IN AFGHANISTAN, Law, Enforcement and Barriers.” QARA Consulting, Inc. 2011. p. 8.

22. “WOMEN’S ACCESS TO PROPERTY IN AFGHANISTAN.” Harakat-AICFO. May 2011.

23. “Human Development Report.” UNDP. 2014. p. 174

24. “AFGHANISTAN IN 2015, A Survey of the Afghan People.” Keith Shawe. The Asia Foundation. 2015. p. 140.

25. “Afghanistan Living Conditions Survey, half-year report.” CSO. 2014. p. 7.

26. “AFGHANISTAN IN 2015, A Survey of the Afghan People.” Keith Shawe. The Asia Foundation. 2015. p. 139.

businesses and at a large scale women are engaged in economic activity relating to services, manufacturing, food processing and livestock.²⁷

Overall the market in Afghanistan is still in its infancy phase and requires further regulatory intervention from the government. The interventions should be limited to create competitive markets to encompass the transformation of informal businesses into formal business in the economy. “Doing businesses in 2016” a World Bank Group report ranks Afghanistan at 34 to start up a business while the overall ranking of doing business in Afghanistan is 177. The informal businesses existence is at large and 80 - 90% of economic activity takes place in informal economy.²⁸ There are higher chances that the businesses may not get appropriate attention through government policy intervention to boost the private sector and protect businesses from unwanted global and local economic shocks.

Women participation in the labor of the country remains low although the participation rate in respect to men is declining, National Risk and Vulnerability Assessment (NRVA) 2007/08 report indicated participation rate of 47%²⁹ for women. The NRVA 2011-2012 report shows the labor participation rate at 49.8% and to disaggregate it based on gender, male labor participation is 81% and female labor participation is 19%.³⁰ And the proportion of women labor is dominant in manufacturing sector followed by agriculture as indicated in chart 1. Given the informal and formal business activities it may be hard to obtain a precise number of women entrepreneurs in the country. The absence of data doesn't make women entrepreneurs' work less valuable than their male counterparts though. The established women-owned businesses contribute towards economic growth, employment generation, revenue generation and also importantly towards innovation and creativity in the business environment of the country.

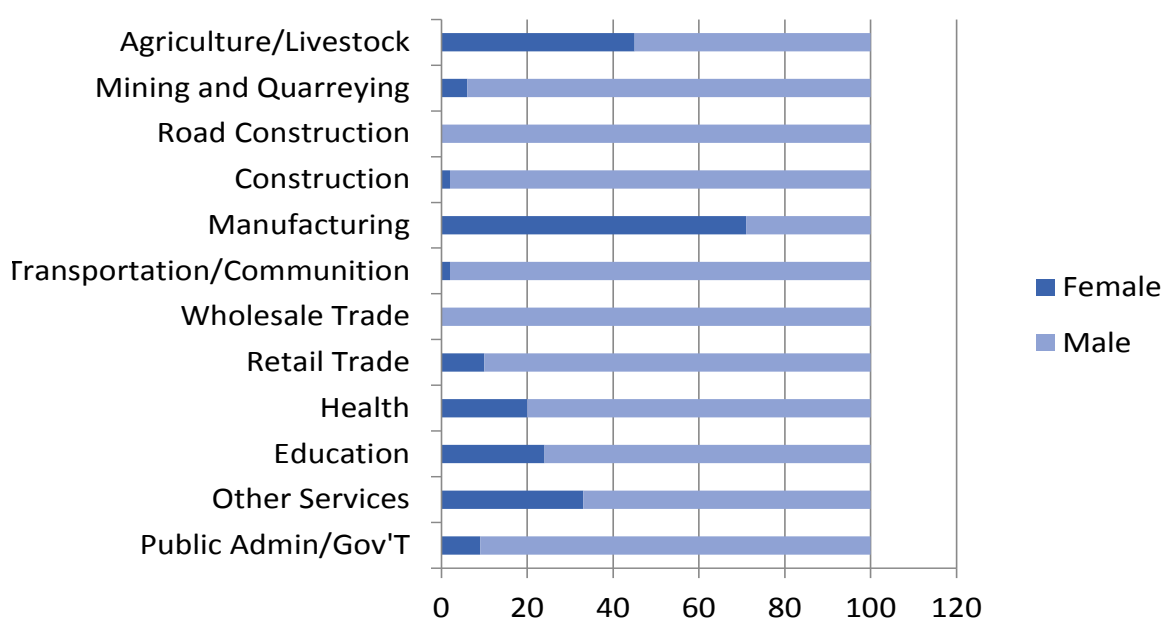


Chart 1: Women proportion in subsectors
Challenges and Opportunities in Inclusive Growth of Afghanistan, World Bank, Washington DC, 2013.**

27. CSO, Chapter 4: Labor force characteristics, National Risk and Vulnerability Assessment report, 2011-2012 p.

28. Informality and Small Businesses Development in the City of Kabul, AMMC, Harakat, July 2011, p. 2

** This citation is taken from “Women's Role in Afghanistan's Future – Taking Stock of Achievements and Continued Challenges”. The World Bank Group. 2013. Chapter 4. p. 100”

29. Chapter 4: Labor force characteristics, National Risk and Vulnerability Assessment report, 2007/08. p. 39

30. Chapter 4: Labor force characteristics, National Risk and Vulnerability Assessment report, 2011-2012 p. 35

31. “Afghanistan's Private Sector: Status and ways forward.” Richard Ghiasy, Jiayi Zhou, Henrik Hallgren. NIR, International Council of Swedish Industry. 2014. p.

growth of the country, “40% of the labor market is employed in the agricultural sector but much of this employment remains on a low-productivity basis and/or is at subsistence levels”.³¹ Horticulture, irrigated wheat and intensive livestock and animal husbandry are identified to have “greatest commercial agricultural potential” and can “quickly generate jobs and incomes”.³² Women labor force share in livestock trending is “in absolute numbers larger than male share”.³³ Agriculture products from the subsectors of horticulture and livestock comprises major share of Afghanistan’s export.³⁴

The presence of International Coalition Forces and expenditure in reconstruction of the nation post 2001 saw influx of money in construction sector and there was boom in construction sector. Women representation in construction subsector is very small and there have been construction firms owned by women entrepreneurs but this subsector requires heavy capital as indicated in Doing Business Report 2016. The initial capital required for this business makes construction mostly inaccessible to women entrepreneurs.

Industry comprises around 22% of Afghanistan’s official GDP³⁵ with around 90% of manufacturing is comprised from agricultural processing.³⁶ Investment in industries is deemed risky with longer period to reach maturity and Afghan entrepreneurs’ tend to opt for businesses that have immediate returns and require less capital. To encourage growth of industries, Afghanistan Investment Support Agency (AISA) and Ministry of Commerce and Industries (MoCI) established industrial parks with provision of better access to water and electricity. Furthermore, AISA and MoCI have also worked on to introduce incentive packages for women entrepreneurs to run their SMEs in industrial parks to encourage growth of women-owned businesses.³⁸

Likewise, MoCI adapted policy of ‘imports substitute’ to increase exports by identifying the sectors where the local products are competitive and the subsectors identified are agricultural processing, livestock skins and leather, carpets, construction, marble and gemstones.³⁹ Afghanistan has been running negative current account balance and consumes imported goods as the domestic production is weak. Despite economic downturn in the last two years, trade prospects have been positive for the last two years mostly comprised of agricultural products that account for more than 60% of exports.⁴⁰ A potential reason could be decline in consumption of the households in the last two years where consumers have shown lesser appetite for imported goods. The basket of exported goods mostly has traditional items such as carpets, fruit and nuts, vegetable oil, natural herbs and leather. The imported items are mostly mineral fuels (mineral oils), cooking oil, edible vegetables, dairy products, coffee, tea, mate and spices. Table 1 and 2 in Annex1 shows the imported and exported goods of Afghanistan by year, share and net value.

6. Primary Findings

Given poverty levels in Afghanistan still remain at 36 percent of the population and another 40 percent vulnerable to shocks, economic activities for women thus are a necessary mean to sustain livelihoods. Political fragility and insecurity further compound the prospects of women in markets. However, the economic impact of women entrepreneurs could be significant for their families, especially the poor, as well as have a positive effect on the economy by creating further jobs as is evident from the finding of this RMA. Entrepreneurs of 17 businesses out of 30 under this study reported hiring employees. The numbers of employees they have employed⁴¹ add up to approximately 442 men and women in their businesses.

32. “Afghanistan’s Private Sector: Status and ways forward.” Richard Ghiyas, Jiayi Zhou, Henrik Hallgren. NIR, International Council of Swedish Industry. 2014. p. 16

33. Chapter 4: Labor force characteristics, National Risk and Vulnerability Assessment report, 2011-2012 p. 35

34. Accessed on December 19, 2015. <http://cso.gov.af/en/page/economy-statistics/6323/annual-trade>

35. “Growth during transition 2012–2015.” Afghan Ministry of Commerce and Industries. Oct 2012

36. Accessed on December 19, 2015 <http://data.worldbank.org/indicator/NV.IND.TOTL.ZS>

37. “Afghanistan’s Willing Entrepreneurs, Supporting Private-Sector Growth in the Afghan Economy.” Jake Cusack, Erik Malmstrom. KAUFFMAN, The Foundation of Entrepreneurship. November 2010. p. 4.

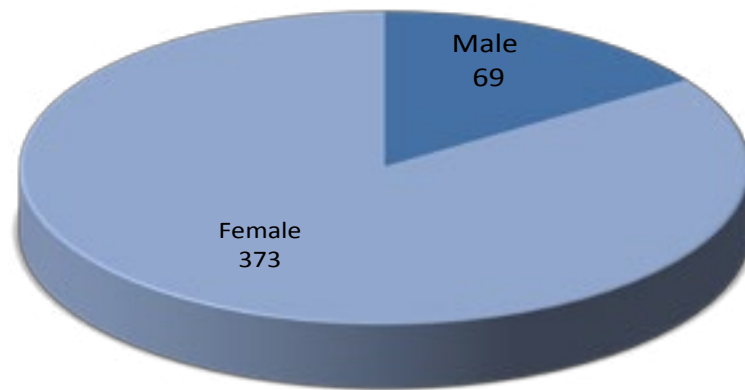
38. Author’s Interview with Director of Investment Promotion Agency of AISA

39. “Implementing the SME Strategy, Action Plan for Developing Afghanistan’s Agri-Business Sector.” M

40. “Afghanistan Economic Update.” The World Bank. April 2015. p. 15

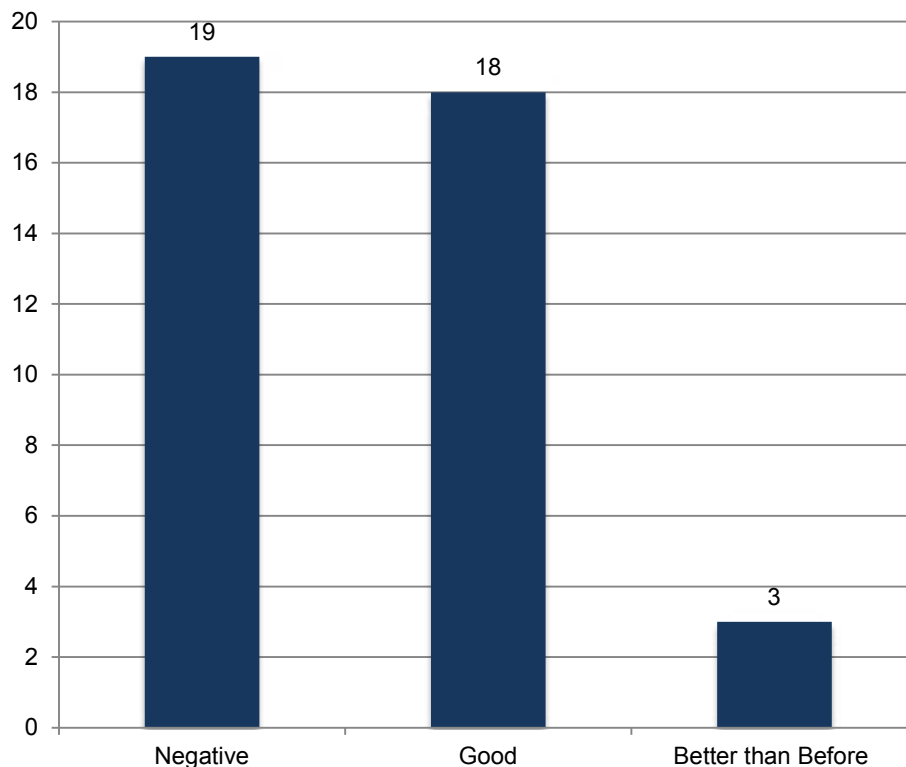
41. Many women were working from their home but were paid for their services of making handicrafts. The employment opportunity provided by the surveyed businesses fit the definition of employment adapted by CSO: Employment is defined as “All persons aged 14 and over who, during the reference period of one week, were in paid employment or self-employed and who worked at least eight hours.”

Chart 2: Jobs Created



Women owned business either for self-employment or generating employment had contrast in ways of doing business that could be associated with their level of education, knowledge and experience in the labor market. Those who were illiterate and had not received any support mostly relied on traditional way of doing their business. For instance, women sewing clothes solely depended on their existing customers who mostly were their neighbors to bring in new customers and those with tertiary education and some level of support received from various institutions resorted to more modern techniques to run their businesses. A women entrepreneur who recently shifted her business from Parwan to Kabul is carrying out market research on her own by visiting houses to determine usage and viability of solar energy. It is evident that women who have fewer restrictions on working outside of home seemingly had a different view of doing business compared to those who were not allowed to interact a lot with outside.

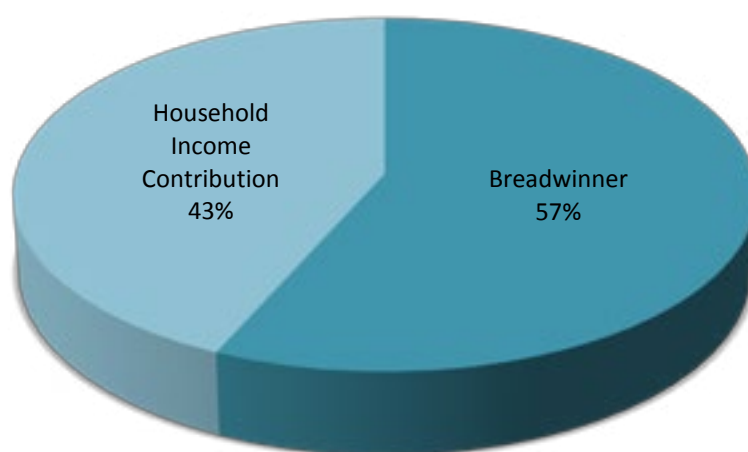
Chart 3: Society's Perspective on Women Entrepreneurs



interaction with the market or transactions with other businesses would take place through their family members and women entrepreneurs' interaction remained limited. Male employees were mostly employed to trade or transport the goods they had produced to shops and wholesalers. Reciprocally, male employees (including family members) would make purchase for the input (raw materials) of production/services rendered under the businesses. The entrepreneurs interviewed believe that the society is still not willing to accept women owning businesses and to conduct businesses as men do. The chart below (Chart 3) summarizes the responses on society's perception of women doing businesses. Those who responded "Good" were mostly running businesses for self-employment from their homes. The x-axis presents the perception of the respondents and y-axis presents the number of respondents in relation to each perception.

Opportunities in general are uneven for both genders and are to a large extent created by the intervention of government or mostly by donor agencies. For example, a woman entrepreneur invited 10 years ago by another woman rights advocate in Bagh Zanana (A bazar created for women and only accessible to women in Kabul) for awareness found her way to "Idea New" desk of USAID. She received support to establish a small size spices enterprise through USAID's support. However, such opportunities remain invisible to women who are not allowed to step outside of home, as mostly is the case with women in tailoring subsector running their business from home.

Chart 4: Women Entrepreneurs' income contribution



The decision of starting up a business or occupation for many was derived from contribution to household income and to support their families as breadwinners, whereas respondents with tertiary education also showed passion for their work. The choice of the business for women with no literacy has mostly been influenced by their surroundings and with limited or no information of the market. The choice of business has been influenced either through occupational inheritance from family or individuals in the vicinity that are doing similar work and is easily accessible.

The impediments faced by women entrepreneurs are numerous and are based on their nature of business, experience of market and location of business weighs the severity of each barrier differently. Social and cultural barrier seems to be less of a problem to those who have established SMEs and to those who only serve to women customers. This case cannot be generalized since Kabul has seen more advocacy for women rights in the past decade that has somehow changed the atmosphere but harassment while commuting to work, home and market for women entrepreneurs still remains a concern. The respondents reported that women in general are not allowed to step outside of home or establish contact with outside to become entrepreneurs or employees. For Microfinance institutions receiving full information of a female customer to grant a loan remain a challenge at operational level in provinces where MFIs operate. Despite, microfinance institutions have employed female employees specifically to interact with and service loan for female customers for their ease to receive loans, many women are

42. Due to confidentiality agreement with respondents, the author is refraining from using name/location/ name of the business of the entrepreneurs.

43. The "surrounding" should be interpreted rather broadly that includes cultural/social freedom.

44. Interview with Director of Afghanistan Microfinance Association.

still not allowed to provide any photo ID or other personal information necessary to secure loans.

Two characteristics of women run businesses stood out and were common:

1. The entrepreneurs surveyed had some sort of support or involvement of their male family members in their businesses and very few were running their businesses independently. The male members of their family mostly would do interaction with the market and clients on their behalf.
2. The choice of workplace mainly remained home for all women entrepreneurs interviewed who were surveyed mainly for two reasons a) if shops/spaces are rented for businesses the landlords charge high rent and b) the business turnover is not able to support additional costs such as commercial electricity.

Entrepreneurs reported access to finance and property as a major obstacle faced by them. Those who had secured loans from banks spoke of high interest rates and high repayment plan and other entrepreneurs could not secure loans due to failure to provide a property or land as a collateral. Knowledge regarding Islamic Banking/Finance Window, that is relatively new, and small loans offered by Microfinance intuitions was limited or almost non-existent. Chart 5 shows that 15 entrepreneurs out of 30 surveyed had relied on their family (mostly husbands) to receive financial support for the businesses and the husbands were involved to support their businesses.

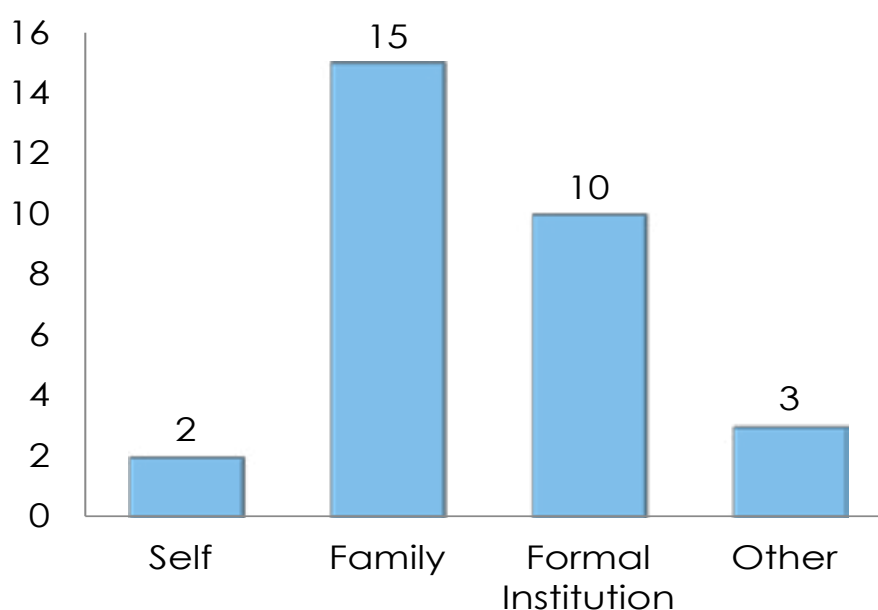


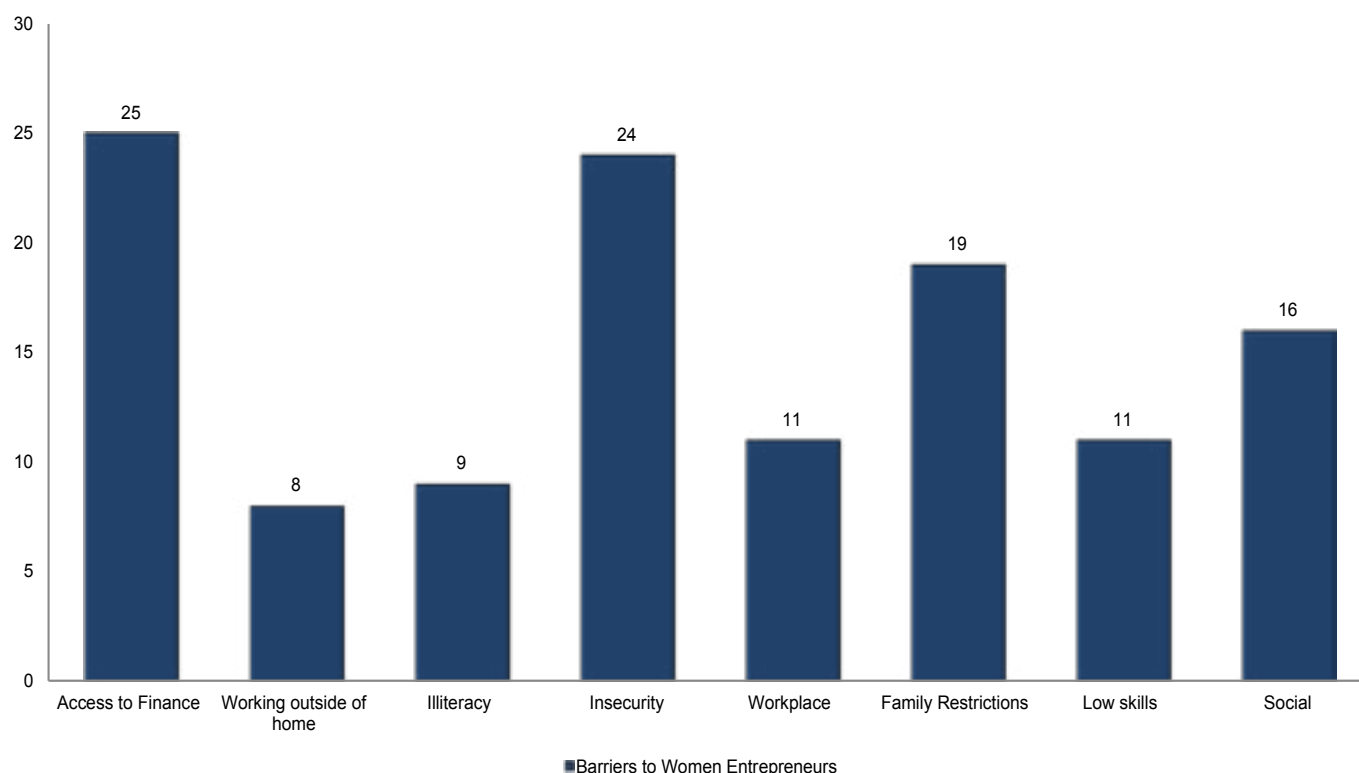
Chart 4: Sources of Financial Support for women entrepreneurs

The flow of general information regarding opportunities and business related remain limited among those entrepreneurs surveyed. Knowledge about private, government and non-government institutions was limited or non-existent. Those who said are aware of such support couldn't elaborate to name any of the organizations and had shown access to finance as a major barrier. Whereas those women who had less family restrictions on interacting with market had more information about support and services from formal institutions. The businesses surveyed tend to get information from clients and neighbors who were running similar businesses in the vicinity. Entrepreneurs who had received technical skills and were trained applied different approaches to get their information on the products in the market. For instance, a woman owned business of embroidery and sewing clothes usually appears to garment market as a customer to know about the fashion, designs portrayed on stores and seek information on new products from garment stores. Market information was confined to entrepreneurs who were allowed to step outside of home more regularly for the purpose of their occupation and to those who had received some sort of support from formal institutions. Entrepreneurs with more complex businesses had the liberty to independently make decisions compared to those in poultry, tailoring and livestock trending.

The challenges and barriers aside from security that the entrepreneurs faced differed based on the nature of businesses but most of them were common. Security was more often cited as a general issue and specific security issues such as social intimidation was cited by as many as 4 entrepreneurs. Security remains a challenge throughout the country and this study did not aim to scrutinize the security factor in more detail to avoid astray from the objectives of the study. The entrepreneurs identified the following barriers:

1. Access to finance: The major barrier to access finance was the social and family restriction factor. Where entrepreneurs were concerned that their families have little or no trust on their abilities to provide collateral as required by banks or present themselves as guarantors for microfinance loan through microfinance institutions. In Kabul city formal financial institutions remain mostly accessible unlike in some other provinces of the country.
2. Access to property: Access to property or land remained a major factor to secure loans since women culturally are deprived from the right to own or inherit a property.
3. Social barriers: For the entrepreneurs who had established businesses in Kabul this seemed to be of a lesser concern but remains a major obstacle in general for the entire population. The entrepreneurs reported that the atmosphere in Kabul has improved a lot in the last decade for women to work but worries of harassment or intimidations were still voiced.
4. Workplace: Entrepreneurs indulge in manufacturing businesses were concerned about the cost of electricity and rent to occupy a specific place for their production. Hence they were running their business from their homes but it remained a challenge for them to grow their businesses from home.

The surveyed entrepreneurs identified the barriers that are depicted in following chart.



During the literature review, a number of barriers or obstacles were identified that were also cited by the respondents of the survey. A scorecard was designed based on the predetermined barriers using literature review. The scorecard will assist to determine the prevailed extent of the obstacles or barriers perceived by women based on their personal experience or knowledge or both. The scale range is from 0 to 4, 0 being not an obstacle and 4 being severe obstacle. The barriers are provided in the columns and rows reflect the associate score by number of respondents.

#	Description of obstacles/barriers	0	1	2	3	4
1	Socio-cultural restriction (working outside of home)	4	3	6	8	6
2	Bribery	1	2	5	4	12
3	Lack of Available opportunities (i.e. Investment opportunity and businesses opportunity)	1	0	6	13	4
4	Lack of access to finance	0	3	1	2	18
5	Lack of access to Land (i.e. land as property, owning land through purchase or inheritance, for collateral)	0	3	1	2	18
6	Lack of access to basic infrastructure electricity and water	6	3	3	8	4
7	Lack of availability of Skilled Labor	5	5	3	5	6
8	Inability to promote product (i.e. product promotion and product marketing)	3	2	6	7	6
9	Lack of business development support providers (i.e. technical support to develop businesses through private or government and non-profit agencies)	0	2	2	5	15

Social-cultural restriction, bribery, lack of access to land, lack of access to finance and lack of business development support providers are scored as severe constraints to women entrepreneurs. Lack of available opportunities is ‘much of a constraint’ to entrepreneurs that relates to the earlier discussion of opportunities created through government or donor intervention.

7. Ranking Matrix

The ranking matrix is indicative expert opinion based on their knowledge and expertise, and is not a scientific method to depict statistical or evidence based viability of the market segments. 7 National subject matter experts provided their input to score each subsector on the x-axis based on the factor on the y-axis. These subsectors have absorbed a vast number of women in the existing market of the country as was shown in the previous sections.

#	Score/sub-sectors	Garments	Livestock	Dairy	Horticulture	Retail
1	Market size (1= low, 4 = high)	26	21	23	19	18
2	Government and non-government support (1= low, 4 = high)	24	16	14	15	10
3	Market Entry (1=low, 4 = high)	27	25	18	21	12
4	Market Growth opportunity (1= low, 4 = high)	24	24	24	24	22
5	Demand for products/services (internal & external) (1= low, 4 = high)	25	27	25	27	19
6	Presence of women (1= low, 4 = high)	25	24	12	13	10
7	Ability for women to enter market (1= low, 4 = high)	26	25	18	18	16
8	Women owned SMEs growth opportunity (1= low, 4 = high)	27	23	23	24	22
9	Capital required (1= high, 4 = low)	19	18	14	18	18
10	Availability of resources (basic infrastructure, human capital, access to finance and etc. (1= low, 4 = high)	20	20	13	20	14
11	Barriers for women (1= high, 4 = low)	22	22	17	17	10
Total = Ranking		265	245	201	216	171

Based on the scores provided from 1 – 4 for each factor Garment seems to be a viable segment of the current market for women entrepreneurs to engage in followed by livestock and horticulture. Retail segment has great potential for women in the market and the experts didn't find it viable given social barriers for women. The study made the classification of the sector as it follows:

Subsector classification							
Garments	Handicraft - other than mentioned below	Horticulture	Vegetable oil production	Dairy	Milk Production through farm or dairy plant	Livestock	Feed animals
	Wool Weaving		Herbs				
	Tailoring		Gardening				Collect Fodder
	Embroidery		Medicine Plant				
	Carpets & Rugs		Mushrooms		Stock animals		
			Fruits				
				Yogurt Production through farm or dairy plant			

Although this is not a standard classification of the segments of the market and such typology was used to bring closely related businesses under one subsector.

8. Conclusion

Societal acceptance of women is the major barrier that limits women: it effects work outside of home, limits the choice of occupation and restricts owning a property. The traditional business somewhat remains acceptable that mostly involves work from home but social discrimination prevails on more sophisticated businesses that is where women entrepreneurs mostly hinge on family support. This reliance in some cases undermines the entrepreneurs' role in decision-making in her business.

The position of women in the society has led to a cut on financial resources and has obstructed knowledge through education. The lack of belief on the abilities of women doing a business or trade similar to men is a setback to women entrepreneurs. The problems that women face on financial fronts are:

1. Raising the initial capital to start up a firm.
2. Collateral needed to secure external financing from formal institutions.
3. Women are in disadvantage to secure loans or finance from informal channels like men do.

The vocational trainings have seemed to have been beneficial to some extent but this study cannot serve the purpose of evaluating the overall standards of trainings, although those women have received trainings showed high satisfaction of the training modules they learnt. Illiteracy and lack of knowledge remains a barrier for women entrepreneurs, as for illiterate entrepreneurs such trainings are not effective and the entrepreneurs will not understand their efficacy.

9. Policy Recommendations

The study examined women entrepreneurs' owned businesses to address the barriers that hinder the efforts made by women owned businesses. The impact of women entrepreneurs is significant on the economic growth and if the potential is tapped the role can evolve in creating further opportunities in the market. The policy makers can:

- Segregate economic growth strategies based on gender to ensure women entrepreneurs receive maximum benefit from such strategies.

Strategies such as Private Sector Development strategy for economic growth should be segregated based on gender to ensure that sufficient and necessary focus is given to women economic activities. A concentrated focus will provide stronger institutional context for women entrepreneurs that will enable a friendly business environment for women. Opportunities are more visible and readily available to men, in particularly in countries such as Afghanistan, relative to women. Distinguished policies and strategies will tap the economic potential of women entrepreneurs in the society.

- Promote women networking platforms to encompass a broader category or range of women entrepreneurs and increase awareness of women entrepreneurs on various programs and projects that are concentrated on women owned businesses.

Information on support from formal institutions is limited among women entrepreneurs and this adds to their disadvantage in failing to exploit available opportunities. Women networking and advocacy agencies should connect and reach out to women entrepreneurs, and inform them on regulatory and business environment.

- Collect data on women owned businesses and regularly study women entrepreneurs in the country to address the needs and barriers faced by women entrepreneurs.

Women entrepreneurs' businesses should be studied further and should be distinguished from general SMEs studies. To promote women entrepreneurs, it is important to understand the dynamics of their businesses and the parameters within which they operate. Data collected on women owned businesses regularly would assist policy makers to make informed decisions to create growth opportunities and bolster their businesses.

- Through literacy and vocational trainings increase women labor participation in the market.

Literacy and knowledge through trainings and education remains an integral part of entrepreneurship. To increase women labor participation, tailored vocational training and literacy programs should be designed to generate and increase human capital in women entrepreneurs. This remains a key area and entrepreneur programs should be introduced at public and private universities. Through such programs in the educational system, the skills of women entrepreneurs can be developed and enhanced.

- Collaborate with civil societies to revamp women position in the society and support advocates to educate general population on women's right and impact of women entrepreneurs on the economy.

Civil societies with the support of formal institutions should work towards improving women position in the society through advocacy programs and educating men and women on women rights. Studies (as indicated in section 4) have found that lack of awareness among women on their legal rights make them "hesitant" to claim their rights. And to ease the social restrictions on women, advocacy programs should target men on legal and religious rights of women.

- Assess the effects of all MSME policies on women entrepreneurs and incorporate the findings in the design phase of policies and programs.

The government should identify measures that have effectiveness on the MSME policies on women run businesses. Policies may yield different results on men and women owned businesses; these variables should be considered and accounted for while designing new policies. The policy makers should assess the impact of the current policies to better position the future policies to attain the efficacy of women owned businesses. The evaluation of programs and policies is important to understand what worked and what needs to be improved.

Annex 1: Tables

Table 2: Exports of Afghanistan

#	Description	Y2010	Y2011	Y2012	Y2013	Y2014	Share	Increase
1	Fruit and nuts	4,436	2,958	3,986	5,678	9,153	34%	61%
2	Resins	2,475	1,851	2,082	1,547	3,152	12%	104%
3	Oil seeds	1,514	1,461	1,513	2,603	2,945	11%	13%
4	Mineral fuels	58	540	704	1,115	1,865	7%	67%
5	Vegetables	896	750	578	1,814	1,501	6%	-17%
6	Leather	431	365	616	601	1,000	4%	66%
7	Carpets	337	238	252	614	938	4%	53%
8	Species	339	204	333	408	921	3%	126%
9	Cotton	262	378	408	2,261	917	3%	-59%
10	Cereals	241	89	144	494	479	2%	-3%
11	Wool fabrics	552	491	522	702	411	2%	-41%
12	Cement, Salt: Plastering materials, stone	990	158	272	331	404	2%	22%
13	Natural or cultured pearls	78	139	183	162	398	1%	145%
14	Other	812	1,822	3,119	953	2,537	10%	166%
	Total (Mln Afs)	13,421	11,444	14,711	19,285	26,621	100%	38%
	Total (Mln USD)	288	245	289	347	464		34%

Source: Directorate of International Trade, MoCI. Annual review 2014

Table 3: Imports of Afghanistan

#	Description	2010	2011	2012	2013	2014	Share	Increase
1	Mineral fuels, mineral oils	52,239	52,231	56,409	72,841	56,261	15%	-23%
2	Cooking oil	6,427	12,301	19,399	25,129	31,559	9%	26%
3	Products of the milling industry	13,822	14,530	21,794	21,476	26,451	7%	23%
4	Vehicles, and parts thereof	54,764	61,916	43,898	24,214	25,066	7%	4%
5	Iron and steel	18,118	32,563	35,392	29,123	23,833	6%	-18%
6	Man-made staple fibers	7,597	10,790	12,094	17,970	23,509	6%	31%
7	Cement; earths and stone	9,704	15,965	17,560	16,869	15,301	4%	-9%
8	Electrical machinery and equipment	14,557	21,557	18,970	15,098	13,840	4%	-8%
9	Sugars and sugar confectionery	5,102	5,049	3,576	5,181	10,564	3%	104%
10	Coffee, tea, mate and spices	3,285	5,253	6,605	8,841	10,288	3%	16%
11	Machinery, boilers	11,702	14,918	13,429	9,796	9,651	3%	-1%
12	Wood and articles of wood	5,847	6,883	7,740	8,135	8,333	2%	2%
13	Articles of iron or steel	5,388	6,207	6,700	7,589	8,182	2%	8%
14	Plastics and articles thereof	3,732	7,235	8,299	8,058	7,064	2%	-12%
15	Rubber and articles thereof	6,084	5,994	5,600	5,089	6,734	2%	32%
16	Dairy produce;	2,460	3,768	4,911	5,584	6,043	2%	8%
17	Meat and edible meat offal	3,246	4,266	4,712	4,182	5,892	2%	41%
18	Paper and paperboard	1,599	2,667	4,181	5,019	5,617	2%	12%
19	Cereals	5,102	5,934	8,057	6,237	5,579	2%	-11%
20	Tobacco	2,778	5,118	6,411	3,071	4,952	1%	61%
21	Soap, washing preparations	2,503	3,620	4,352	5,194	4,861	1%	-6%
22	Edible vegetables	2,730	3,488	4,295	3,630	4,046	1%	11%
23	Live animals	1,456	1,999	2,731	4,591	3,798	1%	-17%
24	Pharmaceutical products	1,563	2,498	2,548	3,132	3,766	1%	20%
25	Beverages, spirits and vinegar	1,505	2,724	3,740	2,638	3,520	1%	33%
26	Bakery, preparations of cereals, flour	1,280	2,330	2,401	2,325	2,663	1%	15%
	Other	30,690	42,662	43,515	37,700	40,293	11%	7%
	Total (mln Afs)	275,277	354,466	369,318	358,713	367,665	100%	2%
	Total (mln USD)	5,907	7,574	7,256	6,452	6,405		-1%

Source: Directorate of International Trade, MoCI. Annual review 2014

Annex 2: Questionnaire

Confidentiality: Any information you reveal during this interview will remain strictly confidential and will be only used for the analysis of this study. Without your prior permission, we will not expose, reveal and share your information with any organization. Your support will help to inform the policy decision makers on the status of women entrepreneurs in the country.

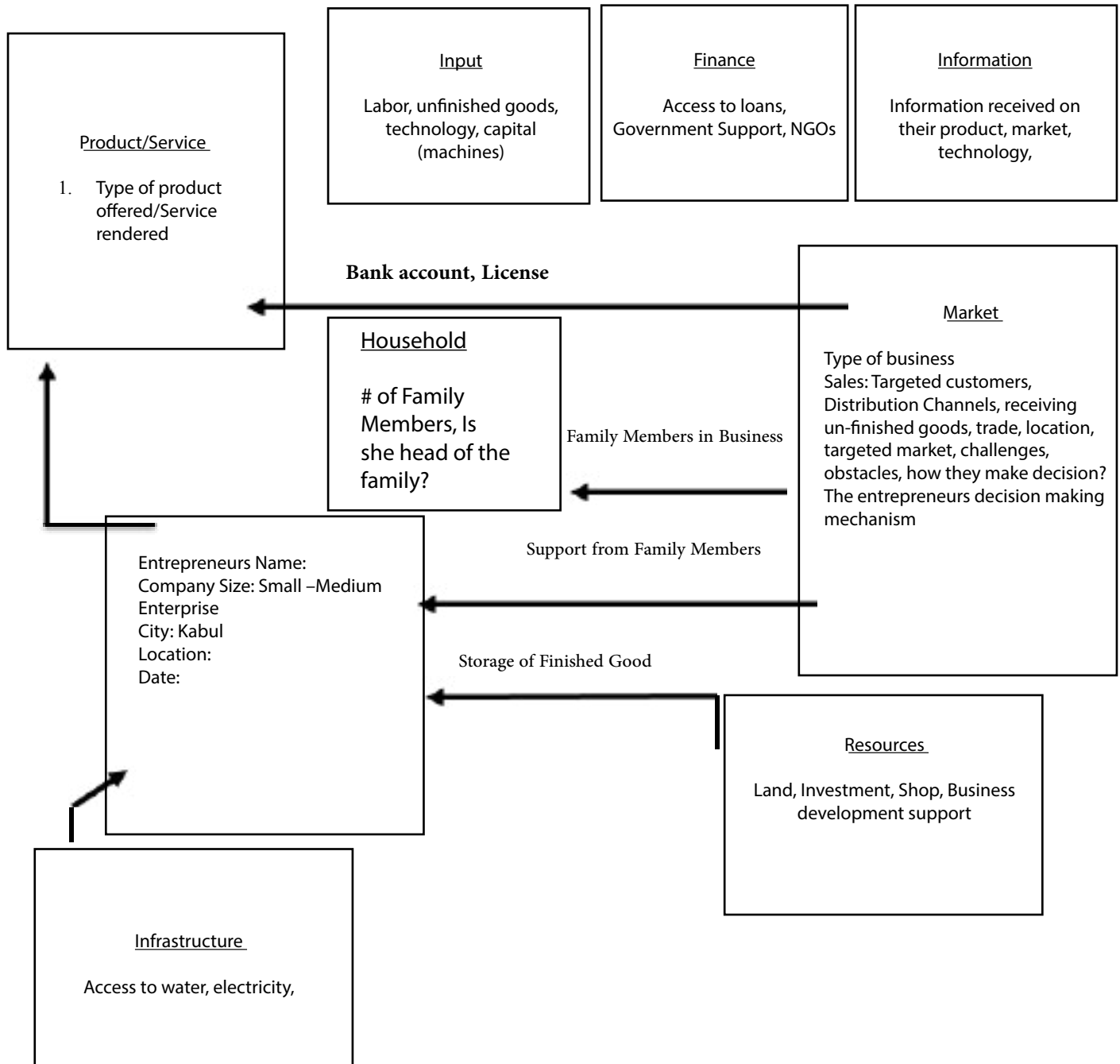
Name: Level of Education

Age: Occupation: Entrepreneur

Location: Date __/__/__ (MDY) Time:

1. Could you please tell us about your business?
2. When did you start your business?
3. Are you the breadwinner of your family? What led you to start your own business?
4. Is your business registered with the government?
5. What resources did you use or need to start your business?
6. Who supported you to attain these resources?
7. Who is the targeted customer of your product or service?
8. What is your product market? And how does your product/service reach the intended/targeted market?
9. If the business ages more than 1 year, ask: How would you define the status of your business? Is it growing?
10. How many people (men and women) have you employed through your business?
11. Have you promoted (marketing) your product? If yes, how?
12. What were the challenges you faced while establishing your business?
(Key words: Obtaining license if registered business, family approval, security, access to finance, access to land, venue (home, shop, rented space) for business, human capital, support from government,
13. Have you received any support from any government and non-government institution with your business? For instance, training, loan, business development support and etc.
14. Do you know whether the government and non-government institutions provide any such support? Can you name some of the organizations that you think provides support to women entrepreneurs?
15. Where do you receive your information from regarding new technology or any other inputs that could potentially increase your business's output?
16. Do you use any formal financial institution's account for your business such as bank account? If no, do you have any bank institution in your area or accessible to you easily?
17. What do you think or believe are some of economic opportunities available for women entrepreneurs?
18. What does society think of women as owning businesses?
19. Based on your experience as a woman entrepreneur, what do you think are the constraints that women entrepreneurs face?
 - a. What are the social constraints?
 - b. What are the economic constraints?
 - c. What are the technical constraints?
 - d. Are there specific security constraints to women entrepreneurs?
 - e. Do you think whether corruption hinders women entrepreneurs or not?
20. What do you think do women entrepreneurs face the 5 foremost constraints?

Annex 3: Women Entrepreneurs' Diagram



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EQUALITY for Peace and Democracy (EPD) is a nonprofit, non-governmental organization dedicated to empowering women and youth at the community and policy levels in Afghanistan. EPD was established in early 2010 by Ms. Nargis Nehan. EPD works to build the capacity of women and youth in order for them to be the front face in presenting their needs in development, peace building and democratic processes of the country. EPD further aims at mass mobilization of women and youth to contribute to overcoming the challenges of instability that Afghanistan is facing. EPD establishes platforms for women and youth to come together, establish networks, build trust and confidence, and strive jointly for transforming Afghanistan into a democratic country free of all forms of violence and discrimination.