



## WOMEN ENTREPRENEURSHIP IN AFGHANISTAN

<sup>1</sup>Parisa Aqdas Karimi & <sup>2</sup>Azizul Rahman Ragashtai<sup>1</sup>Dept. of Agricultural Extension, UAS, GKVK, Bangalore<sup>2</sup>Dept. of Agril. Marketing, Cooperation and Business Management, UAS, GKVK, Bangalore.

\*Corresponding author: pkarimi.agrifaculty@gmail.com

**ABSTRACT**

Sustainable development requires the participation of both men and women. A growing body of evidence indicates that, gender equality contributes to poverty reduction and sustainable growth. Women's increased education and participation in the labour force has been associated with improved economic performance. Given the potential of the female workforce, the effective promotion of women's entrepreneurship could change the face of global development. Likewise, Women entrepreneurs can be a powerful source of economic growth and development in Afghanistan. This paper is a synthesis of the literature spanning from 2015 onwards pertaining to what is the current situation of women, barriers of women entrepreneurs and suggestions for improvement of women entrepreneurship in Afghanistan.

**KEYWORDS:** Afghanistan, women entrepreneurship, barriers, suggestions, strategies.

**INTRODUCTION**

Prior to late 20<sup>th</sup> century, the number of women entrepreneurs was less than the number of their male counterparts throughout the world and they operated in fewer sectors. Thence, the number of women entering the business world has increased in both developed and developing countries. The reason for the rise in female entrepreneurship is due to different driving forces across countries. For instance, in developed countries, career aspiration is the driving factor, while in developing countries; it is the economic necessity and lack of feasible alternatives to provide basic needs of the households. But, gender norms mean that economic activities are particularly constrained for women in Afghanistan. Women are typically involved in domestic income generation of specific trades (e.g. handicrafts) and do not work outside the home. These cultural practices have shaped market functioning, actor behaviour, and the scope of traditional business development in Afghanistan. Whilst, several women-led businesses and associations have emerged in recent years, these are predominantly in the urban areas through elite business families (or those with political connections), and are often motivated by financial support from international donors such as United States Agency for International Development (USAID). For the most part, poorer women struggle to go beyond the status quo due to limited skills, knowledge, and restricted mobility, embedded in prevailing attitudes and practices. Whilst, overcoming cultural barriers, particularly in attitudes towards women's roles and mobility may be a 'boundary' condition for women's involvement in enterprise, cultural norms may also further change and evolve during economic empowerment for permitted women, influencing the nature of value chain development. Changes in individual mobility may thus gradually be observed during the course of enterprise development. The extent or speed of this (and for whom) may be determined by the individual women's social

status (influenced by factors such as ethnicity, age, marriage, education and wealth e.g. older, more educated women have more potential for mobility) and their character, motivations and interests. It may also be shaped by local actors (women and men), conditions and events. The degree of change in purdah habits, and for whom, affects the subsequent scope of group enterprise and value chain development. With this background the present study was conceptualized with the following objectives:

1. To know the current socio-economic situation of women in Afghanistan,
2. To know the government and non-government initiatives for empowerment of women entrepreneurs,
3. To identify the barriers of women entrepreneurs in Afghanistan,
4. To know strategies for the development of women entrepreneurship.

**MATERIALS & METHODS**

This study consisted of a review of literature, including scholarly journals, reports and documents of government agencies and non-governmental agencies working in the Afghanistan business development sector. Content analysis was used as a method to identify systematically the important aspects of women entrepreneurship in Afghanistan. Altheide (1985) defined content analysis as "a way of obtaining data to measure the frequency and variety of messages" (p.66). Altheide further stated "content analysis has been used to determine the objective content of written or electronic documents" (p.66). Finding valuable information on Afghanistan was problematic. A systematic review of non-governmental reports and Web sites such as World Bank, USAID, Netherlands Enterprise Agency, Central Statistics Organization, and governmental reports and Web sites such as the Ministry of Rural Rehabilitation and Development, Ministry of Commerce and Industries and

Ministry of Woman Affairs helped researcher glean a better understanding of the issues facing the country and its citizens.

**RESULTS & DISCUSSION**

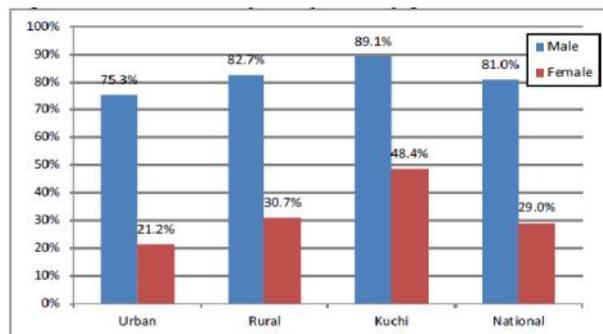
The literature review was conducted in accordance with the three objectives of this study. The findings are shared for each of the objectives below. The objective of the study was Current Socio-economic situation of Women in Afghanistan:-

**Women in Population:** In 2016 the total population of Afghanistan is estimated to be 29.2 million of which 27.7 million are settled and 1.5 million are Kuchi. Of the settled population 48.7 percent, or 13.5 million people, are female and the remaining 51.3 percent, or 14.2 million people, are male. Thus, there are about 105 men for every 100 women; this gender ratio is also seen in the Kuchi population.

**Women in Power and Decision making:** Under the Millennium Development Goals, Afghanistan committed to increase female participation in elected and appointed bodies at all levels of government to 30% by 2020. Women’s leadership and political participation is therefore one of the six areas of concerns of the National Action Plan for the Women of Afghanistan (NAPWA) and various efforts have resulted to gains that are worth noting. The affirmative action provision of the Constitution has resulted in 25% representation of women in the National Assembly and women are also increasingly becoming visible in all sectors, including commerce, media (data of 2007 show that women comprised only 23% of all staff members in the government press sector and there were fewer women in the private press media and female comprise 10.4 per cent of a major television’s total staff. In print media, some 30 newspapers for women and by women published and sold in Kabul and in the provinces), defence, civil service, and many others. Moreover, women comprise 9 per cent of the total number of decision makers between September 2005 and September 2006. Besides, women’s say in various matters depends on the specific

area of decision making, but very limited. On specific family affairs, such as family planning, marriage and education of the children, women tend to have relatively more influence through joint decision-making with others, and representation of women’s voices in the community is also poor compared to that of men, in the Community Development Council, the rate of direct women’s representation is only 60 percent of that of men, and in the traditional Shuras it is only 35 %. In the area of leadership, the Cabinet has 25 ministers, of whom only one (4 %) is a woman. Among the 17 Ambassadors in its mission abroad in early 2007 whose term extends up to 2014, only 2 (12 %) were women. At the community level, the government had mandated the National Solidarity Program to ensure women’s participation as actors and beneficiaries. In addition, the political participation of women has improved with the restoration of their rights of suffrage but a lot of problems continue. Two women ran for the presidential seat in the August 2009 election and 10 per cent of all candidates for the provincial council elections were women, a 20% increase from the previous elections. Female comprise only 39% of all registered voters. Women’s leadership and participation in the justice sector remains low. They represent only 4.7 % of judges, 6.1% of attorneys, and 6.4% of prosecutors. And currently, women constitute slightly more than one-third of 1 % police personnel. There has been a recent modest increase in the numbers of women in the police.

**Women in Labour Market:** The level of labour force participation varies based on gender and location. According to the Afghanistan Living Conditions Survey (2014) women’s employment is very low. Male participation in the labour force is 81.0 per cent nationally, 75.3 % in urban areas, 82.7% in rural areas, and 89.1 % amongst Kuchi. For women, however, participation is 29.0 per cent nationally, 21.1 % in urban areas, 30.7% in rural areas and 48.4% amongst Kuchi. This is a widespread issue in less developed economies where there are fewer educational opportunities and the majority of the labour force is involved in rural agricultural activities.



Source: Afghanistan Living Conditions Survey 2014

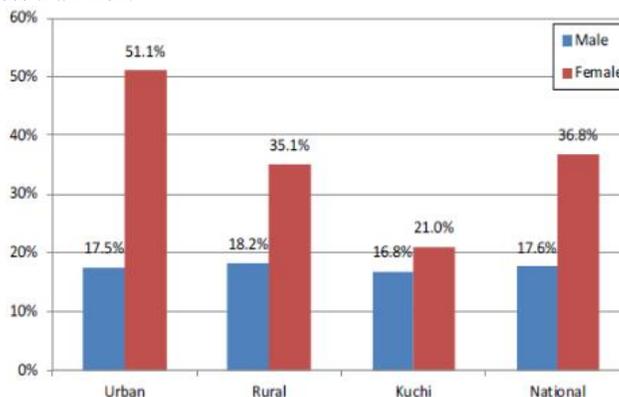
**FIGURE 1.** Labour force participation by gender and location 2014

**Unemployment by gender and location:** The Afghanistan Living Conditions Survey (2014) found that of the 8.5 million active populations, 6.6 million are employed and 1.9 million unemployed. At the national level, 17.6% of these men are unemployed and 36.8 % of women are unemployed. As Figure.2 shows, this percentage varies geographically: in urban areas is 17.5

per cent of men and 51.1% of women are unemployed; in rural areas 18.2 % of men and 35.1 % of women; and in Kuchi areas 16.8 per cent of men and 21.0 % of women are unemployed.

**Women and Wage:** In 2012, World Bank estimated that Afghan female wages were only half (or less) of men’s as,

in traditional jobs, like handicrafts, weaving, and gathering wood, women make 40-53% less than men.



Source: Afghanistan Living Conditions Survey 2014  
**FIGURE 2: Unemployment by gender and location 2014**

**Women in Industry and Occupation:** Around 75 % of the employed population is engaged in work in agriculture or livestock and female contribution is about 44 per cent. Whereas, large female contribution are (72%) in traditional sector such as handicraft, food processing, and a few (28%) in non-traditional sectors such as logistic, carpentry, ICT services, and business consultancy. Most of women prefer working in government and female oriented ‘traditional’ professions such as teaching and education. So, percentage of women working in school, hospital and government offices are 52 per cent, 25 % and 12 % respectively , whereas, in Kabul 60 per cent of women working outside rather than other provinces of Afghanistan.

**Women and Entrepreneurship:** According to Afghanistan Investment Support Agency (AISA) approximately 1,600 woman-owned businesses have been registered and the majority of them were engaged in SMEs in handicrafts and business services (Anon, 2015).

#### Objective two

#### Government and Non-government Initiatives for Empowerment of Women

**A. Government Initiatives:** In Afghanistan there are three important organs which are working and provide services for entrepreneurship development in all regions of Afghanistan. These organs are briefly described as below:

##### 1. Ministry of Commerce and Industries

This Ministry is creating policies and strategies to increase investment opportunities as well as encourage donors to promote Small, Medium Enterprises (SMEs) in Afghanistan. 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.

##### 2. Afghanistan Chamber of Commerce and Industries (ACCI)

It has established Female Entrepreneur Units in four zones of Afghanistan in order to provide services specific to women-owned businesses, and transport support if necessary.

#### 3. Ministry of Rural Rehabilitation and development

The Afghanistan Rural Enterprise Development Program (AREDP) is one of Ministry of Rural Rehabilitation and Development’s flagship program that, seeks to develop rural micro-economies built on local capital. The program has developed a network of Saving Groups (SGs) which are a collective of locals from a community who save a monthly stipulated amount. These SGs are further linked together into larger Village Saving Lending Associations (VSLAs). The SGs and VSLAs are community owned or managed units which hold the collective savings of their members and basis the same extend loans to these members for undertaking entrepreneurial ventures. These ventures are largely in the form of home based businesses and micro enterprises which are built on locally available resources, materials and skills. They are businesses which have arisen to cater to the demands and tastes of the community and surrounding geography; however have on a number of instances grown big enough to operate in larger catchment areas. These businesses have created opportunities for the local populace and a number of their employees are also saving at SGs; thereby completing a chain which has led to the development of partially self-sustaining micro-economies.

As of today, approximately 50 % of the family members in the economically active age group (age 14 to 59) are active members of SGs. The significance of this fact is better understood when one internalizes the fact that prior to their existence almost all the households were saving by hoarding cash or precious material at home. As a result there was no saving-investment culture in these rural economies and their growth and sustenance was largely dependent on external assistance. AREDP’s decision to develop separate SGs for men and women (in response to the prevalent socio-cultural landscape) has fostered a change where women’s participation/membership in SGs closely emulates the numbers recorded for male SGs. As of today, 31.7 per cent of the women/girls from the economically active age group are employed/engaged with some or the other sort of productive activity. Of the same, 37.5 per cent are employed at businesses that have been setup through financial support from the SGs. This has in a sense sown the seeds for women’s economic empowerment in these rural landscapes and the program

design has ensured that this change is subtle and accepted by the men in the community. Further, almost 88 per cent of the women SG members harbor an aspiration to utilize SG funds to setup their own home based business.

This sense of empowerment has initiated a chain reaction where women are now becoming more independent in terms of economic decision making. Women from the community are observed to have an increased say in deciding upon their status of employment. While 72.4 per cent of men interviewed under the study claimed to have decided upon their employment status the corresponding figure for women is recorded at a healthy 49.2 %. Further, women's increased economic activity is translating into a change in economic decision making at the household level.

The program's impact on women is not limited to those who are saving at the SGs. The true magnitude of its impact can only be realized upon an assessment of the work it has done with entrepreneurs. The SGs and VSLAs provide aspiring entrepreneurs with access to the funds required to establish or expand their business. This impact is sustained and magnified by the support the program has provided entrepreneurs through Enterprise Groups (EGs). These EGs are a medium through which AREDP has collected businesses into sets that can be the target of structured business advisory support. The EGs have provided the entrepreneurs with a collective voice and a platform to share resources and ideas.

Women entrepreneurs attached to the program report having utilized this source of funds to cover for almost half of their seed capital. About 96 per cent of them believe that they would not have been able to setup their businesses in the absence of such support. Borrowing from SGs has enabled the women entrepreneurs to maintain control of their business.

In the absence of such financial support they would have had to borrow fund from their family members and this would have entailed their involvement in business decision making. About 60 % of them found their business partner(s) through an EG. Further, 98 per cent of women entrepreneurs in the geographies covered under the assessment feel that their decision to setup a business was greatly influenced by the existence of other women owned businesses. This clearly highlights the impact that the program has had towards ushering in a culture of entrepreneurship in rural landscapes.

The EGs have played an important role in helping businesses in expanding and sustaining their scale of operations. About 20 per cent of the women owned businesses attached to EGs utilized the network to identify and hire employees and 70 per cent of businesses are using the network to coordinate with similar businesses. This coordination has taken a very dynamic shape and ranges from economies of scale based procurement, coordination on product pricing, transportation of finished products, sharing of production machinery *etc.* About 63 per cent of women entrepreneurs who are attached to EGs reported that their employees had attended training programs organized by AREDP. They also reported having received training on product pricing, marketing and advertising, financial book keeping *etc.* All of this has materialized

into greater profitability and women entrepreneurs associated with the program report a profit figure which is about 30 per cent higher than that reported by their women owned counterparts that are not associated with the program. They report higher investments and a relatively higher value of assets and this clearly sets them apart as businesses with better operational and financial health. This in turn is expected to facilitate future growth and expansion.

The rural landscape in Afghanistan holds very few livelihood opportunities for women. The AREDP provides women with the support required to take up entrepreneurship as a livelihood option. About 70 per cent of women entrepreneurs have decided to take an entrepreneurial route to livelihood because of the limited number of option available. This coupled with a near three fold difference in the level of income of an entrepreneurs and a wage earner have been the primary factors for attracting women to establish their own home based businesses and micro enterprises. Just as in the case of the women who are saving at SGs, these women entrepreneurs have been able to establish a certain degree of economic independence. As a result of the same, they have been able to establish a greater say in household level decision making. Their businesses are a source of employment for other girls and women from their family and have therefore transmitted this economic independence to their lives. The EGs have not only provided women entrepreneurs with an opportunity to collect into a singular voice it has also somewhere broken barriers related to women establishing groups and networks.

A subtle but significant change that can in the future lead to women establishing groups that can add more meaning to community dialogue or can safeguard the rights and interests of women from the community.

These women entrepreneurs are observed to hold bigger dreams for their daughters and believe that it is their responsibility to provide them with a better and brighter future. Many of them wish to invest in their daughters' education (formal or informal) and would want them to be equally independent and more empowered.

The businesses established through the program's support and have created a number of employment opportunities (approximately 69,000) for the local population. Given that women owned businesses tend to primarily employ women (approximately 50,000), they have become a medium for transmitting economic empowerment to women throughout the community. The EG approach adopted by the program has also helped in ensuring that these businesses get registered with relevant government authorities and maintain a formal book of accounts. This is important as these practices can play a big role in ensuring the growth of the formal Afghan economy.

It is quite evident that the program has set in motion a change which is helping women in establishing a certain degree of economic independence. At a subliminal level this economic empowerment has begun reflecting in the socio-cultural landscape/practices as well. Going forward, the program should continue to focus on its theory of change as it has the potential to be an agent of women's empowerment.

## B. Non- Government Organizations initiatives

Currently there are many different organizations which are working for development of entrepreneurship in Afghanistan and they provide different services such as, credit, production input, marketing and trainings. Some of these organizations are introduced as below:

### 1. United States Agency for International Development (USAID)

United States Agency for International Development has spent 17 billion US dollars on development programs in Afghanistan since 2002. Specifically for development of women entrepreneurship it provides trainings in the areas of accounting, management, and marketing. Encourages the entrepreneurial mind set in youth, especially female university graduates. Recently, has established a new project for youth entrepreneurs and these youth entrepreneurs has to prepare business plans and the areas of business are mobile applications, health centre for women, landscaping services, and in agriculture venture. In this process each individual will compete and winners of these competitive projects will be supported by USAID.

### 2. Afghanistan Women's Chamber of Commerce and Industries (AWCCI)

This organization has launched in 2017 .In which more than 850 women have been registered. And, aim of this organization is to promote women's trade and resolve their problems.

### 3. Afghan Women's Business Federation (AWBF)

As an umbrella organization of women's business associations, the Afghan Women's Business Federation (AWBF) is committed to increasing both the revenue potential and skills base of Afghan women, while at the same time empowering them to embrace leadership in their communities and their nation.

AWBF promotes Afghan business women through public policy advocacy initiatives, promotion of products made by Afghan women entrepreneurs, support in business development, and technical training in key business areas.

AWBF recognizes the potential of Afghan women entrepreneurs and is supporting them to become a vital force in private sector growth in Afghanistan. The AWBF provides programs and services for its member associations as well as directly to thousands of Afghan women throughout the country. Millions of Afghan women are the breadwinners of their families, but at the same time they are also the largest disadvantaged population in the country. AWBF strives to create direct economic opportunities for these women in order to alleviate poverty and create jobs. Helping Afghan women progress through all stages of business development is AWBF's primary goal.

The AWBF Training Center is a place where Afghan women entrepreneurs can receive specialized training. AWBF small grants offer assistance to women's business associations in acquiring new technology, as well as initiating demand-driven programs and services.

The Afghanistan Women's Trade Development Center provides a place for showcasing products made by Afghan women owned companies and sponsors programs for the companies to market their products and services regionally and internationally. The AWBF recognizes that information is key to business development and works to improve access to economic and business information

through the creation and translation of publications and improved media coverage of women's business association initiatives and economic policy issues.

## Business Services in Afghanistan

Since the establishment of the new Afghan government in 2001, the country has been rapidly developing its business services to meet the needs of its growing private sector. According to a recent World Bank report, Afghanistan ranked 17<sup>th</sup> out of more than 175 countries in efficiency of starting a business. Before the development of the Afghan Investment Services Agency (AISA), registering a company and getting a business license took more than three months. Today it takes three days. Some of these services are listed below:

### Financing and Insurance

The International Finance Corporation (IFC), the private sector arm of the World Bank Group, offers financing and loans for various business ventures. Recent IFC projects in Afghanistan include funding for a commercial bank, a telecommunications firm planning to provide a nationwide cellular network, and the Kabul Serena Hotel.

In Afghanistan, the Overseas Private Investment Corporation (OPIC) has provided more than \$94 million to fund projects ranging from construction and manufacturing to tourism, transportation and services. OPIC also provides political risk insurance to U.S. investors, contractors, exporters, and financial institutions involved in international transactions.

### Duty Free Afghan Products

American companies importing Afghan products can take advantage of the duty-free tariff treatment of 5,700 Afghan products, including Afghan carpets. Afghan rugs are allowed access to the American market duty free, creating opportunities that facilitate business partnerships. Hand woven rugs were designated as duty free under the U.S. Generalized System of Preferences program as part of a Presidential

### 3. Banking Services Available in Afghanistan

- ✓ International Funds Transfer via SWIFT
- ✓ Domestic Funds Transfers within Afghanistan
- ✓ Credit Products
- ✓ Letters of Credit and other Trade Services
- ✓ Savings and Current accounts
- ✓ Local and international remittance facilities.

### 4. Shipping Services

- ✓ Ariana Airlines Cargo Services
- ✓ Kam Air Airlines Cargo Services
- ✓ Paxton International
- ✓ Total Freight International LLC (Dubai Based)
- ✓ TNT Express
- ✓ ACTCO Afghanistan Logistics
- ✓ FedEx
- ✓ DHL

### 5. Licensed Full-Fledged Banks

- ✓ Da Afghanistan Bank (DAB)  
www.centralbank.gov.af
- ✓ Afghanistan International Bank (AIB) www.aib.af
- ✓ Bank Millie Afghan (BMA) www.bma.com.af
- ✓ Kabul Bank (KB) www.kabulbank.af
- ✓ Azizi Bank (AZB) www.azizibank.com
- ✓ First Micro Finance Bank (FMFB)  
www.fmfb.com.af
- ✓ Export Promotion Bank (EPB)

- ✓ PashtanyTejaraty Bank (PTB)
- ✓ Arian Bank (AB)

**Objective three**

**Barriers of women entrepreneurs in Afghanistan**

- ✓ Problem of Finance: Finance is regarded as “life blood” for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Secondly, the banks also consider women less credit- worthy and discourage women borrowers on the belief that they can at any time leave their business.
- ✓ Scarcity of Raw Material: Most of the women enterprises are plagued by the scarcity of raw material and necessary inputs. Added to this are the high prices of raw material, on the other.
- ✓ Stiff Competition: Women entrepreneurs do not have organization set- up to pump in a lot of money for canvassing and advertisement. Thus, they have to face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.
- ✓ Family Ties: In Afghanistan, it is mainly a woman’s duty to look after the children and other members of the family. Man plays a secondary role only. In case of married woman, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands seem necessary condition or women’s entry in to business. Accordingly, the educational level and family background of husbands positively influence women’s entry into business activities.
- ✓ Lack of Education: In Afghanistan, majority of women are still illiterate. Illiteracy is the root cause of socio- economic problems. Due to the lack of education, women are not aware of business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates problems for women in the setting up and running of business enterprises.
- ✓ Male Dominated Society: Male chauvinism is still the order of the day in Afghanistan. . Women suffer from male reservations about a women’s role, ability and capacity and are treated accordingly. In nutshell, in the male dominated Afghan society, women are not treated equal to men. This in turn, serves as a barrier to women entry into business
- ✓ Marketing Problems: During the process of marketing of products women entrepreneurs faced certain problems viz. poor location of shop, lack of transport facility and tough competition from larger and established units.
- ✓ Production Problems: Production problems faced by maximum women are no availability of raw material. Non-availability of raw material is one of the reasons to the slow growth of women

entrepreneurs. Other production problems are non-availability of machine or equipment, lack of training facility and non-availability of labour, high cost of required machine or equipment.

- ✓ Low Risk-Bearing Ability: Women in Afghanistan lead a protected life. They are less educated and economically not self- dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk bearing is an essential requisite of a successful entrepreneur. In addition to above problems, inadequate infra structural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic constraints also hold the women back from entering into business (Anon, 2015 & 2016).

**Objective Four**

**Suggestions for the growth of women entrepreneurs**

1. The role of women entrepreneurs should be highlighted in economic laws, policies and regulations.
2. A fund should be established to support the businesswomen activities.
3. Business centers and markets should be created for the sale of business women products in Kabul and other provinces.
4. The government should give serious attention to technical and higher education of women.
5. In business fairs, workshops, conferences inside or outside Afghanistan and any other business activities, a fair share should be allocated for businesswomen and their participation must be facilitated.
6. The Ministry of Information and Culture and the Ministry of Haj and Pilgrimages should promote the role of women in the society and work against the negative perceptions against the presence of women in social activities, through mosques and the Mass media.
7. Business Development Service (BDS) centers and Marketing Service Centers for business women products should be established to facilitate female entrepreneurs’ access to domestic and international markets.
8. Security forces should pay serious attention to the personal safety of women in the society in general and in the markets in particular.
9. Design Centers should be established for female products in carpet, handicrafts, jewellerys, sewing and other small and medium entrepreneurship.
10. The government should consider special incentives for women entrepreneurs in the Investment Incentive Policy.
11. Shortening the procedure of business documents’ processing and minimum 10 years of tax exemption for female entrepreneurs.

**Strategies for the development of women entrepreneurship**

- Overcoming family resistance,
- Shouldering dual responsibility & Time Management,
- Acquire education,
- Skills & go for confidence building trainings,
- Financial assistance,

- Effective & efficient use of IT ,
- Marketing Support,
- Financial Management,
- Group entrepreneurship Programs and policies taking in to consideration special needs and concerns of Women,
- Mentorship support (SHGs).

## CONCLUSION

Education and female labour force participation emerge as the main factors driving female entrepreneurs in Afghanistan, not only among the female population, but among the population of female and male entrepreneurs with workers. As to female entrepreneurs without workers, only female labour force participation might have a positive impact on the share of women entrepreneurs without workers, while education seems not to be an important factor. These points to the importance of female human capital, both general human capital through education, and specific human capital through labour force participation as drivers of female entrepreneurship in Afghanistan. Still, 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.

Finally, Afghanistan is a country in which women suffers from different Socio-economic barriers compared to many

other countries in the world. And, despite of all challenges there is significant changes in situation of women since 2000. Therefore, entrepreneurship is an important tool for empowerment of women in Afghanistan and research findings shows that women entrepreneurship activities improved their gender role and social status.

## Future scope

The findings of the study would provide information on; current socio-economic situation of women in Afghanistan, government and non-government organizations initiatives for empowerment of women in Afghanistan (what has been done), current business services in order to take the best out of available sources and barriers which women experience in Afghanistan and suggestions to overcome those constraints. It is presumed that, this information will be helpful and fruitful to the government and non-government organizations' planners, investors and donors who work for women socio-economic development and empowerment in Afghanistan.

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