

A Phenomenological Study on Afghan's Women's  
Economic Role in Poverty Alleviation

BY

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A THESIS

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### **Declaration of Authorship**

I hereby declare that I am the author of this thesis project, which is the result of original research and that it has not been submitted for a higher degree to any other university or institution.

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### **Abstract**

Women's empowerment has been the topic of discussions for decades; women's role has been positively linked with poverty alleviation through various surveys and discussion papers. However, there are limited empirical studies in this area. Women's economic independence is considered the most critical factor determining a family's overall wellbeing. However, in developing countries like Afghanistan, women's contribution to poverty alleviation is very small or not formally reported in many cases. Several reasons set back women's economic, social, and political participation. The paper seeks to present previous studies on women's role in poverty alleviation, explore the link between the two the dependent and independent variables affecting women's economic status and then specify them in Afghanistan's context. The study used data from secondary sources available and a primary source in the form of interviews with experts in Afghanistan. The goal of the study is to recommend a systematic and responsive course of action addressing women's role in poverty reduction.

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## CHAPTER ONE

### Introduction

#### 1.1 Introduction:

Women's economic empowerment and poverty alleviation have been one of the most critical topics for studies in recent years. Studies have found that investments in gender equality, considering all development scopes have better results (Sweetman, 2002). The international donors and the Afghan Government have invested in Afghan women empowerment initiatives a top priority over the past 15 years. Despite remarkable gains across different portfolios, including; health, education, economic growth, agriculture, and democracy, there still exist significant challenges for women in Afghanistan (Ganesh, 2017).

The concept of women empowerment is to accept and allow women to have full political, social, and economic participation. Empowering women means providing access to opportunities without limitations and restrictions (Rahman, 2018). After the fall of the Taliban regime, there have been many women empowerment programs and initiatives supported by international donors that have empowered Afghan women in every sector like the Promote program that helped women's economic, political and social participation. However, the drawback of women-focused development programs was that these programs, most of these programs, are repeated in nature and focused only on central regional hubs. However, to address the challenges of women all across the country, and women's economic participation, in general, there is still need for more policy-level work (A Survey of the Afghan People: Afghanistan in 2019).

Afghanistan is a low-income country that is heavily reliant on foreign aid, and aid accounts for 70 percent of the national budget (Ministry of Finance, 2010). During the past many years, billions of dollars have been given for the reconstruction of Afghanistan. Yet, the country remains one of the poorest in the world and suffers poverty, unemployment, and low education rate (SIGAR report, 2017). The government estimates that 42 percent of the Afghan population lives under the national poverty line. Another 20 percent of the individuals live simply over that line and are exceptionally powerless against the danger of falling into poverty (World Bank, 2017).

Women play a highly significant role in poverty alleviation as they make half of the country's population. To promote the economic well-being of a family and nation as a whole, the whole community must be engaged (NSIA, 2018-19). In Afghanistan, most women have income-generating skills, yet economical and social challenges prevent them from utilizing their skills and potentials. In rural areas of the country, women's role is limited to domestic work at home, and their economic contribution is not formally recognized. Restricted social norms, insecurity, lack of access to resources, illiteracy, and lack of opportunities are challenges that prevent women's economic participation (Akseer et al., 2019).

This thesis will discuss the existing literature on Afghan women's financial condition and evaluation of the relationship between women's economic role and poverty alleviation. Afghanistan has been chosen as a case study for this thesis for several reasons, women in Afghanistan have been the focus of significant international development, security and humanitarian aid for the last 17 years and still Afghan women face substantial challenges that prevent their contribution to poverty alleviation. It is imperative to investigate the gaps in terms of skills, problems, and policy-level interventions through this research and provide practical recommendations based on credible studies. The analysis in this report will respond to the central questions: *How Afghan women's economic role can be improved through skills development to address poverty? And what policy frameworks/interventions need to be developed to enhance women's role in economic growth to alleviate poverty?*

To inform this question, the existing literature will be explored; the relationship of women's economic participation and poverty alleviation will be evaluated, and the ways to improve women's involvement in poverty alleviation will be discussed. The analysis in this thesis report is not limited to these questions. Some of the most relevant issues related to the overarching thesis question will be addressed. As Afghan women are used as a case study, therefore, a thorough discussion on the empowerment of women in Afghanistan, their skill gaps, challenges, and efforts of women empowerment at the policy level will be discussed.

## **1.2 Background of the Study:**

Historically, the discussion on women's rights and freedom in Afghan culture has been interlinked with cultural norms, restrictions, and family honor. Women's social and economic participation in no small scale remains unreported. Women gained formal equality under the

first constitution of 1964 (Afghan Constitutional Law, 2019). However, these rights were violated during the Taliban regime, when women have limited to no freedom. After the fall of the Taliban regime, with a new constitution of 2004, women's political, economic, and social participation was officially recognized. "Although Afghan women still face significant challenges, there have been some notable achievements, including a national constitution that guarantees women's equal rights, the adoption of the National Plan of Advancement of Women of Afghanistan 2008-2018 and the growth of civil society organizations working to advance women's rights" (A Survey of the Afghan People: Afghanistan in 2019).

The international community and Afghan government together mainstreamed development focus across women's issues in health, education, and economic growth, and agriculture, social and political participation. Remarkable achievements in the area of women empowerment were made. However, Afghanistan is still one of the most challenging countries to be a woman. Over half of the population live under poverty, and poverty affects women the hardest (USAID, 2018). Recent surveys by the World Bank and Asia Foundation reveal that 87% of Afghan women are illiterate, and those who are educated have limited access to income-generating opportunities. This excludes women from a meaningful role in decisions that affect their living, and they are deprived of making income and contribute to poverty alleviation (A Survey of the Afghan People: Afghanistan in 2019).

Afghan women make 15.5 million of 31.6 million total population of Afghanistan, or they make 49.05% of the population (NSIA, 2018-19, p. 216). As indicated above, the illiteracy rate among Afghan women is very high, which leads to exploiting the Afghan women's status, especially in rural areas of Afghanistan. Though Afghan women, directly or indirectly, involved in the agriculture and other sectors, their role is often overlooked by men in society.

Since Afghanistan is a traditional and religious country where traditional norms define gender roles in the community, it is widely believed that men, as breadwinner, are responsible for feeding their families. However, no one can deny the reality that women in a household, ultimately, feed the children, and they indirectly contribute to the family welfare by unpaid work they do. Women in rural Afghanistan have been involved in agriculture and horticulture business for decades, but their roles are limited to supporting men. They are not exposed to proper skill-building activities, and their purpose is not recognized. Similarly, women in urban areas who have relatively better work and learning opportunities face challenges, including

limited access to resources, lack of government support, lack of social acceptance, workplace harassment, and insecurity (UNDP, 2018).

Women empowerment and gender equality are in the global development objective within the Millennium Development Goals (MDGs) agreed in 2000. Poverty and disempowerment go hand-in-hand. As the poverty of a family goes down, women of the family become empowered. Development interventions that focus on “practical gender needs,” including women’s income and material assets, will, therefore, lead both to reduced poverty and increased female empowerment. “Microcredit and women’s savings groups in many countries are examples of interventions which, through a focus on practical gender needs, aim both to reduce income poverty and contribute to women’s empowerment (UNDP, 2018). Therefore, the Afghan Government and International Donors are required to plan and execute inclusive interventions that address the significance of women’s economic participation in poverty alleviation all across Afghanistan.

### **1.3 Problem Statement:**

Despite significant growth in GDP, Afghanistan remains one of the poorest countries, and poverty hits women the hardest. Women play an essential role in improving the household economy, which is crucial to poverty alleviation. Women, who approximately make around 50 percent of Afghanistan, can contribute to the wellbeing of the society if the opportunities are exploited well. Women play a vital role in alleviating poverty and improving the living conditions of their families. Afghan women are highly resourceful with different skills in many fields. However, because of persistent cultural norms, access to resources, low literacy rate, insecurity, and lack of government support, their role in poverty alleviation remains limited.

To address the challenge of poverty in the country, it is essential to involve women in economic growth activities because they make almost half of the population. Awareness programs on women’s rights should include aspects of the importance of their financial independence and significance in poverty alleviation. Government and Donor partners should work together to design and implement more long-term sustainable and inclusive needs-based programs that can engage women in rural and urban areas of the country in income-generating initiatives.

### **1.3 Objectives of the Study:**

The primary purposes of this research paper are:

- 1- To find out skills women need to Play their role in poverty alleviation.
- 2- To explore challenges of women economic role in poverty alleviation.
- 3- To explore improvement factors of women role in poverty alleviation.

### **1.4. Research Questions:**

- 1.4.1. How Afghan Women's economic role can be improved through skills development to address poverty?
- 1.4.2. What policy frameworks/interventions need to be developed to improve women's role in economic development to alleviate poverty.

### **1.5 Significance of the Study:**

Afghanistan is a war-torn country with less economic development and very dependent on international aids by the international community. The rate of unemployment is very high in the country, and a significant percentage of the Afghan population is living under poverty who cannot satisfy their basic human needs. Women play an essential role in the economic development of the developed countries, and their role in poverty alleviation in those countries has been significant. Unfortunately, in Afghanistan, due to the cultural barriers and other issues in Afghan society, the women's economic role has been negatively affected as compare to other developing countries of the world.

The recommendations and findings of this study will provide a base and knowledge on the economic role of Afghan women on poverty alleviation in the country so that the related government agencies and international organizations use this study to strengthen the economic position of Afghan women to bring a reduction in the poverty level in the country. Furthermore, this study will add to the knowledge of women's economic role in poverty alleviation and reduction in the Afghanistan context.

### **1.6 Theme of the Study:**

This paper is consisting of five main parts and chapters as below:

– **Chapter 1: Introduction and Background**

This chapter provides overall information on "women's economic role on poverty alleviation," which entails the introduction of the report, problem statement, objectives of the research, and signification of the study.

– **Chapter 2: Literature Review**

This chapter will analyze available literature on the named topics and present the ways through which the development actors seek to improve women's economic role in poverty alleviation.

- **Chapter 3: Methodology**

This is one of the most critical parts of this study, which talks about the methodology of this research. Without using the proper methods, a thesis cannot be credible and reliable. This chapter talks about the target population, sample size, data collection methods, and other technical parts of the report.

– **Chapter 4: Analysis and Findings**

This chapter presents the findings of this research, which is based on primary data collection. The findings are in percentage and are displayed by pie charts and tables with a short interpretation of the results.

– **Chapter 5: Discussion, Conclusion, and Recommendations**

This is the last part of this report, which entails the conclusion of the overall thesis and the recommendations based on the findings of this research.

## **CHAPTER TWO**

### **Literature Review**

#### **2. Introduction**

Poverty is a multifaceted issue involving a complicated interaction such as physical, financial or human assets, decades of war, years of drought, poor infrastructure, lack of good governance, and other issues.

The chapter reviews the available literature on Afghan women's economic role in poverty alleviation. In this review, general poverty in Afghanistan, especially among women, will be looked at. It also looks at the present status of women in the economy, causes of poverty among women, and the critical factors that can help enable women to overcome chronic poverty in the household economy. Lastly, the review will look at the government policies and strategies addressing the poverty in Afghanistan concerning women.

#### **2.1. Poverty in Afghanistan:**

According to the United Nations Development Program in 2018, Afghanistan's Human Development Index<sup>1</sup> position Afghanistan 170 out of 189 countries and territories in the low human development category (UNDP, 2018), while Afghanistan's Gross Domestic Product<sup>2</sup> (GDP) per capita was recorded to be U.S. Dollar 563.80 in 2018 and will reach U.S. Dollar 574.00 in 2021 (Trading Economics, 2018).

Afghanistan is one of the poorest countries in the world. Poverty in Afghanistan is a widespread reality that covers both urban and rural Afghanistan. Poverty in Afghanistan is multi-dimensional: it varies by region, by gender, and by access to exit pathways. Poverty is

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<sup>1</sup> The Human Development Index (HDI) is a statistical tool used to measure a country's overall achievement in its social and economic dimensions. The social and economic dimensions of a country are based on the health of people, their level of education attainment and their standard of living.

<sup>2</sup> GDP is all finished goods and services made in a country during a specific period measured in the monetary terms.

particularly severe in rural areas, where productivity is low, market integration is weak, and poverty is a widespread reality.

The Central Statistics Organization (Afghanistan Living Conditions Survey, 2018) acknowledges the poverty in rural areas of Afghanistan to be 63% of the whole population. Still, urban Afghanistan is said to be 18% while out of 31.6 million, 62.7% of the population live in rural areas, and 23.7% live in urban areas (NSIA, 2018-19). Between 2016 and 2017, around 13 million of the population living below the poverty line (ALCS, 2018, p. 110). It is clear that out of each 10 Afghans, 6 of them are poor in the countryside.

The poverty line<sup>3</sup> in Afghanistan remains to be high. According to a survey by The Asia Foundation in 2019 (A Survey of the Afghan People: Afghanistan in 2019), 16 million Afghans live below the poverty line while 10 million of them are facing a food crisis. According to the Afghanistan Living Conditions Survey, 74% Afghans living in the households<sup>4</sup> headed by the illiterate men and women suffer 63% of the poverty compared to 40% led by educated heads. The survey also shows that women head 0.3 % or a total of 45 households (212 thousand people).

Given the overall, men and women, the unemployment rate of 46% (Ruxandra Boros and Anni McLeod, 2015) 45% employed are those who are engaged in the agriculture sector (ALCS, 2018, p. 89). Even a large number of the population is involved in the agriculture sector. Afghan women's contribution to the economy in the sector is underestimated as they work for free or paid less (APPRO, 2014). Ganesh (2017) argues that 72% of the female labor force engaged in the agriculture sector is unpaid, and 73% of the women are unpaid family workers.

Poverty is closely linked to the quality and quantity of employment in Afghanistan. Unemployment is the main reason behind poverty as the less economically active population is negatively correlated to hardship. The unemployment among the female labor force<sup>5</sup> is as high as 31% in Afghanistan (ALCS, 2018, p. 54). The majority of Afghan women are not economically active due to social gender roles, illiteracy, or low level of literacy and immobility that prevent them from working and generating income. As poverty is more visible in rural

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<sup>3</sup> In the Millennium Development Goals (MDG) framework, the United Nations has set the poverty line one USD per person to give it a worldwide definition. It, therefore, is considered to be an absolute poverty.

<sup>4</sup> According to ALCS, there are 7.4 members live in an Afghan household.

<sup>5</sup> Economically active population covering the employed and unemployed in the working age.

areas, the Afghan women suffer more due to unpaid work they do, such as in the agriculture sector.

As a fact, women in the private and public sectors have fewer opportunities than men to be employed. Besides the other constraints, women face in the private sector is related to the lack of professional business support systems and skills (USAID, 2018). Their employment in government offices is limited due to insecurity, cultural constraints, and limited job opportunities (Chona R. Echavez, 2012). Even those who are employed, on average, earn 30% less than men for the same type of jobs, and only 34% of them can decide on how to spend their earnings (National Priority Program, 2016). Poverty among women stems from the self-employment or unpaid work that typically involves all working-age women in Afghan society.

Given the information above, it is clear that women and men have different experiences of poverty. Afghan women are more vulnerable than men since they face more challenges and obstacles than men in generating income, either working in the private or public sector. As a result, women, due to lack of autonomy, mostly depend on men, and if they get paid, it less than what men get (Caroline Sweetman, 2002).

Cherly Benard and et al. (2008) argue that women are not very optimistic about overcoming poverty through working since the work opportunities available pay them less and since they think being politically and economically marginalized when it comes to decision making.

Besides unemployment, there several other causes that contribute to poverty in Afghanistan. The causes are several ranging from insecurity, social-cultural norms, uneven distribution of resources, food, to illiteracy, lack of skills, and corruption in the system. Lakshman Yapa (1995) believes that poverty experienced is manufactured by a nexus of relational social, ecological, cultural, political, and academic-diffused in the country.

As a result, poverty has wide-ranging adverse effects on society. The adverse effects include but not limited to poor nutrition and health, higher mortality rates but low life expectancy rates, lack of job opportunities, and finally, instability and chaos in the society.

### **Women Poverty Alleviation Challenges**

The present situation of Afghan women is a severe challenge to human development as the Afghan women score the least in the human development index (NAPWA, 2007-2017). Afghan

women's current situation is shaped by several factors such as socio-cultural constraints, poor health, violence against them, illiteracy, and immobility.

In the Gender Inequality Index (GII), Afghanistan score 0.575 in 2018 (UNDP, 2018, p. 5). According to the United Nations Development Program, the GII can be defined as the loss in human development due to inequality in terms of a long and healthy life, knowledge and a decent standard of living between men and women. Therefore, a score of 0.575 means Afghanistan loses 50% human development opportunities due to gender inequality. Nevertheless, poverty can be alleviated if gender-based inequality is addressed at the community level (Caroline Sweetman, 2002, p. 26).

Afghan women make 15.5 million of 31.6 million total population of Afghanistan, or they make 49.05% of the population (NSIA, 2018-19, p. 216). As indicated above, the illiteracy rate among Afghan women is higher than of men, which leads to exploiting Afghan women's status, especially in rural areas of Afghanistan. Though Afghan women, directly or indirectly, involved in the agriculture and other sectors, their role is often overlooked by men in society.

Since Afghanistan is a traditional and religious country where traditional norms define gender roles in society, it is widely believed that men, as breadwinner, are responsible for feeding their families. However, no one can deny the reality that women in a household, ultimately, feed the children, and they indirectly contribute to the family welfare by unpaid work they do.

Ruxandra Boros and Anni McLeod (2015, p. 8) believe that the Afghan women's economic activities are only severely limited due to gender roles in the society, but also limited due to low level of literacy, employment, and other income-generating opportunities. However, both authors consider social-cultural norms to be more important, which restricts women's contact with outsiders.

Aamir Jamal (2014) blames stereotypes beliefs stemming from religion, culture, and politics that mold the men's behavior towards women and their participation in a community and education. He thinks that women's sanctity and purity are highly valued, and its violation brings about dire consequences to a society deeply rooted in tribal values.

Given the accounts above, Ganesh (2017, p. 12) argues that women in Afghanistan, collectively, face two major challenges. According to her, firstly, women's knowledge and skills are lower

than men which makes them isolated and deprives them of education, occupational training and minimal contacts with other women and secondly, secondly even if women's income increases through opportunities, they are unable to secure capital and get institutional support such as legal, financial, skills development and market linkages.

### **Sociocultural Challenges and Obstacles**

Sociocultural norms are more widely accepted and endorsed in rural Afghanistan than urban Afghanistan. A large number of the Afghans (22.6 million or 62.7%) live in patriarchal rural Afghanistan, women face more challenges and obstacles in persevering their social, political, and economic rights. Huma Ahmad-Gosh (2003) believes that rural Afghanistan is the backbone of society. Therefore, if women in rural Afghanistan employed after getting the necessary education and skills, the entire society would be empowered economically. Nevertheless, he cautions that the honor of a household, a tribe, and ultimately depends on the honor of women.

Social traditionalism defines gender roles for men and women. Women's lives and their role in society is defined by the patriarchal social norms and values or patriarchal kinship. These unwritten roles rule the entire society ignoring the fundamental women's rights.

Gender, the roles in conservative men, dominated society, restrict women's mobility and confine them to work inside their houses. These roles make women responsible for managing family matters, household, and welfare of the family while authorizing the men as final decision-makers in all external issues, including arranging marriage decisions, inter-family, and community relations (Rina Amiri and et al., 2004). Amiri further says that the men and women roles in the agriculture sector are closely tied but women, in a family are more influential than their husbands.

The sociocultural norms deeply embedded in the Afghan society deprive women to take an active role in the overall development of Afghanistan. Due to such norms, women's economically active role in society cannot keep pace with that of men. Women's marginalization negatively affects their participation in development, exclude or limit their employment to tertiary industry<sup>6</sup>, and subsequently increase inequality between men and women in any development scheme (Kristin Mammen and Christina Paxson, 2002).

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<sup>6</sup> Google defines it as the part of a country's economy concerned with the provision of services.

Given the socio-cultural constraints, it is well documented that in many countries, female-headed households occupy a vulnerable position with higher levels of poverty and deprivation. Difficulty accessing land, labor, credit, and insurance markets, being discriminated against by cultural norms, and suffering from high dependency burdens and economic immobility are just a few of the disadvantages female heads of households have to cope with (Klasen, Lechtenfeld and Povel, 2011). Therefore, it is important to understand the characteristics of female vis á vis male heads of households since women head 45 thousand households with a total of 212 thousand people.

One of the characteristics of a poor household headed by a woman is that the woman herself didn't choose to be the head. Still, due to circumstances such as no male-headed household, no sons or stepsons, no sons-in-law, no father or no father-in-law, and no brother, she has to care for the household (Amelie Banzet et al., 2008).

Secondly, Jo Grace and Adam Pain (2004) identify that the female-headed household poverty rate is more than 70% percent while the male-headed household poverty rate is 53% and is mostly centered in rural Afghanistan. According to them, female-headed households are more vulnerable to poverty since there are fewer opportunities for them to work and support their families since gender role in society leads to women disadvantages than men and limits their participation in the development.

Women's rights in Afghanistan have historically been constrained by patriarchal nature of the Afghan society deeply rooted in the traditions a weak central government that has not been able to implement development programs in the tribal areas of Afghanistan (Homa Ahmed-Ghosh, 2003, p. 3). Besides socio-cultural constraints, their other factors that contribute to women's poverty. They are discussed below.

### **Illiteracy**

The complementary illiteracy rate of 65.2% implies that there are around 9.9 million illiterate persons aged 15 and older in Afghanistan, 6.0 million women, and 3.9 million men (ALCS, 2018, p. 172). However, the literacy rate in rural Afghanistan is 29.6% compared to 53.7% in urban Afghanistan. The female literacy rate in rural Afghanistan is 13.1%, while in urban Afghanistan, the rate is 40.8%.

As mentioned earlier, 74% of households with illiterate heads face 63% of poverty compared to 40% of literate heads. Around 73% of the heads of the total households have no education, and these households make 82% of the poor who face 61% of the poverty on average (ALCS, 2018, p. 121). Christine Allison et al. (2005) identifies food insecurity as the most significant experience of poverty by households in Afghanistan.

Besides the sociocultural norms in Afghanistan, a low level of literacy or illiteracy among women is one of the major obstacles for women's economic engagement in the context of the wider economy in Afghanistan (FAO, 2015). In a report, the United Nations Food and Agriculture Organization (2015) also argues that illiteracy among Afghan women also leads towards unemployment and less income-generating opportunities.

The report clearly says that despite illiteracy issues, many Afghan women possess good numeracy skills that they often use while running the household budget (FAO, 2015, p. 14). But it is not sufficient since limited literacy and numeracy skills among Afghan women are widely considered to be the main barriers for their economic empowerment (World Bank, 2017).

However, the World Bank considers the literacy skills to be fundamental for women to expand their capabilities, involve in entrepreneurial activities, and to empower themselves. Besides the high rates of illiteracy, poor health care, early marriage, limited mobility or immobility, and violence against women are considered obstacles that restrain women's economic role in poverty alleviation (ANPDF, 2017-21).

### **Health Issues**

Afghan women's status remains one of the lowest in the world. 52% of married women and girls have suffered spousal violence, 46% of the physical, 6% sexual, and 34% emotional, and finally, 53% of women witnessed physical violence after the age of 15 (WHO, 2019). The World Health Organization Report in 2019 indicates that despite 95% of Afghan women know contraceptive methods, but its prevalence is only 20%. The report points to high illiteracy among women leads to poor prenatal care, skilled birth attendance, and family planning.

The mortality rate of infants in 1000 births for illiterate mother is 74 while it is considerably low (55) for mothers with secondary or higher education. Meanwhile, 66% of women in urban areas deliver in health facilities, but only 25 percent in rural areas deliver in health facilities (UNICEF, 2010-11). Given the infants' mortality rate, half of all first births are to adolescent

girls, and pregnancy is considered to be the single biggest killer of the adolescent girls (UNICEF, 2010-11, p. 87).

Health and literacy are mutually supporting Afghan women's wellbeing in society. Unhealthy women and girls cannot go to schools or cannot work to look after their families. Therefore without health and requisite literacy, women cannot actively participate in the wellbeing of society (Cherly Benard and et al., 2008, p. 43).

Afghanistan population growth rate is 2.14% per year and the fertility rate<sup>7</sup> is 4.4227 (NSIA, 2018-19, p. 13). High population growth and fertility rate are positively correlated to chronic poverty in developing countries.

Amelie Banzet and et al. (2008, p. 17) stress that the chronic poverty cycle often perpetuated by the high fertility rate, population growth, and disproportionately loss of children's lives. She argues that women being considered as a reproducer of society means that women face multiple issues in terms of their participation and contribution in the economy.

#### **Mobility Constraints**

Besides, the long-standing socio-cultural norms restrict women's mobility in Afghanistan insecurity, too, refrains women from participation in the economic and political developments across Afghanistan. However, in rural Afghanistan, women are mostly prevented from working outside their houses to preserve their honor (Beath and et al., 2003, p. 542).

While traveling outside their households, women are required to be accompanied by a male member of the family. As a result, younger women and girls cannot attend schools and cannot become economically active. Poverty becomes severe by cultural restrictions or a high degree of women's immobility; therefore, female-headed households are vulnerable to long term illnesses, and they cannot generate sufficient income (Christine Allison and et al., 2005, p. 57).

The immobility challenge is compounded by the distance of the government offices from the community, which is considered as an employment opportunity for women (Chona R. Echaves, 2012, p. 7). If allowed, women like men can get employed and socialize with other community

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<sup>7</sup> Fertility rate (total) is the average number of children that would be born alive to women during her reproductive life, if she were to bear children at each age in accordance with prevailing age-specific fertility rates.

members in a different way. Nevertheless, Jo Grace and Adam Pain (2004, p. 35) say that mobility attached to women working in the agriculture sector in certain areas may constrain them from realizing their full potential.

Restriction on Afghan women's mobility is also true in urban Afghanistan. The sociocultural norms restrict women's access to markets and their employment in the public or private sectors but female heads of households, widows, or women whose male member of the family cannot work have more freedom to be economically active in society (Ruxandra Boros and Anni Mcleod, 2015, p. 8).

### **Policy Problems**

Women issues such as sociocultural obstacles, illiteracy, health challenges and mobility are cross-cutting issues and require national policies and plans to enable them to become economically active members of society by getting necessary education and policies.

Afghanistan is a signatory to the UN Convention on the Elimination of All Forms of Discriminations against Women and Millennium Development Goals (MDG), enshrined women's rights in major development programs such as National Solidarity Program (NSD), and developed frameworks for women's rights and inclusion through National Action Plan for Women of Afghanistan (NAPWA) and law on the elimination of violence against women (Ruxandra Boros and Anni McLeod, 2015, p. 7). However, women's economic empowerment is not a priority in Afghan government policies and strategies (Ruxandra Boros and Anni Mcleod, 2015, p. 8).

Rina Amiri and et al. (2004, p. 284) think that most of these women exclusionary political and socio-economic policies are either due to socio-cultural norms or effects of war that the Afghan women bore the most. They also say that Afghan women not only have suffered from poverty and deprivation, but they have also tolerated the politicized gender policies, which limited their constructive role and their access to land and credit.

Nevertheless, Holmen and Tar Min (2011) identified challenges that Afghan businesswomen face as limited access to funding for a startup, lack of business networks and conducts during the business operation, and insecurity. Nonetheless, Caroline Sweetman (2002, p. 7) believes that credit is a proxy for women's empowerment, just like female heads of household are a proxy for women in poverty.

Besides the issues mentioned above, no access or limited access to finance for women-owned businesses (Small to Medium Enterprises-SMEs) include low awareness level about the financial services, financial illiteracy, sensitive public attitude towards microfinance, women's reliance on men or their dependency on men and lack of identification documents for women (USAID, 2018, p. 40).

Though there are 850 women-owned businesses such as carpet, embroidery, woodcarving, jewelry making, silk shawls and leather products (Afghan Women Chamber of Commerce and Industry, 2019), there are still issues that women face while engaging in businesses or working as entrepreneurs in Afghanistan.

Tracy Taylor (2017) says that decades of deprivation have shaped the laws in Afghanistan in such a way to undermine women's rights and mold public opinion in favor of those socio-cultural norms which violate women's rights in society. He also argues that Afghan women face an economic disadvantage than men when it comes to entrepreneurial success. He further says that understanding obstacles that limit women's economic role can help women succeed in businesses.

Integrating women's role in the poverty alleviation schemes require a complete understanding of gender relations and well-thought policies and strategies (Caroline Sweetman, 2002, p. 22). Women-specific policies and strategies should create economic opportunities for women through intervention in agriculture, business, particularly in entrepreneurship, to empower women and make them economically active.

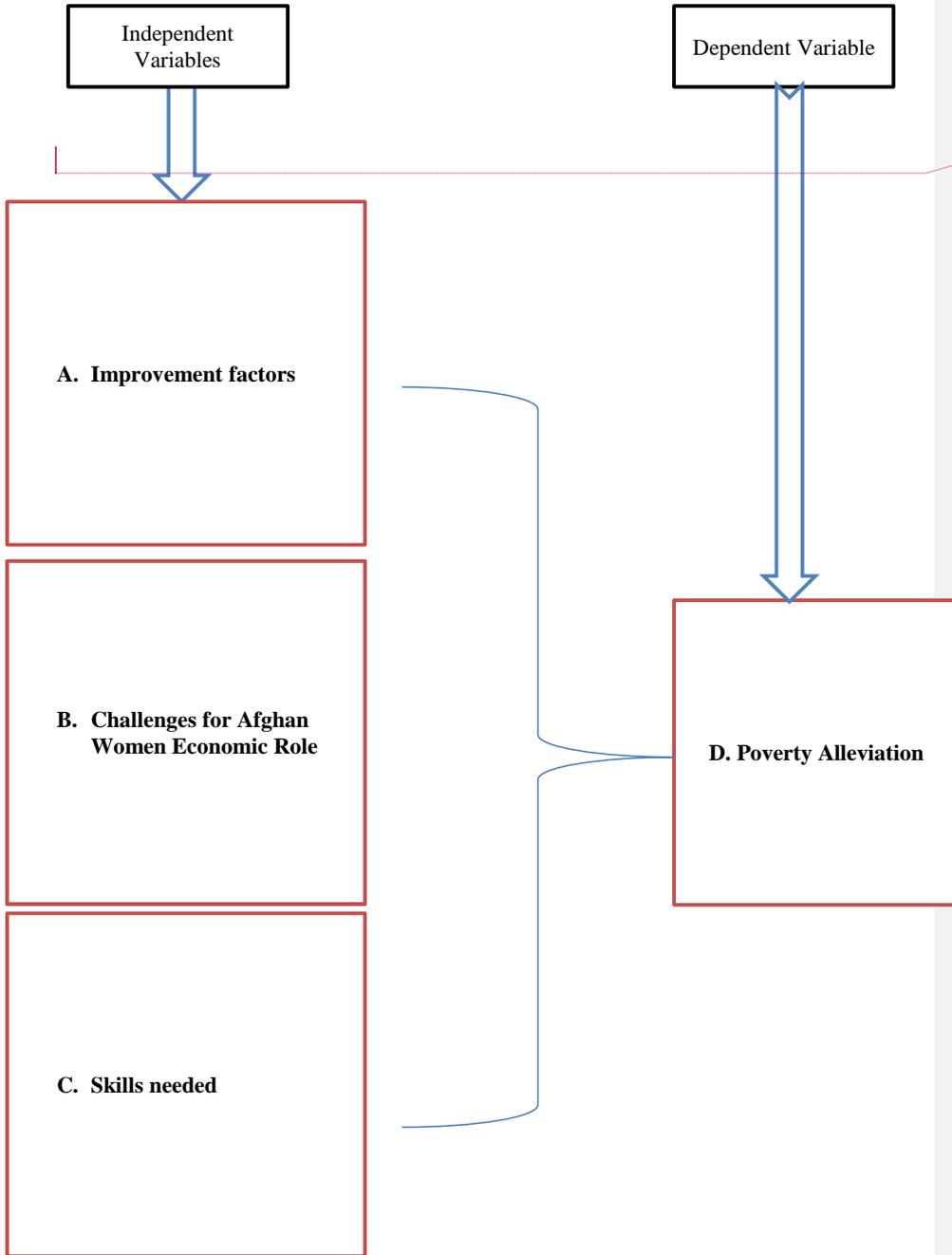
Amelie Banzet and et al. (2008, p. 94) believe that to overcome chronic poverty, a multi-sectoral national program for women's economic participation in Afghanistan has to be developed and its major components should focus on female-headed households and meanwhile Afghan Ministry of Agriculture and Irrigation and Livestock (MAIL) should recognize women's role in the agricultural production.

She also emphasizes that the Ministry of Rural Rehabilitation and Development should provide opportunities for women to participate in the economic development programs and women should be recognized as decision-makers in the development schemes. She further says to get women involved in the economy, development of policies, structures and interventions are prerequisites for women's access to health, education and justice.

## 2.5. Conceptual Framework of the Study:

Conceptual framework presents the relationship between the variables of the study. There are independent variables that affect the dependent variable of the study on which the research has been carried out. The study covers women's economic role with special emphasis on:

- Skills needed to improve women economic role,
- Challenges women face in their economic role,
- Improvement factors or opportunities available for women in their economic role for poverty alleviation.



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## CHAPTER NUMBER THREE METHODOLOGY

### 3.0 Introduction

The chapter describes the methodology used in the study to analyze Afghan women's economic role in poverty alleviation. It includes research methods such as the target population for qualitative research. The methodology used in this research shows how the data is collected from the primary and secondary sources, how it is analyzed given the causes, and what type of information. It also signifies that the data sample size and methods used to analyze the information. The study is based on qualitative research methodology.

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### 3.1 Philosophy of the Research

A human interest element is involved in this research, and therefore, the study is based on the interpretivism philosophy of research mostly applied in qualitative analysis. Interpretivist philosophy is used in qualitative research to define the data/information collected. Information from the primary sources has been gathered during interviews and observations, which is considered a natural way of collecting data. The interpretivism philosophy focuses on the subjective meaning of the information, and therefore, it provides the researcher with greater freedom to interpret data.

The advantage of the interpretivism philosophy of research is that in studies of this type, which discusses women's role in poverty alleviation, the interpretivism approach gives a researcher with the flexibility to have an in-depth understanding of the sociocultural norms and factors that affect the women's economic role in society. This approach can have a high level of validity as the primary sources of information considered to be reliable. However, this approach has disadvantages.

One of the crucial weaknesses of the interpretivism belief of research is that the researcher can be biased as the primarily collected data by the researcher cannot be generalized since information or data is filled with the personal opinions and preferences of the interviewees. If the particular viewpoints and values are involved, then its authenticity, to some extent, decreases.

### 3.2 Research Approach

The overall women's role in poverty alleviation is the central theme of the research, and therefore the research paper is tilted as the Afghan Women's Economic Role in Poverty Alleviation. It is the first research that is explicitly characterizing the Afghan women's role in poverty reduction. Therefore an inductive qualitative research approach is used in this study.

### **3.3 Research Purpose**

the purpose of the study is to know what should be done to enable women to contribute more to alleviating poverty in Afghanistan. To precisely understand women's active economic role, the realization of issues containing them from generating income has been studied to find out about the significant restraints. Meanwhile, information is gathered by conducting interviews to analyze what should be done to empower women economically and address overall poverty in Afghanistan.

### **3.4. Research Methodology**

The phenomenological approach of qualitative research methodology is employed in this current study. As the main objective of the paper is to know the challenges and obstacles that women face while trying to be economically active and how these challenges and obstacles can be addressed to empower women to have a more significant role in poverty reduction. Thus qualitative research is considered to be more suitable for this study.

### **3.5. Interview Protocol**

The interview rules developed for the conversation with the individuals were based on the assumption that the interviews are only conducted for academic research objectives. The allocated time of the interviews differed and depended on the length of the interviewee's responses. As said, the data collected for the interviews is for academic purposes; however, as agreed, their identity and answers can be shared. The correspondence with the interviewees will be analyzed in the paper to know what role women can play to alleviate poverty.

Interview questions (annex 2) has been developed for this research. Interview questions have two parts. The first part identifies the individual and his/her specifics or personal information. The second part of the Interview questions consists of the leading research questions and follow up questions. The conversation is carried with the help of a pre-scheduled interview date and time via telephone.

The interview questions consist of two main thesis research questions such as " How Afghan women's economic role can be improved through skills development to address poverty?" and "What policy frameworks/interventions need to be developed to improve women's role in economic development in order to alleviate poverty?" The interview questions as annexed to this paper.

### **3.6. Population and Sample**

The population for the study is broad

The central theme of the study is to know what role women can economically play to alleviate poverty, given the challenges and obstacles they face. The population for the survey includes government and non-government leaders in Kabul and out in the provinces. A total of 17 interviews have been conducted in Kabul, Baghlan, Kunduz, Takhar, and Samangan provinces. The interviewees have been chosen given their knowledge about women's overall role in society and specifically in the economy.

Since women's issues are cross-cutting, interviews in the government sector have been conducted based on relevancy to women and women's economic empowerment.

The profile of the interviewees include:

1. Co-Founder of Afghan Chamber of Commerce
2. Program Management Specialist, Ministry of Agriculture, Irrigation, and Livestock.
3. Economic Advisor, Ministry of Economy
4. Director of Economic Statics in the National Statistics and Information Authority
5. Poverty and Food Security Analyst, Afghanistan National Statistics and Information Authority
6. Women's Economic Empowerment Expert, Ministry of Rehabilitation, and Rural Development.
7. Gender Specialist, Ministry of Women's Affairs
8. Economy Advisor, Ministry of Economics
9. Business and Economics Lecturer in Kabul University
10. An economic Specialist and CEO of a company
11. Social Safeguard and Women's Rights Activist, Local NGO
12. Women's Affairs Specialist and Regional Manager, Women in Economy (USAID)
13. Skill Building Trainer, Women Leadership Development Program (USAID)
14. Women's Empower Program Manager, International NGO

### **3.7 Data Collection Procedure**

The researcher developed a interview questions based on the objectives of the research and interviewed the respondents. Direct interviews with 17 people collect the primary data at their convenience, either by phone or in person, the time and date for meetings were pre-scheduled

with each interviewee. The secondary data was collected from reliable sources, which include various government and non-governmental organizations' reports on women's economic role and some valuable books and researches published by well-known authors and international organizations.

The span for interviews different, but each interviewee was requested to be available for 25 minutes. The people who responded to the interview are government officials, officials involved in programs to empower women economically, economic and poverty surveyors, experts, tribal elders, ulema, and civil society activists. Most of them have more than five years of experience in the women's development sector and poverty alleviation.

The interview two main parts: personal information and the research question. The two research questions are further divided into subsequent issues to know what role women play at the moment for alleviating poverty, and what are the challenges and obstacles that they face.

### **3.8 Data Analysis Method**

The research methodology is qualitative for this thesis. Primary data is collected through interviews on what role the Afghan women can play to alleviate poverty, what should be done to empower them, and what are the existing challenges and obstacles they face in their economic activities.

All the analysis measures of the qualitative research and the design of the data interpretation are based on the thematic analysis approach. The interviews have been transcribed, and then the respondents' answers were analyzed, and global themes among them were extracted. In these interviews, obstacles and challenges have been identified, and the interviewees suggested policy recommendations.

### **3.9 Limitations**

The researcher met several limitations while working on this research paper. These limitations are explained as of the following:

- a) Issues in convincing the interviewees in the government for the interviews,
- b) The respondents were limited to individuals in Kabul and provincial capitals, and the accounts of women in rural areas of Afghanistan could not be taken due to insecurity and telecommunication network issues,
- c) The respondents could not speak English,
- d) Most of the interviews were conducted via telephone Coronavirus pandemic.

e) Lack of previous academic researches on the topic.

## **CHAPTER NUMBER FOUR ANALYSIS AND FINDING**

### **4. Introduction**

Chapter five of this research analyses respondents' answers as per the research questions. The two thesis questions were divided into follow up questions to collect detailed information on women's economic role in poverty alleviation. The interview questions are relevant to the overall research topic and is analyzed here separately as collective views and answers of the respondents. Nothing has been added to or remove from the responses of the respondents.

The first research question is "How Afghan Women's Economic Role can be Improved Through Skills Development to Address Poverty." This question has been divided into three sub-questions discussing agricultural/horticultural and business/entrepreneurship skills that women might need.

The second question of the research is "What Policy Frameworks/Interventions Need to be Developed to Improve Women's Role in Economic Development to Alleviate Poverty." This Question, too, has been divided into follow up questions. The follow-up questions discuss the challenges women face while trying to be economically active, given the strict socioeconomic society of Afghanistan. Women's role in the household economy is also being discussed with the respondents, and policy shortfalls have been explained during the conversation with the interviewees. Each question is asked from all the individuals who have been interviewed. The analyzed as following.

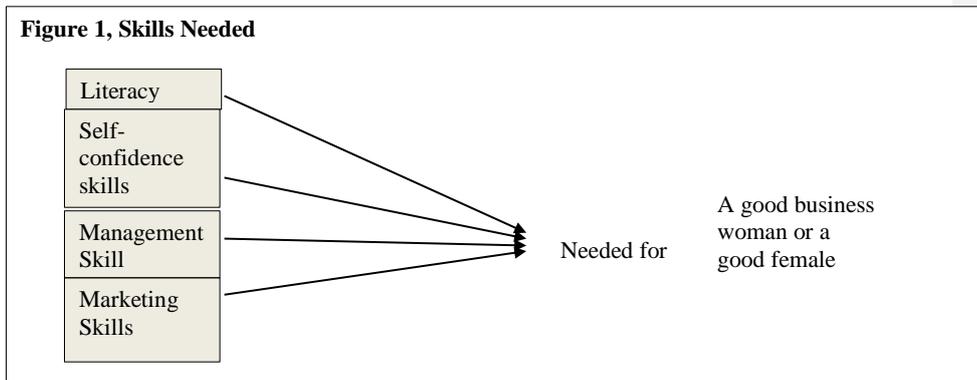
#### **4.1. Analysis of the first research question**

The primary research question is about ways to improve women's ability and capability to address poverty in Afghanistan. The Question is divided into several other questions and each of these questions is analyzed in cascading order.

##### **4.1.1. Analysis of the first follow up Question**

The first follow up question "What business/entrepreneurial skills do women need?" is asked from all respondents. The Question rotates around entrepreneurial opportunities and areas in which women can become successful entrepreneurs. Their answers noted during the interviews and analyzed as per thematic analysis network approach has been analyzed as following.

Literacy skills, general management, marketing, value chain management skills, self-confidence building skills were found to be shared among the respondents.



One of the respondents said:

*“Women need skills required on how to run a business. Mainly women involved in businesses in Afghanistan run independent businesses. Therefore, they need to have all skills required to run their businesses like financial management, marketing, and regular administrative management skills like how to manage staff and labor and quality control procedures. Unfortunately, women entrepreneurs lack these skills and should improve these skills.”*

The other respondent emphasized that women need literacy skills:

*“A large number of Afghan women live in rural areas. About 6.5 to 7 million Afghan women that are at home have not accessed learning opportunities and are not formally involved in economic development. This is a large population that requires the necessary set of skills to contribute to the economic development of family and country. Women can do small businesses at home like kitchen gardening or beekeeping (apiculture), aviculture, and handicrafts. If they start something small from home, they will gradually be able to be active labor outside their homes. They certainly need technical skills in these areas other than that they need advanced mover skills required for running businesses like management and marketing.”*

The third account is as of the following:

*“According to the survey Afghan people’s living conditions, most of the women that work are in the agriculture and health sectors. I think it’s better to provide skills in these areas to women. Currently, our agriculture sector still utilizes the traditional means of agriculture. I believe it’s important that women learn modern approaches to agriculture to utilize resources efficiently. According to the survey report of Afghan people’s living conditions, the services sector skills have been broadly discussed. Please refer to the survey report for further details.”*

On the entrepreneurship opportunities that might exist for women, most of the respondents believed that there are investment opportunities for women in embroidery, handicrafts, carpet production, tailoring, and dairy production.

On the Question that which areas suits women the best to become good entrepreneurs or businesswomen, most of the respondents indicated that women could do better in embroidery business, service industry, carpet production, agriculture, and livestock areas.

#### **4.1.2. Findings of the first follow up Question**

Respondents pointed out to manufacturing skills, tailoring, carpet weaving skills, embroidery, handicraft, dairy process, agribusiness skills, animal husbandry, and small business skills.

Both commons among them were literacy skills, marketing skills, management skills, and self-confidence building skills. These skills are required in Afghanistan for a woman to work in men dominated society to become good entrepreneurs or businesswomen. But since most of the Afghan women live in rural Afghanistan, they cannot get these skills quickly, and on the other side, the Afghan government and international community lacks proper programs and strategies specifically targeted at building the skills of women in these specific areas.

If we look at the required skills, one thing will be crystal clear that education for Afghan girls and young women is vital. Education can empower them in the rest of the other areas needed to empower women economically and alleviate poverty in Afghanistan.

As mentioned, poverty in Afghanistan is multidimensional, and therefore, besides literacy, there should be opportunities for women to know how to sell and find consumers in the market. But their reach to the market is restricted due to other factors.

Management skills are crucial for women in the business sector. Based on this research, there are fewer businesses led by women than men and one of the reasons can be women's lack of management skills, especially in the business sector.

In the patriarchal society of Afghanistan and the harsh realities of the 40 years of war in Afghanistan, women enjoy less freedom and rights than men and they have been suppressed for years. Low self-confidence is a big social and economic challenge for women since it may stop women entrepreneurs take a calculated risk or go out for joint ventures.

#### **4.1.3. Analysis of the second follow up Question**

The second follow up question, "What agricultural/horticultural skills do women need?"

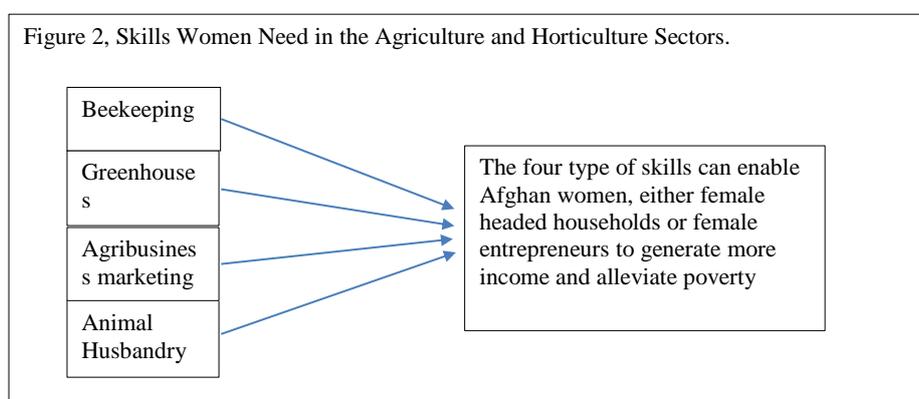
Though this is somehow related to the first Question, it differs in when it comes to sectors.

The respondents stressed upon getting new skills by adopting new approaches in the agricultural and horticultural sectors. Beekeeping, greenhouses, animal husbandry, and

agribusiness marketing skills are the ones that most of the respondents pointed out during the interviews.

On the skills needed, one of the respondents said:

“I just talked to a technical team about building greenhouses in Afghanistan; we can highly benefit from various products we have like tomatoes and cucumber.”



A respondent signifying women’s role in the agriculture sector said that to strengthen women’s role in agricultural production, they need training on land preparation, horticulture, food processing, hygiene, nutrition, and packaging. But according to an interviewee, the Ministry of Rural Rehabilitation and Development doesn’t provide the right kind of training: “Ministry of Rural Rehabilitation and Development does provide particular business development pieces of training, but these are general training that mainly covers the financial management and other management aspects of a business.”

#### 4.1.4. Findings of the second follow up Question

As per the literature review of this research, most of the Afghan women in rural Afghanistan, who make the majority of the female population, work in the agriculture and horticulture sector mostly without pay. The skills indicated by the respondents are crucial for female-headed households’ economies since they are the poorest in Afghanistan.

Greenhouses, beekeeping, horticulture, animal husbandry are considered areas that women have been involved in for centuries, but they need new skills to get more with less investment.

#### 4.2.5. Analysis of the third follow up question

“How can different (business/entrepreneurial and agricultural/horticultural) skills be obtained?” This question in the sequencing order to the previous two questions. The required skills mentioned above need some sorts of the provision by the Afghan government and the international community.

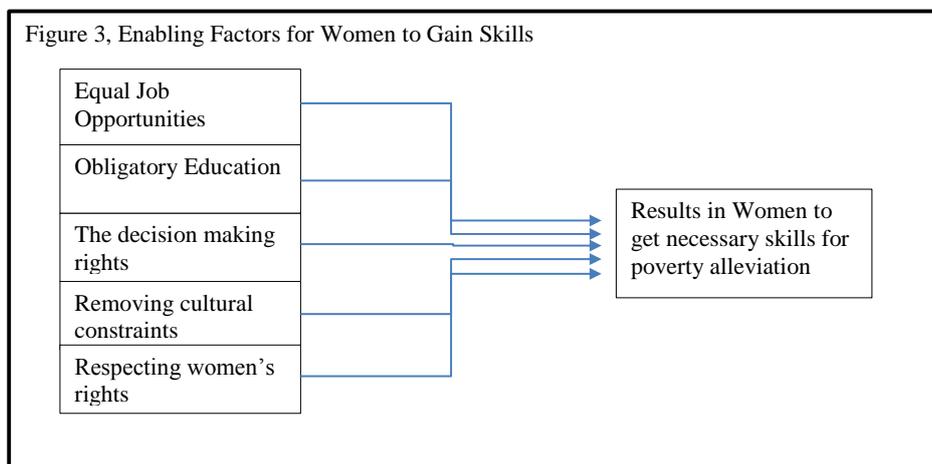
The respondents indicated that the skills, as discussed above, could be obtained through education and training programs in rural and urban Afghanistan. Some said linking local markets to international companies might make women get more skills.

One of the respondents, on how to obtain skills, said:

*“Mainly, this is the responsibility of a government to provide equal skill-building opportunities to men and women. The government should have a good leading role over NGOs, private sector, and the international community to address the needs and accordingly plan initiatives for skill-building collectively.”*

Another interviewee said:

*“Gender equivalency in economic activities in rural and urban areas. Giving an equal chance in recruitment for different roles and responsibilities in governmental and non-governmental agencies. Making education obligatory for women on the national level. Giving enough opportunity for women in decision making and good governance. Motivating women for participation in economic activities. Increasing knowledge of people and awareness about worse traditions and cultures against women. Improving sense of humanity, impartiality, equality, no discrimination against women.”*



#### 4.2.6. Findings of the third follow up Question

The enabling factors should be kept in mind when it comes to women’s skills. These are crucial factors that a society that has direct effects on women’s ability to be a productive part of a community in terms of alleviating poverty. Equal job opportunities in the city gradually enable women to achieve a leadership position, and therefore for such a role to play, education should be obligator for women in Afghanistan.

Education and equal job opportunities also enable women to become part of the decision-making process in any sector. Removing sociocultural constraints increases women’s mobility and help them access resources and engage business.

**4.2. Analysis of the second research question**

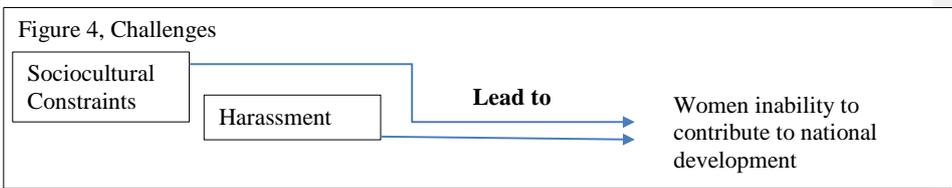
The second research question is, “What policy frameworks/interventions need to be developed to improve women’s role in economic development to alleviate poverty?” This question is divided into four more questions discussing challenges and obstacles that women face, women’s economic role in the household economy, what policies exist to address issues women face, what strategies should be recommended to remove obstacles for women’s economic engagement and development.

**4.2.1. Analysis of the first follow up Question**

The first follow up Question for the second research question is, “what challenges exist in terms of women’s economic empowerment?”. The issue has been asked by almost all respondents. There were similarities in the respondents’ answers.

According to a respondent, the challenges are:

*“There are so many social challenges, like hidebound cultures that do not allow women to work outside her home and women who work face different types of harassment and they don’t feel secure outside their homes. I believe the behavior change of society as a whole is highly important so that women can contribute to development.”*



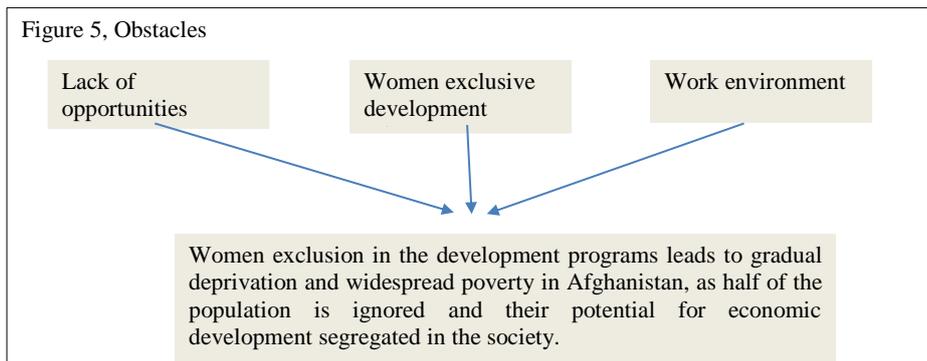
Sociocultural constraints in Afghanistan, but it is widely accepted that harassment in the western world leads to women’s inability to contribute to the overall development and reduce poverty. Afghanistan is one of the old traditional countries where gender roles are defined in society. Sociocultural problems are also considered to affect young women's and girls’ life in every walk

of life. Such norms stop them from getting an education; they restrict women’s mobility, and these norms indirectly contribute to widespread poverty as they deprive women of their fundamental rights, and they deny half of the population to be economically active.

Further on the challenges, an interviewee said:

*“I think the first challenge is the lack of opportunities. The money spent on development in Afghanistan a tiny fraction of that is spent on women’s empowerment and development. The second most important issue is that development programs and projects are not inclusive. Approaching men for work is relatively easier for implementing activities. Therefore they hire men and use the excuse of not being able to find suitable women for jobs. Another pressing challenge is the work environment. In many instances, women who had to leave a job were due to an unpleasant work environment, and this negatively affects the workforce and gender balance. For the women who run their businesses exist other challenges like access to resources, markets, and skills-building opportunities.”*

Lack of opportunities, women exclusive development schemes and programs, and an insecure work environment further complicates the Afghan women’s economic role in poverty



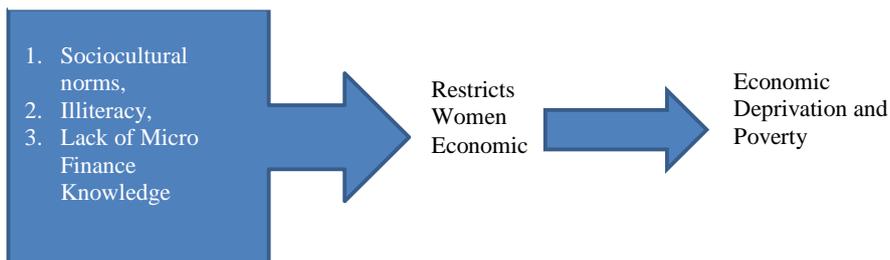
alleviation since job opportunities are designed in such a way that favors men more than women. Secondly, since women are not part of the significant decision-making process, they are deprived of development programs. And lastly, women need a safe work environment. Sexual harassment can make it difficult for women to work outside of their homes.

A respondent explains the economic and non-economic challenges as of the following:

*“There are economic and non-economic challenges that women face. Economic challenges come from hidebound culture and social norms. If we take an example of rural areas, women are involved in agriculture, horticulture, and other activities, but they do not have economic freedom and do not generate income. Other than that, women lack information like what is the need for the market and how they can contribute to economic development. They also lack knowledge of micro finances and credits available for them to start small businesses of their*

own. They suffer from paying high rents and electricity bills as they don't get proper space in the industrial areas.”

Figure 6, Major Challenges



Sociocultural norms, illiteracy, and lack of microfinance restrict women's economic activity and it gradually leads to the overall stagnation of economy and poverty.

A respondent from the Afghanistan National Statistics and Information Authority says that women are poorer than men:

*“Our general findings are that rural people are poorer than those living in large cities. Similarly, educated people are in better economic conditions than uneducated. Families that are run by men are in better economic condition than those run by women.”*

#### 4.2.2. Findings of the first follow up Question

As said, poverty is more visible in the rural areas of Afghanistan than in urban areas. Educated people are less poor than uneducated ones, and families that are run by men are in a better position than women.

Women's low level of economic engagement is profoundly affected by the socio-cultural norms, work environment, lack of access to resources, little education or illiteracy, no access to markets, and immobility. Security is also a significant challenge facing Afghan women.

There are policy issues. Afghanistan lacks effective policies and strategies to facilitate women's participation in development and, at the same time, make it sure that women are included in any development scheme by the government. Corruption is also considered as an impediment to women's economic development or poverty alleviation by the respondents.

Unemployment or lack of access to decently paid work, lack of access to property or ownership rights, discriminatory gender norms, and work burdens are some of the other challenges and obstacles identified by the respondents.

#### 4.2.3. Analysis of the second follow up question

The second follow up question is “ What is women’s overall economic role in the household economy?” The household economy is a measurement of poverty in Afghanistan as mentioned in chapter two of this study. Women play a significant role in managing the daily household affairs, whether it is social or economic.

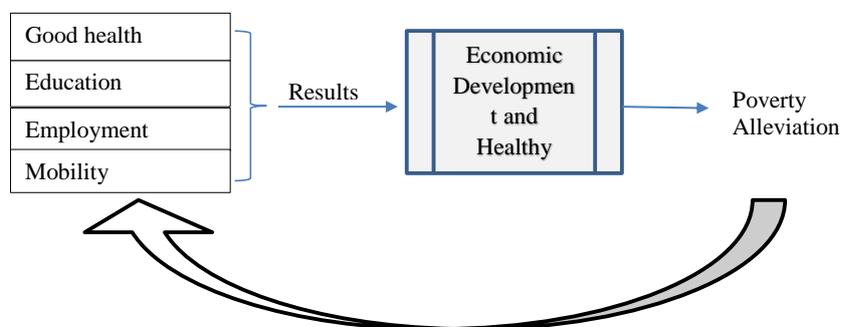
A respondent says:

*“ I believe women play a critical role. If we measure it I think 80% overall management of the household economy depends on how women manage it.”*

According to a third interviewee:

*“In the last 15 years, there are some noticeable achievements I can address. For example, a decrease in maternal mortality rate because of accessible and improved medical services. The average size of an Afghan family is seven members and bread earner is only one person, who is a man in the family. About 7 million women are jobless at home. Think about that fact if we involve the 6 million in the formal job market and they earn the minimum wage of 1 dollar per day, this will generate 6 million dollars a year. This income generation definitely will improve the economic condition of each family. This positively affects the livelihood of a family, and for instance, their children can eat better food and get a better education, which ultimately will impact their future. Thus, in reality, women and men equally play an important role in household income.”*

Figure 7, Factor Enabling Women Economically



Good health, education, employment, and mobility are the cornerstones of economic development and poverty alleviation. This is a universal experience! If the overall mortality rate reduces, early marriages and violence against women are prevented if education becomes available to those Afghan women who live in rural Afghanistan, an economic change in the overall economy of Afghanistan will be evident and the GDP rate will grow. Therefore, good

health, education and mobility are the prerequisites for employment and economic activity among Afghan women.

As shown in figure 7, a healthy and well off society depends on the health, education, employment status and access to the resources. The wellbeing of children also depends on these factors concerning Afghan women. With good health, they can work on farms and can become a daily workforce. With education, they might be able to have numeracy skills important for small businesses. With employment, they can contribute to the overall household economy, and finally, with the mobility they can get access to resources and markets.

A respondent believes that women make half of the population, and therefore their development is important:

*“Women make half of Afghanistan’s population and women are the primary caretakers of their children. Women have the right to participate in all facets of society, including the economic development of their families equally. However, since women in Afghanistan do not have equal opportunities as men do, I think they have a small role in the economic development of their families. Women play a highly vital role in the household economy. However, the number of working women is minimal, and most women are assigned some limited duties at home.”*

According to a respondent, women do contribute to the economy, but it is not visible to people:

*“Women unquestionable play large roles related not only to their traditional responsibilities in the household, but also to the disappearance of men from the social, economic scene due to years of conflict. Women also have a small but real presence in the paid workforce. Still, it is tough to quantify that role, as women’s work is not always fully monetized and may occur under the radar of traditional economic analysis. Women have always played a significant, if not readily visible, economic role in Afghanistan. And this has increased not decreased over the years.”*

Similar to the Above view, another respondent believes women are the manager of their houses, and they contribute to the household economy:

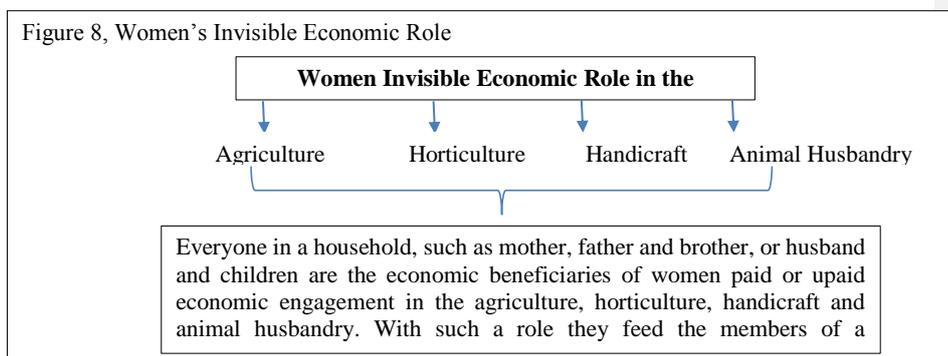
*“Women play a vital role in their household; it is like they are the manager of their house and should distribute all the income in the right manner, also beside taking care of the house and family most of the women in both rural and urban areas work with men to generate income by sowing, weeding, harvesting, and almost all storage and processing of agricultural and animal products.”*

Unpaid female labor is a bitter reality in Afghanistan. Though women contribute to the household economy, their contribution is not counted in monetary terms and has been ignored for centuries.

However, if we look at the sectors above and data provided in this paper, most of the Afghan women are engaged in the agriculture sector without being paid. They are also active in

horticulture activities. Animal husbandry at the household level, mostly managed by women and the handicraft are solely women’s handiwork.

To have them contribute more and alleviate poverty, a mechanism should be developed to monetize or incentivize women’s economic contribution in monetary terms. More investment should be encouraged in the above sector so that such a capability can be enhanced and poverty, which is prevalent in rural society, can be addressed appropriately.



#### 4.2.4. Findings of the second follow up question

The findings from the answers of the respondents for this specific question are similar. Most of the respondents emphasized that women have a hugely positive role in managing the household economy by managing income and expenses.

Some said that businesswomen and female entrepreneurs contribute to their families economically and therefore, their role in the household economy is prominent. Others argued that women’s economic contribution to their household means better education and health care for family members.

Finally, some said that since women are the primary caretakers, their contribution to the household economy means better living conditions, better education and better society by bringing up children.

#### 4.2.5. Analysis of the third follow up question

The follow-up question “ What are policy frameworks/interventions that exist to address the challenges of women’s participation in economic development?” is one of the most important questions in the Interview questions. Some critical women’s issues stem from a lack of functional and applicable policies in Afghanistan. The following analysis paints a picture of the policy level issues in terms of empowering women in Afghanistan.

A respondent believes that the Afghan government has some policies and strategies which focus on women's issues in Afghanistan :

*Some many interventions and frameworks address women's challenges like there is the law on the elimination of violence against women. Similarly, many development programs are specifically for women to promote their participation in social, cultural, economic and political spheres. The Ministry of Rural Rehabilitation and Development (MRRD) runs this Women Economic Empowerment Rural Development Program (WERDP), where are work. We work in 14 provinces and 76 districts, our staff and beneficiaries are 80% women.*

Though the Afghan government has launched a program called Family Economy in the Ministry of Agriculture and Livestock, and there is an education program by the Ministry of Labor and Social Affairs, Martyrs and Disabled along Ministry of Education and Higher Educations Ministry's special programs targeted for young girls and women's education, there has been little achievement so far.

Nothing specific for Afghan women's economic development has been considered in the development programs and priorities of the Afghan government. Ministry of Economy has a policy on women's economic development, but the policy is still a draft.

A respondent further approves the above analysis by providing the following account:

*"Unfortunately, there is no inclusive policy or intervention for the economic development of Afghan women. There is a new strategy underwork that's focused on how to improve the economic condition of women. However, there is still a long time to implement that strategy."*

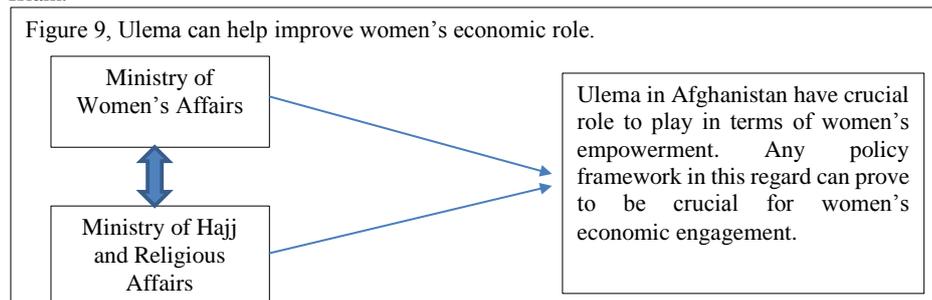
A respondent from the Afghan government believes that the Afghan movement plans to improve women's economic condition soon:

*"Indeed, there is a specific plan for the economic development of Afghan women, which was also presented in the Geneva Conference. There is another plan for allocating 20% to 30% of land in the industrial parks to businesswomen, and similarly, in support of women produced products, they are allowed to sell their products with a 5% high price in the local market. Women Chambers of Commerce is a good example that supports the economic development of women. Ministry of Agriculture and Ministry of Rural Rehabilitation and Development has many initiatives that support women's economic independence. These have been presented in Geneva Conference. However, there is still a need for more support for women to lead businesses."*

One of the respondents think that the Ministry of Women's Affairs should closely work with the Ministry of Hajj and Religious Affairs to mitigate the situation:

*"Afghan government has two different policies that address women's participation. One is the policy on increasing women's participation in civil service by 30% and the other is focused on the economic empowerment of women. I think the Ministry of Women Affair should closely work with the Ministry of Hajj and Religious Affairs on some framework that addresses women's rights from an Islamic perspective. This will be a valuable initiative that will help women get equal access to opportunities."*

This is a critical point as most of the issues the Afghan women face are due to socio-cultural norms under the pretext of religion. Ulema and tribal elders need to work with the Ministry of Women's Affairs to raise public awareness about women's fundamental rights according to Islam.



According to a respondent, equal rights between men and women should be observed closely in the policy development process:

*“Women’s economic empowerment, which is an entry point into other forms of empowerment, will allow them to bring these values into the construction of an alternative to the current structure. So, should consider the policy of equalising property rights, including land, housing and associated resources. Also, mainstreaming women into the financial system, perhaps more necessary now than ever before in Afghanistan. And promoting gender-aware social protection in increasingly insecure markets, again something that the present crisis has brought to the forefront.”*

Policy for equalizing property rights is essential but more important than property rights is the equal right for women's decision making. Women should be included in the decision making processes at the policy and strategy development processes.

It is important that any policies for economic developments in the rural areas of Afghanistan should consider women's quota for participation. They should be part of good governance, and they should be provided opportunities for their capacity building. The policy needs to consider the sociocultural issues and find out ways to get tribal leaders and ulema in the development schemes.

#### 4.2.6. Findings of the third follow up question

There is no specific policy concerning women's economic empowerment in Afghanistan.

There are a few plans that target women's overall development. Some women-centered development programs are launched, but they are temporary in nature and they don't have long-lasting effects.

#### 4.2.7. Analysis of the fourth follow up question

The final question of the thesis research is “What policy frameworks/interventions and in which areas you recommend addressing the existing obstacles and challenges to improve women’s economic status?” The question policy recommendations by the participants of the interviews.

A respondent believes that the Ministry of Women’s Affairs should have a leading role in managing women’s economic development programs in Afghanistan:

*“The Ministry of Women’s Affairs as a leading institution that specifically works for women’s issues should closely work with all government and international institutions to collectively address challenges that affect living conditions of women across the country. Any policy, strategy or national plan at any level should be inclusive and include the gender aspect.”*

Another respondent:

*“I suggest that the government should develop a policy on how women can access to fundamental resources of foundation like legal access to acquiring land. I think the Department of Technical and Vocational Training and the Ministry of Labour, Social, Martyrs and Disabled should develop a policy focused on providing technical and vocational training and skills to women so that they can participate in different development initiatives.”*

A third respondent thinks that:

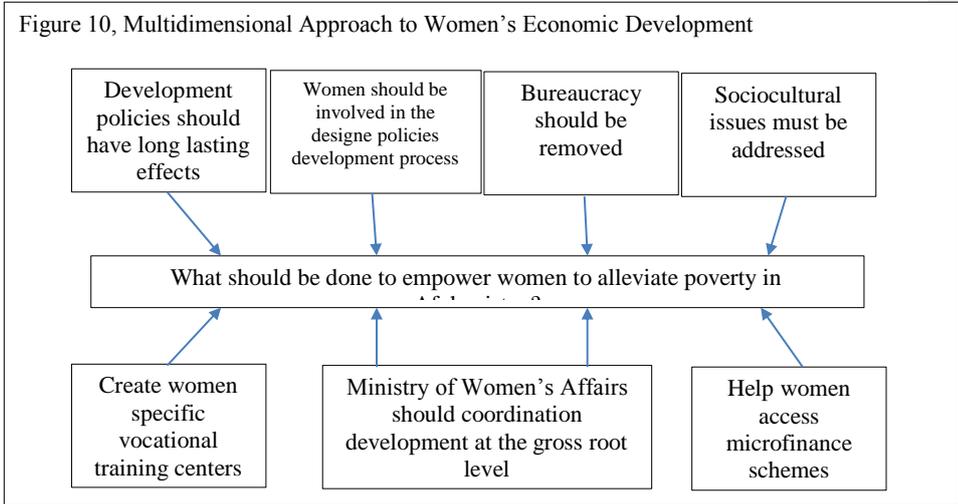
*“There should be a comprehensive practical policy that addresses women’s challenges. This policy should be more practical, where the financial resources and means of access to financial resources should be focused on. Moreover, this policy should be focused on the skills women need to acquire for running their businesses. Unfortunately, a lot of government policies are a political piece of paper rather than practical frameworks.”*

Among the respondents, one stressed the cultural norms to be addressed in the policy development processes concerning women:

*“I think we should work on restrictive cultural norms and address women’s challenges and discuss women’s rights issues. Women should be given better education and work opportunities. There should be systematic approaches and these short term initiatives don’t have long-lasting impacts on the living conditions of women.”*

As women are more prone to deprivation and they have been the primary victims of poverty, any women's economic development needs a multidimensional approach taken from sociocultural problems to other technical capacity building and development schemes.

Figure 10, Multidimensional Approach to Women’s Economic Development



Women agency can exist if the development policies targeted at women’s development have a long-lasting effect, instead of small scale projects. Meanwhile, it is also important that women get involved in the policy development process. They should be included in the early stages of policy development. If they are concerned, then their participation in real’s sense can be felt. So, it is crucial to address sociocultural challenges and obstacles. If sociocultural issues are adequately addressed, then the immobility problem can be solved too. As mentioned earlier, women are good at some specific income-generating activities such as handicrafts and apiculture. Therefore, specific vocational training programs for women should be designed in these areas.

**4.2.8. Findings of the fourth follow up question**

Most of the views are similar. The respondents proposed to design and implement women’s inclusive policies and strategies. The policy interventions should address gaps in gender equality, women’s rights, and equal access to resources in Afghanistan. These interventions shouldn’t be limited to the provincial capitals, but the districts too.

Women need more training to become entrepreneurs. Therefore, specific policies should be developed to address capacity gaps. At the same time, to overcome cultural problems, the Ministry of Women’s Affairs and the Ministry of Hajj and Religious Affairs should work together.

## CHAPTER FIVE

### Discussion, Conclusion and Recommendations

#### 5.0 Introduction:

This chapter sets out the results of the current study. The purpose of the study is to assess women's role in poverty alleviation using Afghanistan as a case study. To inform this purpose, the study provided relevant literature on the importance of women's economic participation for poverty alleviation, challenges that affect their participation and proposed solution. Furthermore, the researcher collected primary data through interviews with people of knowledge in women's empowerment area. The chapter will discuss the findings of the thesis from the literature review and the analysis of women's economic participation and poverty alleviation in Afghanistan and seek to provide informed recommendations to policy makers for further improvements in women's empowerment initiatives.

#### 5.1 Discussion:

The available number of studies concerning women's empowerment and poverty alleviation show positive effect of women's economic empowerment on poverty alleviation. Afghanistan still has less economic development and highly dependent on international aid. The unemployment rate is very high in the country; around 13 million Afghans lived below the poverty line in this country. Poverty in Afghanistan is linked to the quality and quantity of employment as unemployment is considered as one of the main factors for poverty. Unemployment among women is 31% in Afghanistan (ALCS, 2018, p. 54).

Women play a highly significant role in poverty alleviation as they make half of the country's population. To promote the economic well-being of a family and nation as a whole, the whole community must be engaged (NSIA, 2018-19). In Afghanistan, most women have income-generating skills, yet economical and social challenges prevent them from utilizing their skills and potentials. In rural areas of the country, women's role is limited to domestic work at home, and their economic contribution is not formally recognized.

Poverty affects Afghan women more than men. In Afghanistan, female-headed households' poverty is 70%, while male-headed household poverty stands at 53%. There are several reasons for being exposed to poverty. Chief among them are illiteracy, as 63% of illiterate heads of

households face poverty in comparison to 40% of literate family. After illiteracy, health problem is a major problem that stops women from being economically active in the society.

Other major challenges highlighted in the literature and interview analysis part of this study include: health, women cannot participate actively in the wellbeing of the nation, mobility issues, sociocultural restrictions, lack of opportunities, lack of access to resources and lack of government support restrict them from contributing to poverty alleviation.

## **5.2 Conclusion and Recommendations:**

The major objective of this study was to identify the effect of Afghan women's economic contribution to poverty alleviation. The findings of the study are based on literature review and key informant interviews from 14 professionals on women's empowerment and their role in poverty alleviation. From this study it is concluded that Afghan women play highly important role in poverty alleviation if provided with opportunities and right conditions to work. The most discussed and practical condition is the existence of access to resources, equal opportunities, right policy environment, government support and social acceptance. Furthermore, it is concluded that illiteracy and lack of required skill sets is a major impediment in women's economic contribution. Additionally, other challenges, including; security, cultural restrictions, health issues, access to finance, and lack of policy-level initiatives, negatively affect women's role in poverty alleviation in Afghanistan.

Furthermore, through literature and interviews, the researcher explored sectors where women are heavily involved and have better skills. It was found that a significant percent of Afghan women in rural areas are engaged in the agriculture sector; however, their role is not formally recognized and not paid (Ganesh, 2017). While exploring more about women's skills in other areas, more than 60% of respondents said that women have better skills in agriculture, horticulture, carpet weaving, embroidery and handicrafts and have better chances of success in the named sectors. Some respondents identified media, Information Technology, service industries such as delivery, restaurants, and photography as potential areas of business for Afghan women.

This study investigated women empowerment in terms of skills building. More than 70% of respondents believe that the Afghan women workforce lacks the required set of expertise in the sectors they work in. They said that in urban areas, women do not have access to finance to start a business, they lack government support, they do not have the market link, and they lack

necessary business management and marketing skills. Similarly, women in rural areas are extensively engaged in agriculture and horticulture; however, they do not have modern knowledge in the named fields and lack trainings. Their roles are limited to traditional methods and support men in their work (Ganesh, 2017).

Additionally, to address these challenges, most of the respondents for this study believe education is a must for empowering women economically. They also found that women need a range of skills in embroidery, carpet weaving, handicraft, agribusiness, and marketing skills through formal training. They named certain areas where women have better opportunities and should get training, such as Beekeeping, greenhouse, and animal husbandry. Furthermore, almost all respondents believed that equal job opportunities could provide women a commercial space in society, and they can overcome chronic poverty. Such employment opportunities can gradually enable women to reach decision making roles. However, they emphasized that education is a must factor giving them access to equal opportunities for employment. They further elaborated that a healthy and economically independent society depends on healthy and educated women. This is universally experienced. The wellbeing of the children depends on the level of education of their parents, especially mothers.

The respondents identified an insecure work environment as a pressing challenge for women and discourage them from working and contributing to poverty alleviation. As women's economic role starts from their home, the researcher asked respondents about women's role in the household economy and it was found that women have a significant role in managing family expenses. Their role in the household economy is substantial. Respondents said "female entrepreneurs contribute to the family economy, which can result in the overall wellbeing of the family. Women's contribution to the household economy means better living standards".

While exploring the policy level interventions, the researcher through literature and interviews found that there is no specific policy level interventions for women's economic empowerment. Respondents highlighted some important initiatives taken for women's empowerment such as having a specific ministry for women, some vocational trainings by the Ministry of Agriculture and other relevant sectors. However, these efforts are limited to regional hubs and women in rural areas do not get benefited. More than 80% of the respondents criticized the Afghan Government for lacking inclusive development programs and interventions and does not work in close collaboration with international community in addressing challenges facing women.

There are no women-specific vocational training programs in Afghanistan targeted at enhancing the Afghan women's capability in specific areas. The existing professional training facilities are restricted to provincial capitals. Moreover, the respondents recognized the achievements in the area of women empowerment as having women in leadership roles in government and private sectors. Millions of girls go to school and women work almost in every sector. Despite these achievements, Afghan women are still badly affected by the mentioned challenges.

### **5.3 Recommendations:**

Based on the findings of the literature and interviews in this study, it was found that the Afghan Government should encourage women's economic participation and recognize the importance of their role in poverty alleviation. All government programs and interventions at the policy level should be inclusive, considering the gender gaps and requirements. The government should closely work with international partners to address women's challenges at the national level.

Integrating women's role in the poverty alleviation schemes require a complete understanding of gender relations and well-thought policies and strategies (Caroline Sweetman, 2002, p. 22). Women-specific policies and procedures should create economic opportunities for women through intervention in agriculture, business, particularly in entrepreneurship, to empower women and make them economically active.

Amelie Banzet and et al. (2008, p. 94) believe that to overcome chronic poverty, a multi-sectorial national program for women's economic participation in Afghanistan has to be developed and its major components should focus on female-headed households and meanwhile Afghan Ministry of Agriculture and Irrigation and Livestock (MAIL) should recognize women's role in the agricultural production.

The analysis in the study identifies the following areas as targets where more work is needed in order to make women's economic empowerment effective:

- Remove barriers to female entrepreneurship and promote inclusive financial services and trade policies. Sector policies should continue support business training, start-up

services, mentorship and woman-to-woman support for women linked to micro-finance while promoting measures that set the foundations for a more

- The policy interventions need to prioritize women's economic development, address gender equality gaps in the existing development programs. The policy interventions should also enable women to have equal access to resources in Afghanistan.
- The Afghan government should coordinate international engagement in terms of women's empowerment across Afghanistan. The government needs to set priorities for women's economic empowerment and poverty alleviation.
- The Afghan government needs to develop women's specific development schemes. These schemes should concentrate on crucial areas that enable women economically. These areas are 1) Education, 2) Health and Agriculture/horticulture, 3) Business, and Entrepreneurship training.
- Afghan women's issues are cross-cutting, and therefore the Ministry of Women's Affairs should be given a leading role to coordinate women's development across Afghanistan.
- Ministry of Hajj and Religious Affairs has to work closely with the Ministry of Women's Affairs to inform and educate Afghans about women's rights in Islam. The Afghan government should address those sociocultural norms that stop women from working outside their houses.
- The women empowerment organizations should create awareness on the economic role of Afghan women on poverty reduction and should support them to take part in the economic development of the country and poverty reduction. These organizations can help these women by providing them with the training, financial support for opening businesses for these women. There are a large number of Afghan women with great business ideas. Still, they are faced with an economic issue. Through the financial support of these organizations, they can run their businesses and create job opportunities in the Afghanistan market. This will make their role vital in poverty reduction in the country.
- The research recommends for the policymakers in the government to focus their actions on increasing women's access to economic opportunities, bring gender equality, eliminate gender-based violations and enabling women to play an important role in the economic development of the country.

- Furthermore, the Government should focus on addressing women's capacity gaps through specific vocational training by relevant ministries and civil society organizations.

## **Annex 1**

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## Annex 2: Interview questions



### Interview questions

#### Part One:

Research Goal: Afghan Women's Economic Role in Poverty Alleviation

**Gender:** Male/female

**Education level:**

**Job title:**

**Organization:**

**Age group:** 15-20      21-25      26-30      31-35      above 36

**Level of Experience:** 1-3      4-8      Above 8

#### Part Two:

**First Research Question:** How Afghan women's economic role can be improved through skills development to address poverty?

1. What business/entrepreneurial skills do women need?
  - Which entrepreneurial opportunities exist for women?
  - In which areas women can become more successful entrepreneurs?
2. What agricultural/horticultural skills do women need?
3. How can different (business/entrepreneurial and agricultural/horticultural) skills be obtained?

**Second Research Question:** What policy frameworks/interventions need to be developed to improve women's role in economic development in order to alleviate poverty?

1. What challenges exist in terms of women's economic empowerment?
2. What is women's overall economic role in the household economy?
3. What are policy frameworks/interventions that exist to address the challenges of women's participation in economic development?
4. What policy frameworks/interventions and in which areas you recommend to address the existing obstacles and challenges to improve women's economic status?