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OF HUMAN RIGHTS AND HUMANITARIAN LAW



RESEARCH REPORT

*Afghan Female Entrepreneurs in Crisis:
Addressing Human-Rights Challenges and
Recommendations*

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Research Report

Afghan Female Entrepreneurs in Crisis: Addressing Human-Rights Challenges and Recommendations

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Abstract

This study examines the multi-faceted challenges faced by Afghan female entrepreneurs under the Taliban government, highlighting the interplay of political, economic, institutional and social constraints that severely limit women's economic participation. Drawing on qualitative interviews with female entrepreneurs, wholesalers and non-governmental organisation (NGO) representatives across multiple provinces, the research identifies critical barriers, such as restricted mobility, limited market access, declining household purchasing power, financial exclusion, regulatory constraints, and the withdrawal of institutional and donor support. Women have adapted through home-based production, digital marketing, product diversification and peer networks, demonstrating resilience and strategic agency; however, these adaptive strategies remain fragile in the face of structural restrictions. The study further reveals the psychological toll of exclusion, with entrepreneurs reporting stress, fear and loss of purpose, while broader economic consequences include reduced productivity, stagnation of innovation and deepened household poverty. Drawing on these findings, the paper offers practical short- and long-term policy recommendations for Afghan female entrepreneurs, NGOs and international organisations, emphasising financial support, skills development, digital solutions, market access, and advocacy for rights-based reforms. The study underscores that supporting women's entrepreneurship is not only a matter of justice and human rights but also a critical lever for economic recovery and stability in Afghanistan.

The paper is structured as follows: Chapter 1 introduces the research focus. Chapter 2 presents the research question, with the methodology detailed in Chapter 3. Chapter 4 examines the legal and policy framework, covering both international human-rights obligations and national policies under Taliban rule. Chapter 5 provides the background and situational context of women's economic participation in Afghanistan. Chapter 6 reviews the relevant literature and identifies research gaps. Chapter 7 presents the findings, which are then discussed in Chapter 8. Chapter 9 offers policy recommendations, and Chapter 10 concludes the paper.

Keywords: Afghan female entrepreneurs, women-owned businesses, Taliban restrictions, economic exclusion, market access, institutional support, human rights.

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1. INTRODUCTION

Female entrepreneurs in Afghanistan are facing an unprecedented crisis under the Taliban government's restrictive policies. Since the Taliban's return to power as the de facto authorities (DFA) in August 2021, sweeping regulations, particularly those enforced through the Promotion of Virtue and Prevention of Vice (PVPV) Law, have severely curtailed women's mobility, market access, financial autonomy and ability to participate in economic life. These restrictions have transformed existing gender inequalities into systemic exclusion, resulting in the large-scale collapse of women's entrepreneurship across the country. The problem is no longer limited to economic decline; it has evolved into a direct and widespread violation of women's fundamental human rights, including their rights to work, own property, and participate equally in public and economic spheres (World Bank, 2023; UNDP, 2024a).

Evidence from recent assessments illustrates the depth of the crisis. Women-led enterprises have seen dramatic declines in operational capacity, with only about one-third able to function at full capacity, far below the rates of male-owned and larger firms (World Bank, 2023). Access to finance has nearly collapsed: only 5% of female entrepreneurs have secured formal loans, forcing most to rely on informal borrowing from family, friends or other businesses (UNDP, 2024a). Market access has also deteriorated sharply due to *mahram* (mature male guardian) requirements and mobility restrictions. Between June 2021 and October 2022, the percentage of women reporting no market access more than doubled, while unaccompanied access to markets dropped from 61% to 50% (UNDP, 2024a). At the same time, rising poverty now affects nearly half of Afghanistan's population, disproportionately impacting women and especially single mothers who face higher levels of food insecurity and reduced access to essential resources (Malig, 2023). These intertwined financial, social and legal pressures have left many female entrepreneurs unable to sustain even minimal business operations despite the existence of more than 56,910 registered women-led enterprises prior to 2021, as reported by the United States Institute of Peace (USIP) and surveyed by the Afghanistan Women's Chamber of Commerce and Industry (AWCCI) (USIP, 2024).

Against this backdrop, this paper studies the current state of female entrepreneurs in Afghanistan, focusing on how restrictive governance, systemic discrimination and economic exclusion are shaping women's entrepreneurial experiences. By situating women's business decline within human-rights frameworks, the study assesses operational challenges women face as well as how these constraints undermine their rights to economic independence and self-determination. Through this lens, the paper aims to identify the barriers constraining women-led enterprises and present policy recommendations that address both practical business needs and broader human-rights obligations.

2. RESEARCH QUESTION

How do Taliban-imposed business, regulatory and socio-political constraints shape Afghan female entrepreneurs' ability to operate and adapt, and how can these experiences be understood within a business and human-rights framework?

Sub-questions:

1. How do operational, financial and regulatory challenges under Taliban restrictions, including the PVPV Law, create barriers to women's businesses and threaten their economic rights under international human-rights standards?
2. How do Afghan female entrepreneurs navigate and adapt their business practices to continue operating under these constraints?
3. What policy and regulatory interventions – informed by local realities, international stakeholders and following international human-rights standards – could most effectively enable them to overcome restrictions and support operational capacity and growth?

3. METHODOLOGY

To collect data, this research employed both qualitative and quantitative methods. For the qualitative component, both primary and secondary data was analysed. Primary data was gathered through interviews with female business owners, wholesalers and local organisations. Secondary data focused on examining the human-rights treaties that Afghanistan had ratified, particularly the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the International Covenant on Economic, Social and Cultural Rights (ICESCR), to assess how Taliban policies violate these international obligations. Treaty texts, general recommendations and treaty body reports were analysed to identify specific violations.

3.1 Qualitative Analysis

Primary qualitative data source

The primary data source was semi-structured interviews with female business owners. These interviews aimed to explore their lived experiences, the human-rights challenges they faced, the barriers to economic participation, and the coping mechanisms they employed. Participants were identified through professional networks of the author and the research assistants. To ensure data validity, a triangulation mechanism was used and the same core questions were asked across interviews with women from various sectors in the same province. The interview sessions lasted between 30 and 120 minutes.

3.2 Participant Selection and Overview

According to German and Swedish regulations and in consultation with the Security Advisor of the Raoul Wallenberg Institute, it was not recommended to travel to Afghanistan for direct data collection. Two research assistants were hired to conduct in-person interviews in Balkh province, while interviews with participants from Kandahar and Herat were conducted by phone. Participants were identified through the networks of the author and research assistants, as well as a list of former female entrepreneurs shared by the AWCCI. Participants were selected through pre-existing and trusted networks to ensure their safety and confidentiality.

The author conducted four sets of interviews to address the research questions. The first set involved female entrepreneurs, focusing on their first-hand experiences, survival strategies and policy demands. The second set was conducted with representatives of NGOs working on women's economic empowerment to capture their perspectives on the challenges faced by women-owned businesses. The third set included male wholesalers to understand their experiences and challenges in supplying goods to female entrepreneurs and the impact of current restrictions on business interactions. The fourth set consisted of interviews with representatives from AWCCI and the Department of Commerce and Industry to explore legal constraints, assess operational changes and identify policy priorities.

Table 1: Participant selection criteria

Criteria	Rationale
Female entrepreneurs	To understand gender-specific challenges and strategies among women entrepreneurs (WE) in Afghanistan.
Started their business before the DFA	To capture the impact of the regime change on established businesses and their adaptation processes.
Started their business after the DFA	To examine the experiences of women who initiated businesses under the current regime and how they operate within the new constraints.
Geographical location	To ensure diverse perspectives by including participants from multiple provinces, being Balkh, Kandahar and Herat.
Willingness to participate	To ensure ethical participation through informed consent in a sensitive research environment.
AWCCI representatives	To assess organisational changes within AWCCI and gather insights on women's challenges and potential policy recommendations.
Local NGOs working on women's empowerment	To capture alternative perspectives on women's business challenges and the broader empowerment landscape.
Wholesalers (male participants)	To explore male perspectives on women's participation in business and the current market environment.

In this study, three NGO workers, three women entrepreneurs (WE) from Herat, three from Kandahar, 22 from Balkh, five male wholesalers, and two AWCCI representatives participated.

Table 2: Participant overview

	Industry	Province	Staff	Start Date	Business Licence
WE 1	Pastry	Mazar/Balkh	25	Before DFA	Yes
WE 2	Handicrafts	Mazar/Balkh	10	After DFA	Yes
WE 3	Tailoring	Mazar/Balkh	15	After DFA	Yes
WE 4	Mobile repair	Mazar/Balkh	2	After DFA	Yes
WE 5	Handicrafts	Mazar/Balkh	20	Before DFA	Yes
WE 6	Carpets	Mazar/Balkh	20	After DFA	Yes

WE 7	School	Mazar/Balkh	-	After DFA	Yes
WE 8	Clothing factory	Mazar/Balkh	22	Before DFA	Yes
WE 9	Food production	Mazar/Balkh	20	Before DFA	Yes
WE 10	Food production	Mazar/Balkh	0	Before DFA	No
WE 11	Pastry	Mazar/Balkh	3	After DFA	yes
WE 12	Tailoring	Mazar/Balkh	26	Before DFA	Yes
WE 13	Food production	Mazar/Balkh	12	After DFA	Yes
WE 14	Fruit processing	Mazar/Balkh	15	Before DFA	Yes
WE 15	Handicrafts	Mazar/Balkh	42	Before DFA	Yes
WE 16	Sewing and embroidery	Mazar/Balkh	13	After DFA	Yes
WE 17	Tailoring	Mazar/Balkh	40	After DFA	Yes
WE 18	Handicrafts	Mazar/Balkh	8	Before DFA	Yes
WE 19	Traditional garments	Mazar/Balkh	-	Before DFA	yes
WE 20	Salt processing	Mazar/Balkh	0	After DFA	Yes
WE 21	Online shop	Mazar/Balkh	15	Before DFA	No
WE 22	School	Mazar/Balkh	20	After DFA	Yes
WE Herat 1	Embroidery	Herat	10	After DFA	Yes
WE Herat 2	Fruit processing	Herat	25	Before DFA	Yes
WE Herat 3	Event management	Herat	-	Before DFA	Yes
WE Kandahar 1	Tailoring	Kandahar	10	Before DFA	Yes
WE Kandahar 2	Tailoring	Kandahar	15	Before DFA	Yes
WE Kandahar 3	Handicrafts, pickle, jams	Kandahar	5	Before DFA	Yes

3.2.1 Positionality

The author's professional background in business development, economic development and capacity-building informs the design and interpretation of this study, providing familiarity with the Afghan business environment and female entrepreneurs' challenges. While this experience facilitated access to participants and contextual understanding, it also required reflexivity to avoid introducing bias in data collection and analysis. To address this, the study employed triangulation across multiple data sources, namely female entrepreneurs, male wholesalers, NGOs and institutional representatives, as well as iterative discussions with research assistants, ensuring that findings accurately reflect participants' experiences while being interpreted through a business and human-rights lens.

3.3 Ethical Consideration

Research assistants received comprehensive training on research ethics, interviewing techniques and security protocols to ensure compliance with ethical standards and protection of participants.

All participants were provided with detailed information about the purpose, scope and objectives of the research. Verbal consent was obtained from each participant. Participants were informed of their right to withdraw from the study at any time or to decline answering any question that made them uncomfortable. Several pilot interviews were conducted to refine the interview process and ensure clarity.

Interviews lasted between 30 and 120 minutes, depending on participants' willingness to share their experiences. Research assistants were provided with the full set of interview questions and relevant background information to ensure consistency and understanding of the research objectives.

After data collection, debriefing sessions were conducted with research assistants to reflect on their experiences, discuss potential risks, and address emotional and mental well-being. These sessions also explored assistants' perspectives on the reliability of participants' responses and overall data quality.

To protect participants' privacy and security, all names, locations and organisational affiliations were coded and de-identified during transcription and analysis. The research adhered to confidentiality and data protection protocols to ensure that no individual or organisation could be identified in the final reporting.

- **Analysis**

- **Subjects of analysis:** Afghan female entrepreneurs.
- **Objects of analysis:** The impact of Taliban-imposed restrictions on women's right to work and operate businesses, and their coping and adaptation strategies.

- Units of analysis: Women-led, small and medium enterprises (SMEs) in Balkh, Kandahar and Herat provinces.

Interview transcripts were analysed using MAXQDA or an alternative RWI-suggested software. Thematic analysis followed a hybrid approach: main themes were defined deductively based on the research questions and interview guide, while sub-themes, including specific challenges and adaptive strategies, were generated inductively from participants' responses. Thematic analysis was then organised around understanding the following categories:

- The business and daily operations.
- Challenges and opportunities.
- Adaptive strategies and informal practices.
- Support systems and needs.
- Policy needs and recommendations.

- **Secondary qualitative data collection**

- Secondary qualitative data collection began by identifying the international human-rights treaties that Afghanistan had ratified and determining which of them remained applicable under the current regime. The research then assessed how the documented human-rights violations, based on interview findings and secondary sources, conflicted with these treaty obligations. Relevant treaty texts, general recommendations and reports from monitoring bodies were reviewed to highlight specific areas of non-compliance.
- In addition to treaty texts, the study draws on authoritative interpretive materials produced by UN human-rights supervisory mechanisms. These include reports of the UN Special Rapporteur on the situation of human rights in Afghanistan; relevant concluding observations issued by treaty bodies, particularly CEDAW and ICESCR; and Afghanistan-related recommendations from the Universal Periodic Review (UPR). These sources were reviewed selectively to identify findings directly relevant to women's economic participation, entrepreneurship and State obligations under international human-rights law.

3.4 Quantitative Analysis

The quantitative component complemented the qualitative findings by analysing:

- Economic indicators, such as employment rates and women's business ownership numbers.
- Financial losses resulting from the exclusion of women from economic activities.
- Comparisons of economic data before and after the Taliban takeover.

- The broader economic costs of excluding women (gross domestic product (GDP) decline, increased poverty, financial dependency).
- Changes in business regulations affecting women since August 2021.

Data was sourced from UN agencies, the World Bank, human-rights organisations, UN Women, Afghan women's rights groups and international economic institutions.

3.5 Data Analysis

The analysis involved:

- Thematic coding to identify recurring patterns, challenges and coping strategies.
- Linking qualitative findings with international treaty obligations.
- Quantitative comparison of economic indicators pre- and post-Taliban rule.
- Cross-referencing legal and economic data with interview insights to develop context-specific, evidence-based policy recommendations.
- Ensuring the findings contributed to a set of policy recommendations targeting international stakeholders, NGOs and policymakers advocating for Afghan women's economic rights and inclusion.

3.6 Limitations of the Methodology

The research faced several methodological limitations. Conducting interviews across different provinces in Afghanistan posed logistical and security challenges. Due to the restrictive environment and heightened risks, it was difficult to access diverse networks of female entrepreneurs, particularly in remote or rural areas. Consequently, the study could not include all sectors or a broader range of participants from multiple provinces.

Interviews were primarily concentrated in Balkh province, with a limited number from Herat and Kandahar. Inclusion of additional provinces would have provided a more comprehensive picture of women's experiences across different regional contexts; however, limited financial resources, time constraints and security conditions made such expansion unfeasible.

Some participants felt uncomfortable discussing the existing regime or expressing opinions that might be perceived as critical of authorities, which restricted the depth of some responses. The inability to conduct a comparative analysis between rural and urban female entrepreneurs, as well as limited male participation, further constrained the study.

Despite these limitations, the data collected from the three provinces provided meaningful insights into female entrepreneurs' challenges, resilience and coping strategies under the current regime. Future research should aim to include a broader geographical and gender-comparative perspective, especially focusing on rural areas where restrictions on women are more severe.

4. LEGAL POLICY FRAMEWORK

4.1 International Policy Framework – Human-Rights Framework

This study applies an international human-rights framework, which is informed by economic and institutional realities shaping women's entrepreneurship under Taliban rule. This framework provides a normative and legal basis for assessing women's economic rights, evaluating State obligations, and interpreting the extent to which current restrictions on women's entrepreneurship in Afghanistan constitute violations of these obligations. Afghanistan had ratified multiple international treaties, including CEDAW, which obliges the State to eliminate discrimination in employment, education and public life; ICESCR, which protects the right to work and to just and favourable conditions of work; and the Universal Declaration of Human Rights (UDHR), which affirms equality and non-discrimination. In addition, soft-law instruments, such as the UN Guiding Principles on Business and Human Rights (UNGPs), provide interpretive guidance for operationalising these commitments.

In theory, these treaties bind Afghanistan, regardless of political changes, to uphold women's right to participate fully in economic life. In practice, enforcement has been weak and international responses to violations have been fragmented. This gap between obligation and implementation is central to understanding the post-2021 deterioration of women's economic rights.

The international human-rights framework provides a normative and legal basis for evaluating the rights of women to participate fully in economic life. It is rooted in universal principles of equality, non-discrimination, participation and dignity, codified in international treaties and declarations. In this study, the framework serves as the analytical lens through which the lived experiences of Afghan female entrepreneurs under Taliban restrictions are examined.

Under international law, State obligations to respect, protect and fulfil human rights persist, regardless of political change or regime type, as per UN Human Rights Committee (UNHRC) General Comment No. 31 (2004). This principle of continuity of obligations means that Afghanistan remains bound by its ratified treaties, even under the de facto Taliban administration. The framework is particularly relevant in the Afghan context because the current restrictions on women's mobility, employment and education directly intersect with rights guaranteed under these instruments, such as the right to work, freedom from discrimination and equality before the law.

Table 3: International human-rights instruments ratified by Afghanistan and relevant provisions for women's economic rights

Instrument	Status in Afghanistan	Relevant Articles / Provisions	Obligations Relevant to This Study	Source
CEDAW	Ratified 2003 (no reservations)	Article 11: – Equality in employment; Article 13 –	Eliminate discrimination in employment, education and	UN Treaty Collection – CEDAW, Afghanistan

		Participation in economic and social life; Article 15 – Equality before the law	business ownership; ensure equal pay for equal work; guarantee women’s legal capacity to enter contracts, own property and participate in public life.	ratification record (UN, 1979)
ICESCR	Ratified 1983	Article 6 – Right to work; Article 7 – Just and favourable conditions; Article 11 – Adequate standard of living; Article 13 – Right to education	Guarantee equal access to work; fair and safe conditions; living wages; universal access to education as a foundation for economic participation.	UN Treaty Collection – ICESCR, Afghanistan ratification record (UN, 1966)
International Convention on the Elimination of All Forms of Racial Discrimination (ICERD)	Ratified 1983	Article 5(e)(i–v) – Equality in economic, social, and cultural rights	Prohibit discriminatory restrictions on economic and educational opportunities based on ethnicity and gender.	UN Treaty Collection – ICERD, Afghanistan ratification record (UN, 1965)
International Labour Organization Discrimination (Employment & Occupation) Convention, No. 111	Ratified 1969	Article 2 – National policy on equality in employment and occupation	Prohibit discrimination in employment based on sex; ensure equal access to jobs and training.	ILO 1958 – C 111 Afghanistan
UDHR	Adopted 1948 (non-binding)	Article 2 – Non-discrimination; Article 23 – Right to work; Article 26 – Right to education	Affirm equality in employment, education and standard of living.	UN, 1948 UDHR
UNGPs	Adopted 2011 (soft law)	Pillar 1 – State duty to protect; Pillar 2 – Corporate responsibility to respect; Pillar 3 – Access to remedy	Guide States / businesses to prevent, address and remedy rights abuses in business contexts.	UN OHCHR – (UNGPs, no date)

Under international law, the obligations arising from ratified human-rights treaties remain binding on a State regardless of changes in government, political upheaval or regime type. This principle is affirmed in the UNHRC General Comment No. 31 (2004), which states that the “obligations of the Covenant continue to bind the State party, notwithstanding the replacement of its government” (para. 4).

For Afghanistan, this means that, despite the Taliban’s return to power in August 2021 and the absence of formal international recognition of their administration, the State remains bound by all treaties it has ratified, including CEDAW, ICESCR, and the International Covenant on Civil and Political Rights. These obligations require the State to ensure equality before the law, prohibit discrimination on the basis of sex, and protect the right to work, education and participation in public life.

This study applies the international human-rights framework as an analytical benchmark to evaluate the socio-political and economic conditions faced by Afghan female entrepreneurs under Taliban rule. Each thematic finding from the fieldwork, such as mobility restrictions, business closures or loss of market access, is assessed against the relevant treaty provisions to determine whether it constitutes a breach of Afghanistan’s legal obligations.

Beyond treaty texts, this study also draws on the interpretive authority of international human-rights supervisory mechanisms, which clarify the scope and content of State obligations and assess compliance in specific country contexts. These include concluding observations issued by treaty bodies such as the CEDAW Committee, and the Committee on Economic, Social and Cultural Rights (CESCR), as well as country reports produced by the UN Special Rapporteur on the situation of human rights in Afghanistan, and findings from the UPR process. These mechanisms provide authoritative guidance on how rights related to work, non-discrimination, education and economic participation should be interpreted and implemented in practice. In the Afghan context, recent concluding observations and Special Rapporteur reports document systematic restrictions on women’s economic activity, mobility and access to livelihoods, offering directly relevant evidence for assessing whether current policies and practices constitute violations of Afghanistan’s international human-rights obligations.

By linking participants’ lived experiences to specific rights enshrined in international treaties, the research will produce a rights-based assessment of the Taliban’s policies, highlighting the gap between Afghanistan’s obligations under international law and the current reality for female entrepreneurs.

4.2 National Policy Framework – Taliban Takeover and the PVPV Law

Following nearly two decades out of power, the Taliban rapidly returned to power in August 2021. The 2020 Doha Agreement, characterised by its vagueness, shifted leverage decisively in its favour and contributed to the collapse of the Afghan government, facilitating the takeover (Ruttig, 2021). This marked a decisive shift in Afghanistan’s governance structure,

replacing the previous republican framework with a regime rooted in the Taliban's strict interpretation of Islamic law.

Central to this governance framework is the PVPV Law, promulgated on 27 August 2024. The law codifies a range of gender-specific restrictions that severely curtail women's autonomy in both public and private spheres. Its provisions require women to fully cover their face and body; it prohibits their travel without a *mahram*; and it bans interaction with unrelated men, the use of transportation without the prescribed dress code, and the public production of audible music or even speech (The Islamic Emirate of Afghanistan, 2024). Enforcement is delegated to *muhtasib* (market, public and moral) officials empowered to intimidate, reprimand, fine, confiscate property or imprison individuals in violation of these codes.

The PVPV Law operates within a broader regulatory regime of formal decrees and informal enforcement practices that extend beyond dress codes to cover education, employment, mobility and civic participation. Shortly after assuming power, the Taliban banned girls from attending secondary school, limiting formal education for females to grade six (Special Inspector General for Afghanistan Reconstruction, 2023; USIP, 2023; Zirack, 2021). Women were prohibited from driving; barred from universities, both as students and teachers; and excluded from public spaces without a male escort. Employment opportunities contracted sharply: by 2022, most female government employees had been dismissed, except for those teaching early primary grades (UNDP, 2024a).

Additional decrees targeted the non-governmental sector. In December 2022, women were banned from working for national and international NGOs, a prohibition extended to Afghan women employed by the UN in April 2023 (UN Women, 2024). By mid-2023, beauty salons – important income sources for women – were ordered to close. Women-led civil society organisations faced direct repression, including forced leadership changes and the removal of women from official project documentation. Mobility restrictions, such as prohibiting women from boarding domestic and international flights without a male guardian, have forced some to resort to unsafe land routes (Mixed Migration Centre, 2024).

Taken together, these measures constitute an interlocking system of gender apartheid, excluding women from education, employment, public life and basic mobility. As in other fragile and conflict-affected States (FCS), such restrictions form the de facto legal and policy environment within which entrepreneurs must operate, even in the absence of international recognition of the governing authority. For female entrepreneurs, this environment has dismantled market access, severed professional networks, and reversed much of the limited economic progress achieved in the two decades prior to 2021. Comparative scholarship on restrictive regimes underscores that such governance structures not only suppress individual rights but also reshape entire market systems by regulating who may participate, under what conditions and with which resources (Brück et al., 2013; Klugman et al., 2021).

5. BACKGROUND

After the Taliban’s initial rule in the 1990s, which severely restricted women’s freedoms, the US-led intervention in 2001 initiated reforms. Afghanistan ratified the UN’s CEDAW in 2003 (The Diplomat, 2024); established the Ministry of Women’s Affairs shortly after the 2001 Bonn Agreement as part of the interim government’s institutional framework (Library of Congress, 2004); and strengthened legal protections through the 2004 Constitution and the 2009 Elimination of Violence Against Women Law (Constitute Project, 2004). SMEs contributed 50% of GDP and employed more than one-third of the labour force (Junussova, Iamshchikova, et al., 2019). Despite this, women-owned businesses remained extremely limited, consistently accounting for only 1.3% to 2% of total businesses between 2014 and 2018, while male ownership sat at around 98% (World Bank, 2024b).

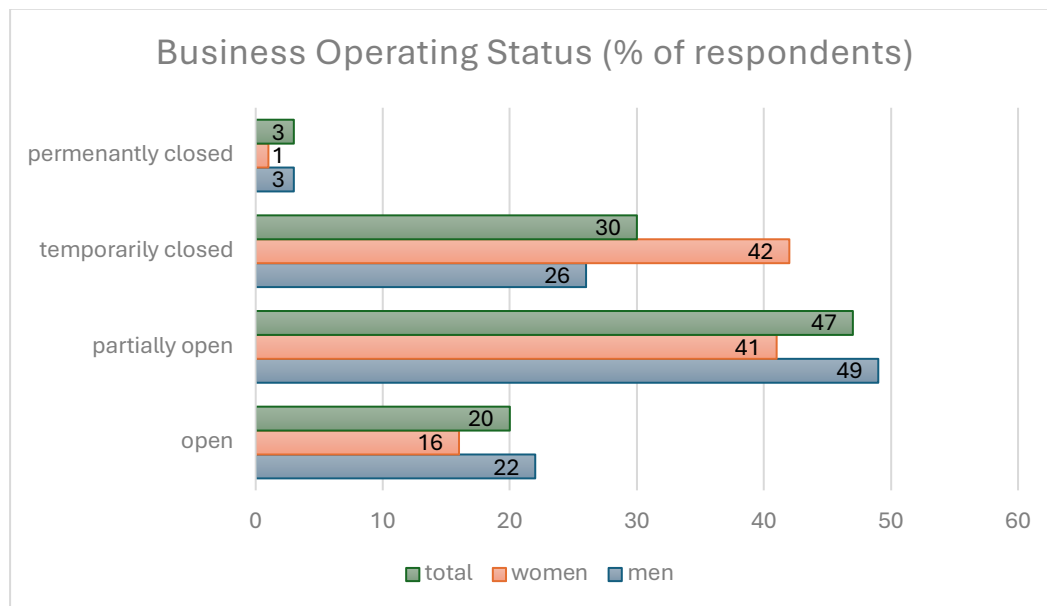
Table 4: Share of business owners

	2014	2016	2017	2018
Male	98.7%	98.7%	98.6%	98%
Female	1.3%	1.3%	1.4%	2%

Data Source: World Bank (2024b)

Since the Taliban’s return to power in 2021, women’s economic opportunities have sharply declined. Policies restricting formal employment, limiting mobility, and blocking access to markets and financial services have deepened gender inequalities, reduced household incomes and constrained economic opportunities (Finckenstein, 2023; UNDP, 2024a). Nevertheless, many businesses have managed to operate at full capacity following the takeover, as documented by the World Bank (2022).

Figure 1: Business operating status



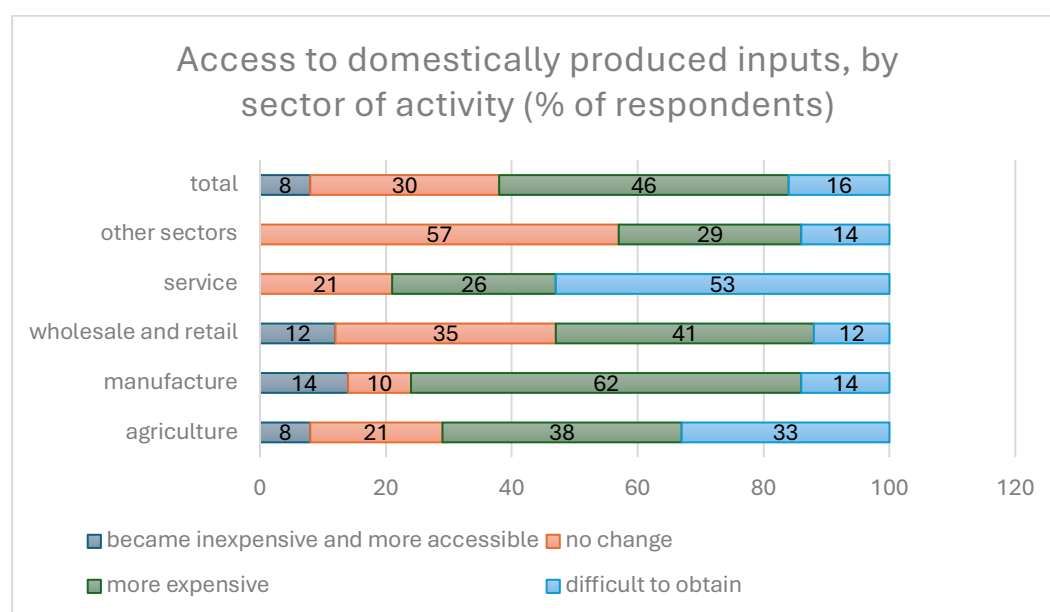
Data Source: World Bank (2022)

5.1 Sectoral Decline

According to a World Bank Development Update (2023), Afghanistan's economy is dominated by three main sectors: agriculture, industry and services, each of which has been severely disrupted since 2021. Agriculture, which accounts for 36% of GDP, contracted by 6.6% in 2022 due to drought, inadequate rainfall and extreme winter conditions, causing significant crop and livestock losses (World Bank, 2023). The industrial sector shrank by 5.7%, with manufacturing – particularly food, non-food, and textile production – hit hard. The service sector, which includes education, healthcare and retail, in which areas many women work, contracted by 6.5% in 2022 following a 30% decline in 2021.

These sectoral declines have directly affected resource availability and operational capacity, as shown in Figure 2.

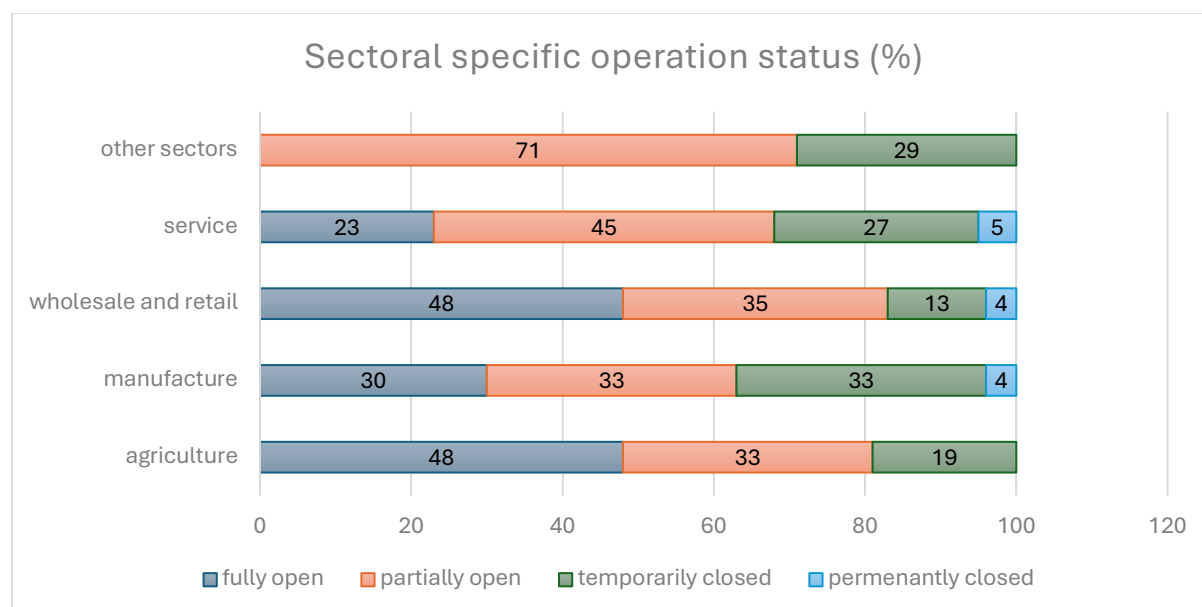
Figure 1: Access to domestically produced inputs by sector



Data Source: World Bank (2022)

The operating status of the sector following the Taliban takeover is detailed in Figure 3.

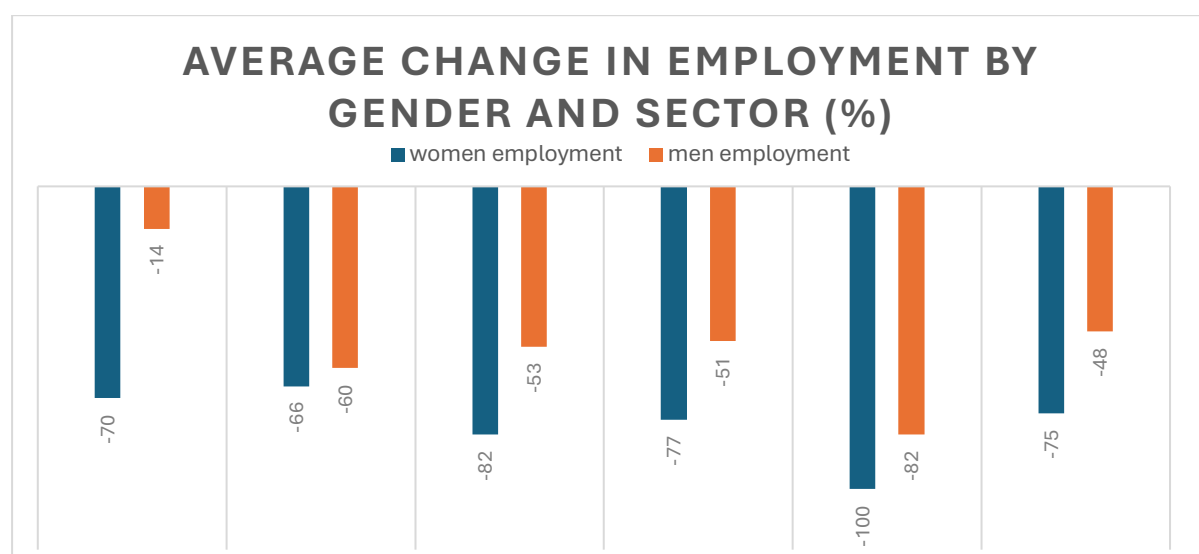
Figure 2: Sector-specific operating status



Data Source: World Bank (2022)

Employment losses have been far greater for women than men. Female employment declined by 75% compared to a 48% drop for men, with the steepest declines in wholesale/retail (-82%) and “other” sectors (-100%) (World Bank, 2022).

Figure 3: Average change in employment by gender and sector



Data Source: World Bank (2022)

Agriculture remains the backbone of Afghan livelihoods, with 45% of households benefiting from it and 28.5% relying on it as their primary income (Junussova et al., 2019). Rural women are heavily involved in horticulture, livestock and post-harvest processing. In 2020, agriculture employed 54% of the female labour force, followed by industry (26%) and services (20%) (UNDP, 2024a). Women dominate carpet-weaving and handicrafts, representing 90% of the textile workforce, yet few are business owners. Predominance in low-productivity sectors means women’s labour contributes only 20.1% of family income (Asia Foundation, 2017; Junussova et al., 2019), while the informal economy and unpaid domestic work, accounting for 70% of inactive women, further limit economic opportunities (Finckenstein, 2023). This sectoral and gendered vulnerability helps explain why Afghan businesses, particularly women-led enterprises, have been disproportionately affected since 2021.

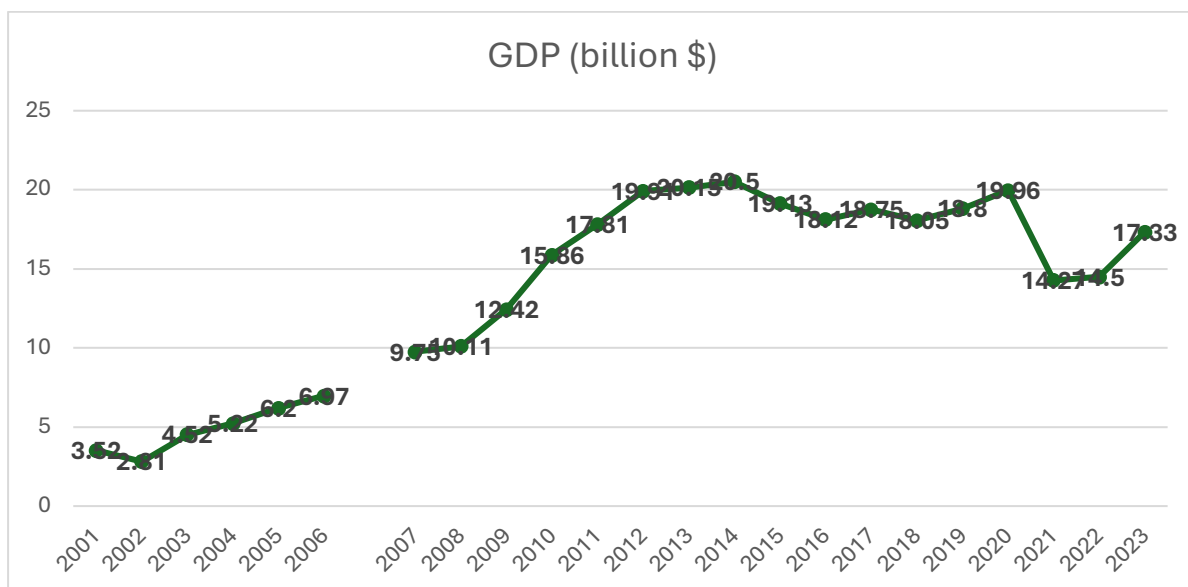
Several factors have contributed to the closure or reduced operations of businesses in Afghanistan, particularly women-led enterprises.

5.2 Factors Driving Business Decline

5.2.1 Foreign aid reduction, GDP decline and economic contraction

Female entrepreneurs in Afghanistan have been hit hardest by the sharp drop in foreign aid, which previously made up 75% of the government budget and 40% of GDP, triggering a major economic contraction (Finckenstein, 2023). Limited access to markets, financing and legal protections, along with reduced consumer spending and economic instability, has made operations increasingly difficult. After a 20.7% contraction in 2021 and a further 6.2% in 2022 (UNDP, 2024a), half the population faces acute food insecurity, with more than six-million at risk of famine-like conditions (World Bank, 2023), further threatening female entrepreneurs' survival.

Figure 4: GDP



Data Source: Macrotrends (2024) and Statista (2024).

5.2.2 Employment decline and household income loss

The broader economic downturn has intensified challenges for female entrepreneurs. Afghanistan adds 400,000-500,000 new labour market entrants each year, but labour demand lags, leading to doubled unemployment and 25% higher under-employment (World Bank, 2023). For women-led enterprises, this means fewer customers, less skilled labour and greater operational uncertainty. Employment declines have been disproportionate: men's employment fell 48%, women's 75%, with overall business employment contracting 61% (World Bank, 2022). Since 2022, 60% of women-led SMEs operate in female-headed households, 80% rely primarily on business revenues (UNDP, 2024b), and 82% of families report wage losses, reducing household capital and deepening economic exclusion (Finckenstein, 2023).

Table 5: Drop in business employment

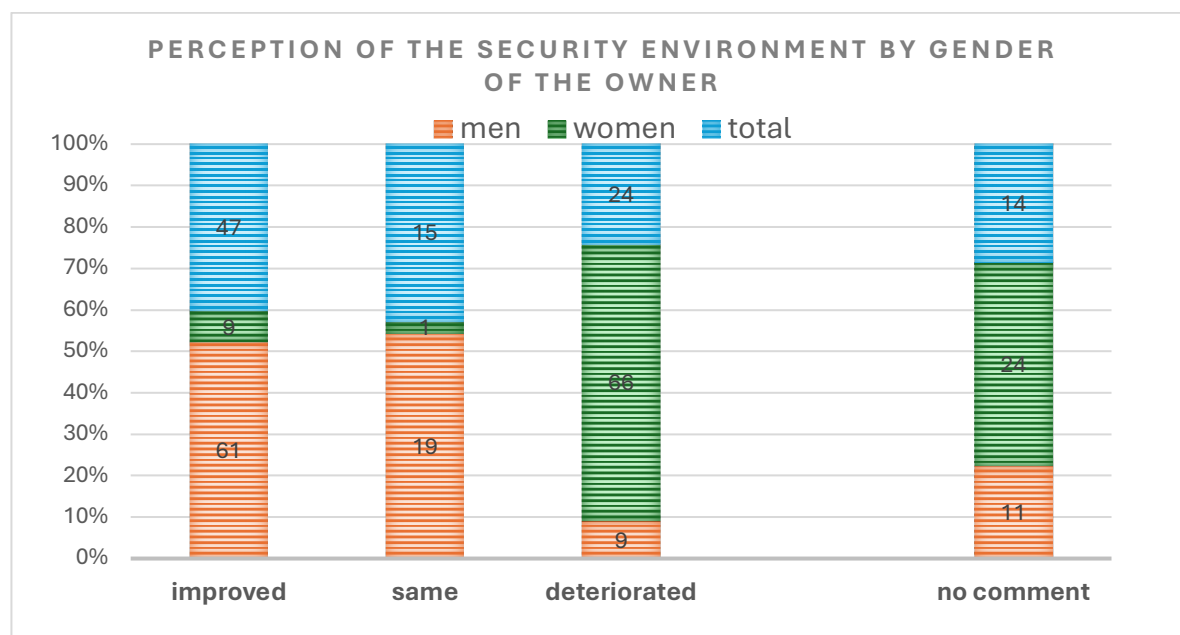
Drop in Business Employment (%)	
Men	-48
Women	-75
Total	-61

Data Source: World Bank (2022)

5.2.3 Security

Security remains a major challenge for female entrepreneurs. While 61% of men-owned businesses report improvements in security, only 9% of women-owned businesses do, and 66% report deterioration (World Bank, 2022). Female-owned firms were twice as likely as male-owned firms to experience worsening security in 2023, a trend that persisted into the following year (World Bank, 2023). These security challenges are compounded by discrimination: women-only businesses face targeting by the DFA, and suppliers and traders often avoid engaging with them. This has particularly affected export sectors, such as carpet-weaving, honey production and handicrafts. In 2024, 32% of women-led SMEs cited discrimination as a market access barrier, and 29% reported that it limited their ability to source inputs (UNDP, 2024b).

Figure 5: Perception of the security environment by gender of the owner



Data Source: World Bank (2022)

5.2.4 Mobility restrictions

Severe mobility restrictions under Taliban policies have worsened challenges for female entrepreneurs, particularly in the 20% of female-headed households (Finckenstein, 2023). In urban areas, women are prohibited from driving and must rely on taxis or rickshaws, while rules discouraging non-essential travel further limit access to markets and reduce customer traffic. The requirement to be accompanied by a *mahram* (male guardian), also restricts market participation. Survey data shows the share of women reporting no market access rose from 4% in June 2021 to 11% in October 2022, while those able to access markets unaccompanied fell from 61% to 50% (UNDP, 2024a).

5.2.5 Access to loans

One of the key constraints faced by female entrepreneurs is access to loans. According to a UNDP 2024 survey of more than 3,000 women, 41% of them were in debt, with only 5% receiving loans from banks or micro-finance institutions. Most of their funding comes from family (61%), friends (45%) and loans from other businesses (21%), reflecting the financial challenges women face under the Taliban regime.

Table 6: Debt situation of female entrepreneurs : 2024

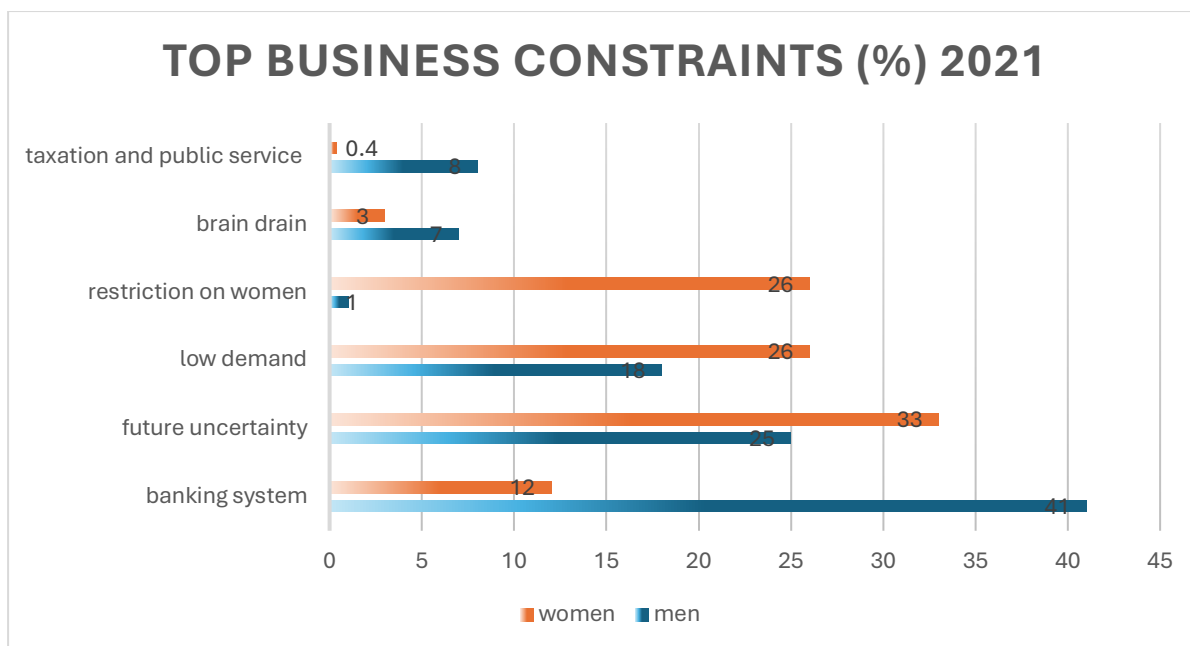
Debt Situation of Female Entrepreneurs : 2024				
Loans from banks	Loans from family	Loans from friends	Loans from other businesses	Total women in debt
5%	61%	45%	21%	41%

Data Source: UNDP (2024a)

5.2.6 Overall business constraints

Beyond the specific factors discussed above, businesses in Afghanistan – including women-led enterprises – face a range of structural and operational constraints that undermine their ability to survive and grow. Table 7 presents survey data illustrating the most frequently reported challenges, reflecting both the direct and indirect impacts of the post-2021 economic and policy environment.

Figure 6: Top business constraints



Data Source: World Bank 2022

The 2023 World Bank survey, conducted two years after the Taliban’s takeover, further illuminates the constraints female entrepreneurs face in Afghanistan. The survey highlights that women continue to confront challenges beyond those faced by their male counterparts, particularly given the added pressures of societal restrictions and an unstable economic environment.

6. LITERATURE REVIEW

This chapter critically reviews the academic and policy literature relevant to women's entrepreneurship in FCS, with a specific focus on Afghanistan after 2021.

6.1 Women's Entrepreneurship in Fragile and Conflict-Affected States

Operating a business in fragile and conflict-affected settings under severe restrictions poses distinct challenges, particularly for female entrepreneurs. These environments are marked not only by the direct impacts of conflict but also by deep-rooted structural barriers that limit women's economic participation. This section defines FCS; explains how these conditions create unique constraints for female entrepreneurs; outlines the barriers they face; and discusses the adaptive strategies and resilience they employ. While substantial research has documented these conditions, few studies rigorously connect them to post-2021 Taliban policies, leaving a gap in understanding how contemporary legal and policy changes shape women's entrepreneurship.

Afghanistan is currently classified as an FCS by both the World Bank (2024a) and the Organisation for Economic Co-operation and Development (OECD) (2025). FCS are contexts characterised by armed conflict, widespread violence, political instability, repression, institutional weakness, collapse of civil infrastructure and systemic human-rights abuses (Responsible Minerals Initiative, 2025). Most development agencies describe such States as failing to perform essential functions, including ensuring basic security, maintaining law and justice, and providing essential services and economic opportunities, as per Governance, Social Development, Conflict and Humanitarian Knowledge Services (GSDRC) (2015). The Department for International Development (DFID) (2005) defines them as governments that cannot or will not deliver core functions to most citizens, including the poor. The term "fragility" is increasingly used to reflect that such conditions may also occur within otherwise stable States (GSDRC, 2015). Josie Lianna Kaye, Jihed Hannachi and Marc Jacquand (2021) note that in FCS, access to education, health and infrastructure is minimal and further eroded by the absence of security and the rule of law, with long-term-, intergenerational effects. The World Bank (2024a) distinguishes between "conflict" and "institutional and social fragility", with the latter including governance failures and social exclusion, while Rolf Maier (2010) links fragility to poor governance, insecurity and under-development.

6.1.1 Barriers faced by female entrepreneurs in FCS

In Afghanistan's fragile and conflict-affected context, female entrepreneurs face an environment shaped by overlapping structural, institutional and socio-cultural barriers. These barriers are deeply intertwined, creating a multi-dimensional landscape that constrains women's ability to participate fully in economic life. Maier (2010) identifies economic challenges, such as restricted access to credit and insurance, limited domestic markets and persistent poverty traps arising from low levels of human capital and investment. These conditions are further intensified by political instability, which generates

policy uncertainty, threatens property rights, and discourages private and formal investment. Discriminatory public policies and group-based exclusion from economic resources, education and public spending further exacerbate the structural disadvantages faced by women.

Conflict-related disruptions add another layer of constraint. Violent conflict damages supply chains, reduces opportunities for formal contracting and forces businesses to function informally, a situation particularly acute for women due to their mobility restrictions and entrenched gender norms (Brück, Naudé & Verwimp, 2013). Since 2021, Taliban-imposed restrictions on women's movement, work and association have sharply curtailed women's capacity to recognise business opportunities, access clients and hire employees (Qazi Zada & Qazi Zada, 2024). These formal restrictions are compounded by weak institutions, which amplify pre-existing gender gaps in finance, property rights and education. Women-led firms, especially those attempting to rely on formal systems to bypass patriarchal networks, encounter binding constraints that severely limit their operational and growth potential (Klugman, Nagel & Viollaz, 2021).

Empirical evidence highlights the severity of these constraints. Between 2020 and 2022, Afghan women-owned firms reported mobility restrictions, limited access to markets, financing shortages and bureaucratic hurdles, all of which were exacerbated under Taliban governance. These challenges were compounded by pressures on staff mental well-being, reflecting both the human and institutional toll of ongoing instability (Hashemy et al., 2023). In rural areas, women contend with a combination of political instability, restrictive gender norms, weak institutional support, thin business networks and limited market access. These conditions often push female entrepreneurs into home-based or informal operations, restricting growth potential and reinforcing exclusion (Samandar & Wardak, 2025).

Security concerns remain a pervasive deterrent to women's entrepreneurship. Perceived threats from violence, harassment and general instability undermine both the feasibility and desirability of business engagement, while mobility restrictions and cultural constraints amplify these risks (Bullough, Renko & Myatt, 2012). In rural settings, additional challenges, such as early marriage, limited educational opportunities, financial constraints, household responsibilities and rural-urban divides, exacerbate exclusionary conditions for women's entrepreneurship (Samandar & Wardak, 2025).

Scholars studying women's entrepreneurship in fragile contexts have consistently identified similar overlapping barriers. Samira Nazar (2023), for instance, identifies two primary obstacles: danger and male-dominated socio-cultural norms. Danger arises from armed conflict, gender-based violence, robbery and resource destruction, which heighten uncertainty for female entrepreneurs. Socio-cultural norms rooted in patriarchy further limit women's property rights, market participation, and the ability to formalise or expand ventures. These barriers are notably reinforced under Taliban governance whereby restrictions on mobility and public participation intensify the structural and social challenges women face. Ahsanullah Mohsen, Abdulbari Ahmadzai and Zabihullah Modaser (2021) similarly emphasise that weak property rights systems prevent female entrepreneurs from transforming assets into usable capital. They highlight that insecurity, lack of education and

poor governance combine to impede women's entrepreneurial efforts, a situation exacerbated by the deterioration of institutional support following the Taliban's return to power.

Further evidence suggests that women's entrepreneurship is largely confined to low-value, "feminised" sectors. Doaa Althalathini, Haya Al-Dajani and Nikolaos Apostolopoulos (2022) report that post-2001 entrepreneurial activity remains concentrated in handicrafts, embroidery, jewellery, education and wool-processing. Corruption and instability, exacerbated by Taliban control, force some women to accept interest-based loans or pay bribes, demonstrating how structural weaknesses intersect with socio-cultural pressures to limit ethical and sustainable business practices. Madina Junussova et al. (2019) similarly note that even prior to the Taliban's resurgence women's participation in the formal economy was limited, with most female entrepreneurs operating informally in low-growth sectors, lacking legal protection and facing persistent wage inequality.

Mohammad Muzammil Merzada and Subbaiyan Rajkumar (2024) provide further detail on the impact of Taliban governance on women's economic participation. They describe intensified gender discrimination, exclusion from leadership and mobility restrictions, including bans on women working in NGOs, closure of beauty salons and restricted access to education. Combined with patriarchal interpretations of Islam and weak enforcement of gender-sensitive policies, these measures systematically exclude women from financial markets and formal economic participation. Similarly, Musawer Hakimi et al. (2024) document the obstacles women face in digital entrepreneurship under Taliban rule. Cultural norms, security threats, limited access to technology and inadequate internet infrastructure severely restrict women's ability to engage in e-commerce, while ineffective government policies deepen both digital and economic isolation.

Other studies identify overlapping socio-economic and structural challenges. Farkhunda Frozan and Pramod Matolia (2019) classify barriers as lack of resources, social and environmental challenges, and bureaucratic hurdles due to insufficient government support. Holly Ritchie (2013) similarly highlights conservative business climates, limited technical and financial skills, weak networks and fear of formalisation as critical constraints. Tayeba Hashemy et al. (2023) explicitly connect the Taliban's resurgence to increased production costs, declining demand and collapsing market opportunities, forcing many women-led enterprises to cease operations entirely. Tracy Taylor (2017) also observes that structural limitations, such as transport barriers, household obligations and regional insecurity – particularly in Taliban-controlled areas – further reduce women's participation in business.

Overall, the literature shows that Afghan female entrepreneurs face intertwined challenges: economic insecurity, patriarchal norms, institutional weaknesses and Taliban restrictions on mobility, education and employment. These barriers reinforce each other, creating persistent exclusion, limited growth and marginalisation. Gains in women's economic participation post-2021 have largely been reversed, leaving women confined to low-value sectors. Scholars consistently highlight conflict, social norms and institutional gaps as central to understanding the fragility of women-owned businesses, emphasising the need to link empirical evidence with legal, policy, and feminist economic analyses.

6.1.2 Adaptive strategies and resilience mechanisms

Despite pervasive barriers in fragile settings, Afghan female entrepreneurs use diverse strategies—spatial, social, familial, technological, religious, community-based and institutional—to sustain their businesses. These strategies reflect resilience and adaptation to economic insecurity, restrictive norms and institutional fragility under Taliban rule.

One prominent strategy is spatial adaptation, which allows women to navigate mobility restrictions, minimise exposure to harassment or violence, and reduce operational risks. Amanda Bullough et al. (2014) observe that women in FCS often relocate businesses to home-based or low-visibility settings to operate safely. In the Afghan context, Nazar (2023) documents specific strategies, such as home-based production and point-of-sale distribution through decentralised locations, which mitigate the risks posed by restrictions on women's public presence. Remote co-ordination, digital order management and “customer bundling”, whereby trusted rural customers assist with distribution, further enhance operational continuity while limiting travel, demonstrating how spatial adaptations are both protective and functionally important.

Closely linked to spatial strategies is network mobilisation, which involves leveraging family, kinship and trusted intermediaries to access resources, markets and support. Rahimullah Samandar and Mohammad Hamid Wardak (2025) highlight that women frequently engage male or female relatives to overcome mobility and legal limitations, access inputs or transport goods. Camouflaging strategies, such as delegating tasks considered more appropriate for men—such as dealing with government offices or entering into contracts—to male relatives, exemplify pragmatic solutions within patriarchal constraints (Nazar, 2023).

Psychosocial resilience and entrepreneurial self-efficacy constitute the psychological foundation that sustains women's adaptive capacities. According to Richard Tedeschi and Lawrence Calhoun (2004), resilience involves the ability to maintain purposeful functioning, adapt to adversity and achieve post-traumatic growth—that is, developing new strengths and coping strategies after experiencing significant hardship. This capacity enables female entrepreneurs to continue pursuing their goals, recover from setbacks and creatively navigate restrictive social, economic and regulatory environments. Entrepreneurial self-efficacy—the belief in one's ability to perform entrepreneurial tasks—builds on this resilience by supporting risk-taking and problem-solving, and by reframing challenges as opportunities (Bullough et al., 2014). This enables women to sustain and adapt their businesses despite severe constraints.

In highly restrictive environments, religious and ethical frameworks can serve as mechanisms of both survival and empowerment. Althalathini, Al-Dajani and Apostolopoulos (2022) illustrate how women reinterpret Islamic principles to navigate socio-religious limitations, legitimise economic activity and support other women through employment and mentorship. Merzada and Rajkumar (2024) similarly document the

adoption of halal-compliant practices, which provide religious legitimacy for entrepreneurial activities.

Digital and e-commerce strategies have become increasingly significant under conditions of restricted mobility and Taliban governance. Hakimi et al. (2024) document the growing reliance on online platforms, social media and digital payment systems, allowing women to manage orders, communicate with clients and reach broader markets from home.

Community-based strategies also complement individual adaptations. Junussova et al. (2019) describe women's business networks and community-based support groups as providing safe spaces, technical guidance, informal loans and market links. Frozan and Matolia (2019) underscore that safe workplaces, market access and capacity-building initiatives—including digital marketing, financial management and business planning—are critical to strengthening women-led enterprises.

Formal and institutional support structures can further enhance adaptive capacities. Ritchie (2013) notes that women benefit from advocacy initiatives, vocational training, women-only business centres and subsidised business development programmes that provide safe facilities, internet access and advisory services. Targeted support addressing safe transport, mobile phone use and market access (Taylor, 2017) has been linked to higher levels of business ownership and continuity, demonstrating that reducing structural and environmental constraints can enhance the effectiveness of women's adaptive strategies.

In summary, Afghan female entrepreneurs navigate a complex landscape of adversity through multidimensional adaptive strategies encompassing spatial risk mitigation, network and family mobilisation, psychosocial resilience, religiously informed practices, digital engagement, community-based support and institutional interventions. Across both international and Afghan literature, scholars consistently emphasise that survival and entrepreneurial success rely not only on individual agency but also on the dynamic interplay of community networks, ethical frameworks and technological opportunities.

6.2 Addressing Gaps in the Literature

While substantial research exists on women's entrepreneurship in FCS, the literature on Afghanistan after 2021 reveals several critical gaps. Very few studies exist on the post-2021 situation of women's businesses in Afghanistan, particularly ones capturing their narratives and first-hand experiences through interviews. Most existing research focuses on the challenges women face, with limited attention on their adaptive and survival strategies. Policy recommendations in the literature are often based on secondary data rather than women's lived experiences. There is also very little analysis of how women navigate restrictions, how these restrictions are implemented or their sector-specific impacts. Much of the entrepreneurship literature pre-dates the Taliban's return to power, and even recent reports provide quantitative data without examining how specific post-2021 laws and policies, including restrictive measures, have directly shaped women-owned enterprises. No studies systematically explore women's adaptive strategies, and none examine the situation from a human-rights perspective.

This paper addresses these gaps by documenting women's experiences, strategies and challenges, links them to legal obligations and provides contextually grounded policy insights.

7. RESEARCH FINDINGS

7.1 Business and Operational Barriers under Taliban Rule (sub-question 1)

Female entrepreneurship has become both a form of hope and an alternative source of income for many Afghan women. Since Taliban restrictions prevent women from working in most formal sectors or continuing their education, running businesses, often from home, has become a critical survival strategy. Despite the severe restrictions, women continue to demonstrate resilience and prioritise income generation for their families. For many, their business is not supplemental but the primary source of household income. However, operating under the current socio-political and economic restrictions presents a range of systemic challenges, which women themselves articulated in interviews across Balkh, Kandahar and Herat provinces.

The following business challenges emerged from the data and were highlighted by the majority of participants.

7.1.1 Low purchasing power

The sharp economic decline following the Taliban takeover has significantly reduced market demand across Afghanistan. As discussed in the background section, GDP contraction, large-scale migration, the suspension of foreign aid and restrictions on women's labour have collectively eroded household purchasing power. This decline in consumer capacity has directly affected women-owned businesses, which now face sharply reduced demand for both goods and services.

As one entrepreneur in Mazar (Balkh) explained:

“Financially, people had more buying power before, but now the economy is weak. We want to produce more at higher capacity, but the market cannot absorb it because customer needs and purchasing power have decreased significantly. Customers now want cheaper clothes.” (Mazar WE 3)

As a result, fewer customers and reduced spending have forced many female entrepreneurs to lower production quality to remain competitive.

The shift in consumer priorities from higher value or non-essential goods towards necessities has further constrained business viability. Female entrepreneurs have been compelled to adjust product lines and pricing strategies, often at the expense of profitability.

Similar patterns were reported in Kandahar and Herat, where businesses that previously served middle- and higher-income consumers have been forced to downscale or suspend operations entirely. One participant noted:

“The challenges are much greater now. Before, our business was doing well, even until two years ago. In the last two years, everything has almost stopped. Sales have fallen to nearly zero and we have lost our customers. Prices and profits have changed drastically since the previous government. Now, we make only about 100 Afghanis profit on each item. We monitor market prices and sell our products 20 to 30 Afghanis cheaper to attract buyers.” (Kandahar WE 2)

Overall, declining purchasing power has pushed many women-owned businesses away from growth-oriented entrepreneurship towards subsistence-level operations. Instead of re-investing profits to expand their businesses, female entrepreneurs are increasingly using limited income to meet basic household needs. This shift has created severe financial constraints, undermining business sustainability and further restricting opportunities for growth and expansion.

7.1.2 Financial challenges and limited access to capital

The decline in sales, combined with reduced household purchasing power, has resulted in acute liquidity constraints for female entrepreneurs. Limited financial resources affect not only day-to-day business operations but also restrict the ability to expand production, invest in marketing, adopt digital sales channels or purchase essential equipment. Many participants identified financial instability as the most serious barrier to sustaining their businesses over time. Access to formal financing mechanisms, such as bank loans, credit facilities or institutional grants, is now almost entirely unavailable, leaving women to depend on personal savings or informal support from family and friends. This reliance on informal capital significantly limits business growth and increases vulnerability to economic shocks.

As one entrepreneur in Mazar explained, insufficient capital prevents investment in both technology and equipment that could improve competitiveness and resilience:

“We don’t have the financial means to launch an online platform, so we stick to selling through the market and supermarkets. We don’t have enough capital to buy better equipment that would help us grow. I’m relatively new here and don’t have connections; back then, there were many organisations actively helping, but in the two years I’ve been here, almost no-one has come and support has been very limited.” (Mazar WE 11)

These challenges were echoed by local wholesalers, who highlighted the financial fragility of many women-owned businesses and their limited access to credit. According to wholesalers, low and irregular income, combined with broader economic uncertainty, has reduced trust and willingness to extend credit to female entrepreneurs:

“Many of them were students before ... after becoming unemployed, they opened small shops, but even though they’ve set up their businesses most of them don’t have enough capital. Their shops don’t bring in much income and they lack the investment needed to really start something on their own. Maybe only about 10% of them are actively doing business. Since many women don’t have enough funds, they ask for credit. That makes doing business a bit more complicated. Honestly, we usually don’t give credit to women. In these conditions, it’s difficult to conduct business with them.” (Wholesaler 4)

In Kandahar, financial vulnerability is further intensified by social and household factors. Widows, women with disabled or addicted spouses, and women heading households alone

depend almost entirely on small-scale business activities as their primary source of income. For these women, even minimal earnings play a critical role in meeting basic household needs, highlighting the thin margin between subsistence and deprivation.

“Some of the women who work with me are in even worse situations. Some of their husbands are addicted, others have passed away. They’re forced to work; sometimes they can’t even afford warm water. Even if they make only 100 or 200 Afghanis with me, it’s enough to buy a few loaves of bread or a kilo of gas. That small income makes them happy. It’s better than doing nothing at all. At least this way we have some income. But we’re not allowed to go outside; men have to do all the shopping and errands. I used to go to the market myself for business, but now I can’t do anything like that.”
(Kandahar WE 2)

7.1.3 Limited support from international organisations

Institutional support, including capacity-building, access to markets, financial assistance and equipment provision, plays a critical role in enabling female entrepreneurs to sustain and expand their businesses, particularly in fragile and conflict-affected contexts. Such support is especially important for women who face structural barriers to finance, mobility and formal market participation. However, following the Taliban takeover, access to organisational and donor-supported programmes has become severely restricted, resulting in a sharp decline in external assistance for women-owned enterprises. Opportunities, such as access to micro-grants, low-interest loans, and skills development initiatives, have largely ceased or operate under strict limitations, leaving female entrepreneurs with minimal institutional backing.

Participants described a near complete withdrawal of international organisations and the suspension of long-term business-development programmes. Even when support was initially approved, projects were often interrupted, downsized or terminated due to Taliban interference, shifting donor priorities or security concerns. In some cases, the design and implementation of support programmes were poorly aligned with women’s actual business needs, further reducing their effectiveness and sustainability.

“Since the Taliban takeover, we haven’t seen support from organisations. Everything was shut down. Early in the Taliban period, we had a two-year project with six-month training cycles for women, but after the first six months the Taliban didn’t let us continue. That organisation also closed down. Also, the support they received from organisations wasn’t well-targeted. For example, we process fruits but they bought us legume processing machines, which we couldn’t use. I complained many times but nothing changed and the machine still sits unused. Similarly, organisations set up businesses for some women, but once the projects ended their businesses collapsed because they couldn’t sustain them.” (Herat WE 2)

Women’s limited access to organisational support is further compounded by administrative and bureaucratic restrictions imposed by Taliban authorities. Participants reported that even when international organisations express willingness to assist female entrepreneurs,

approval processes and government interference prevent information from reaching the intended beneficiaries, effectively blocking access to opportunities:

“Right now, to be honest, the Directorate of Industry and Commerce has restricted many of these supports. When an NGO wants to help, the authorities say, ‘Leave this to us, we’ll implement it ourselves.’ As a result, women never hear about these opportunities.” (Mazar WE 14)

NGOs and civil society actors also face significant operational constraints under the current regime. Donor withdrawal, financial sanctions and legal uncertainty have reduced the scale and scope of programming, while the lack of clear and enforceable permissions increases risk and limits engagement with female entrepreneurs. These conditions undermine both project continuity and accountability, further eroding trust between beneficiaries and implementing organisations.

“Most larger projects are no longer operational due to donor withdrawal. Civil society organisations do not support these initiatives effectively. Afghanistan is financially sanctioned. Donors focus on women’s employment and child protection but, under the current regime, women’s participation is limited, so donor interest has decreased. Taliban officials sometimes provide verbal approval but no written evidence, so we must navigate carefully.” (NGO 1)

Overall, the withdrawal of international organisational support, combined with restrictive governance and weak co-ordination, has left female entrepreneurs largely unsupported at a time of heightened economic vulnerability. The absence of sustained, well-targeted and rights-sensitive interventions not only limits business survival and growth but also deepens women’s economic exclusion, reinforcing dependence on informal and subsistence level activities rather than enabling long-term entrepreneurial resilience.

7.1.4 Exclusion from exhibitions and markets

Exhibitions have long served as a crucial platform for female entrepreneurs to access customers, showcase products and build networks. They were particularly important because women often had limited capacity for marketing or mobility. Since 2021, however, these opportunities have become severely restricted, significantly limiting women’s ability to sell products and sustain their businesses.

“We had prepared many products for the exhibition but could not show them. Unlike men, we could not participate. Losing such a golden opportunity was painful because both men and women work in business, but women were deprived of this chance. It was very hard. We sent some to contract buyers but many remained unsold. We suffered a financial loss of about 15,000 to 20,000 Afghanis.” (Mazar WE 3)

In Kandahar, exhibitions and women’s markets have been entirely banned, while in Kabul, Herat, and Balkh, each province now hosts only one exhibition per year. These exhibitions previously served as critical platforms for female entrepreneurs to showcase products, build networks, access new buyers and establish market credibility, particularly for those

operating home-based or informal businesses. The sharp reduction in both the number and accessibility of exhibitions has therefore significantly narrowed women's market access, limiting opportunities for visibility, customer expansion and business growth. Beyond the economic implications, the exclusion of women from such public economic spaces reinforces their marginalisation and weakens their integration into formal value chains.

Even in these limited spaces, women face restrictions on visibility and participation:

"I personally attended several exhibitions during the previous government but now, when exhibitions are held, only men are invited. If there's training, it is given only to men; women can no longer take part. We also don't have a women's marketplace where we could sell our products directly." (Kandahar WE 1)

These restrictions are not only physical but also symbolic as they increasingly render women's economic activities invisible. Participants described how even when women are allowed to participate their presence is tightly controlled to avoid public scrutiny, reflecting heightened sensitivities around women's public roles under Taliban rule:

"Exhibitions are now limited. Each province only gets one exhibition per year, organised by the Ministry of Industry and Commerce through a private company. Two months ago, there was one in Herat but no women were allowed to take photos or videos. The organisers said this was because women's participation itself was controversial and if it went public, they wouldn't be allowed to hold exhibitions for women anymore. So now exhibitions are held quietly, almost in secret. NGO involvement used to be much greater, both under the previous government and even in the early days of the Taliban, but in the past six months I haven't heard of any project supporting women in exhibitions." (Herat WE 3)

These limitations mean that women lose vital opportunities not just for sales but also for networking, building brand recognition and accessing new markets, all of which directly affects the sustainability of their businesses.

7.1.5 Excessive taxation, export restrictions and limitations on business growth

Female business owners are increasingly burdened by excessive taxation, restrictions on exports and arbitrary financial demands. These measures constrain their ability to expand, reduce profits and prevent businesses from reaching larger markets. Many women reported that taxes and export limitations have forced them to focus solely on local markets, limiting growth potential and keeping businesses small and financially unstable:

"Since the Taliban came to power, I've had two major financial losses. One involved a partnership in exporting antimony stone, which is a valuable mineral. I signed a contract with someone to export it using my company licence. We both invested, but even before the Taliban took over, the Ministry of Mines refused to sign the export agreement. After the takeover, the man came to my house, claimed he had suffered losses and threatened me. I was forced to pay for his losses myself. The biggest challenge is the complete halt of our exports. The taxes on shipping products abroad

have become so high that it's no longer profitable. In the past, we could ship tons of products and still make a good return. Now, the heavy taxation makes it nearly impossible.” (Mazar WE 14)

Women also report that taxes are often imposed arbitrarily, not based on profit or sales but rather on equipment or quantity of products, creating an additional financial burden:

“Right now, our working environment is very limited. Taxes increased; they started charging 100 Afghanis per item, while we produce those items for just 500 Afghanis. We had to sell them for 600 or 700 Afghanis to break even. Meanwhile, high-quality clothing from Uzbekistan is flooding the market at much lower prices. Given the difficulties we're facing, it's possible we may go bankrupt one day. We're struggling to pay our employees.” (Mazar WE 12)

These practices not only increase costs but also create an environment of uncertainty and instability, making it extremely difficult for women to plan or invest in business development.

7.1.6 Licensing barriers and administrative obstacles

Another key challenge is obtaining and renewing business licences. Women face long delays, high costs and administrative hurdles that restrict their ability to operate legally. This paradoxical situation in which operating without a licence leads to questioning but obtaining a licence is prohibitively difficult, further limits business activity and growth.

“The scrutiny and excuses for preventing women from working have increased. When we go to the Ministry of Industry to renew our licence, they create endless obstacles and delay us. Every time we transport raw materials from our farmers, we're charged 50 Afghanis in tax per load. All these roadblocks have made it really hard for us to maintain or grow our production.” (Mazar WE 14)

In addition to prohibiting women from engaging in export activities or obtaining export licences, authorities have increased related fees and operational costs. These measures further constrain women's ability to conduct business, discourage formalisation, and effectively prevent women-led enterprises from scaling or participating in larger markets.

“The cost of an industrial licence was only 7,000 Afghanis. Now it has risen to 18,000, which, if you think about it, seems like an intentional increase in obstacles for women in business.” (AWCCI I)

Delays and high costs discourage women from expanding their businesses, investing in new products or hiring employees, perpetuating a cycle of small-scale, low-profit operations. Combined with taxation and market restrictions, licensing barriers systematically limit the operational capacity and financial sustainability of female entrepreneurs.

7.1.7 Restrictions on female business owners

1. Male representative requirement

One of the most significant restrictions female entrepreneurs face under the current regime is the requirement to have a male representative for virtually all business operations. Women are not allowed to operate businesses, sign contracts or enter commercial agreements under their own names. This severely limits their autonomy and capacity to expand their businesses.

“The restrictions placed on women make it impossible for them to represent their own products. Today, many women’s products are being sold under someone else’s name. You go into a shop and look at clothing or sweets – there’s no label, no brand, no woman’s name. Why? Because companies are registered under men’s names, even if a woman is the one doing all the work. And if a woman’s name is involved, a man is usually in charge, and she’s used as a symbolic figurehead. That’s one of the biggest issues, though there are many more.” (Mazar WE 1)

This highlights the erasure of women’s contributions in the marketplace. Even when women perform all aspects of production and management, their work is legally and publicly attributed to men. This not only affects financial recognition and brand identity but also diminishes women’s visibility as entrepreneurs, restricting future opportunities for contracts or partnerships.

“Many contracts require the presence of a company representative. There have been large exhibitions and events where I was supposed to be present but couldn’t attend. This created a sense of discouragement. For example, when I try to rent a space for my company, I’m sometimes told a man must sign the contract. Or when entering into commercial agreements, some companies insist that a man represent us because they don’t want to sign contracts with women. It’s disheartening. I feel like I can’t move forward. When we try to secure contracts for tailoring men’s or military clothing, I’m forced to appoint a male employee to handle the communication, even though he may not fully understand our operations. Unlike me, he can’t effectively persuade large clients. That alone reduces my business potential by about 50%. Once, we almost secured a contract with a company that needed military uniforms, but because the person in charge was affiliated with the Taliban he refused to deal directly with a woman and insisted on dealing with a male company head. To avoid losing the deal, I briefed one of my male tailoring staff so he could finalise the contract. We completed the order successfully, but we couldn’t establish a long-term relationship with that client – something I had hoped for. We lost a major contract.” (Mazar WE 9)

This illustrates how requiring a male representative directly reduces business potential and income. Even when women successfully complete a transaction, they are unable to develop ongoing client relationships, which are critical for sustaining and growing a business. The male intermediary often lacks the technical knowledge or persuasive skills, resulting in lost opportunities and stunted business growth.

From the perspective of wholesalers, these restrictions extend further:

“A few times we have been threatened to not do business with women. Not with weapons or anything, but verbal threats, accusations, rumours – that all happens. Someone might say, ‘Don’t get too friendly with women.’ Another says, ‘Be careful so no-one files a complaint.’ Someone else might say, ‘Are you really a shopkeeper, or what? Only women come to your store!’ One time, a Taliban member even told me directly, ‘Doing business with women is suspicious.’ These things are discouraging, but still, when a respectful woman comes in, works hard, runs her business, we respect her. These threats don’t stop us; they just make us more careful.” (Wholesaler 5)

This demonstrates that restrictions are not limited to women themselves but extend to anyone attempting to do business with them. Verbal threats, rumours and surveillance create a climate of fear, discouraging male wholesalers from engaging with women, further reducing access to supplies, partnerships and market opportunities.

1. Mobility restrictions

Physical mobility restrictions are a major barrier that prevent women from visiting markets, meeting clients or conducting in-person business activities without a male guardian. These restrictions affect not only the logistical aspects of running a business but also the psychological safety and confidence of female entrepreneurs.

“Last week, when I went to the market to meet a store owner, the Taliban stopped me because I was outside without a male guardian at that moment. They scolded me for not following hijab rules and threatened to arrest my husband if he didn’t come. Since then, I haven’t gone to the market for over a week. All contracts are now handled online and sellers come to our home. We still fear the Taliban may come because of sellers visiting our home.” (Mazar WE 16)

Women emphasised both the immediate operational impact and the long-term constraints on business growth. Women cannot safely access markets or meet clients in person, forcing them to rely on digital communication and home-based transactions. This limits networking opportunities, reduces visibility of products, and can delay or complicate contract execution.

“As for customers, yes, women do come to shop, but there are some issues, for example, some come without a male guardian. We personally don’t deal with women who come without proper hijab or without a mahram.” (Wholesaler 4)

Even potential customers are restricted, reducing sales and foot traffic. This creates a cycle in which female entrepreneurs face both limited market access and shrinking customer bases, directly affecting income. The fear of harassment or punishment compounds the issue as mobility restrictions are intertwined with coercion, thus limiting women’s freedom to conduct business safely and effectively. These constraints reduce workforce participation, limit the ability to market products and decrease customer turnout, which directly affects sales, sustainability and long-term business growth.

2. Restrictions on female collective activities

Restrictions extend beyond individual operations to collective work. Women's workshops, factories and collaborative spaces face direct scrutiny and warnings from authorities.

"One day, many women came to our factory. We were producing school uniforms. The Taliban came and asked what was going on. We explained that it was a tailoring workshop, but they warned us not to allow that many women to gather again. They said to shut it down. They were uncomfortable with women working, and more girls were joining us every day because they had nothing else because school and education were no longer options. That's when we decided to move." (Mazar WE 8)

This shows that even when women attempt to create safe and productive workspaces, large gatherings are perceived as threatening, forcing women to reduce operations, move workshops or fragment work across multiple homes.

"We continue our work with difficulty. I avoid large gatherings and too much movement in and out of our home or workshop, so as not to draw complaints from the authorities. When work increases, I sometimes send sewing machines to employees' homes so they can work there, avoiding crowds at the workplace." (Kandahar WE 1)

This adaptation – fragmenting work across homes – demonstrates the resourcefulness of women, but it also limits productivity, increases logistical complexity, and reduces the potential for collaboration and efficiency.

"Once, when I was managing two markets, some Taliban officials tried to contact me via phone and WhatsApp, introducing themselves and wanting involvement. I ignored them. One day, I received a call from a commander's office number (050) – they yelled, insulted me, and said, 'Who are you to gather women? What gives you the right to work?' They demanded I go to the police headquarters and threatened to come to my house. I was terrified. I reported it to my supervisor, who immediately pulled me from fieldwork. For two months, I was not allowed to go to the field or even speak to beneficiaries to avoid risk." (NGO 3)

This shows that restrictions are enforced through intimidation and direct threats, creating an environment in which women and NGO staff cannot safely organise or support collective economic activity. The fear of reprisals discourages gatherings, slows business processes, and limits women's ability to mentor or employ other women.

7.2 Survival Strategies of Female Business Owners (sub-question 2)

Under the current restrictions imposed by the Taliban, female entrepreneurs in Afghanistan have developed multiple survival strategies to sustain their businesses, generate income and support other women. These strategies demonstrate resilience, adaptability and creativity in navigating highly constrained economic and social conditions.

7.2.1 Online business and e-commerce

Many women have turned to digital platforms to bypass physical restrictions and reach customers directly. Learning entrepreneurship independently, often through online resources or books, has allowed women to experiment with e-commerce and build new customer bases.

“I learned entrepreneurship through online resources and by reading books. I saw that in other countries people were earning good profits from online businesses. That inspired me to give it a try. At first, it was mostly my friends who bought from us but little by little our customer base expanded.” (Mazar WE 21)

This approach allows women to circumvent some mobility and public visibility restrictions while creating new networks of customers. It also reflects a strategic shift to digital literacy and self-driven learning as an essential component of business survival.

7.2.2 Business relocation and home-based work

Women have adapted to restrictions on public business operations by moving workshops into their homes or alternative private spaces. This has been necessary due to regulatory pressures and the Taliban’s control over visible business locations.

“Initially, I rented a shop there with two other female tailors to display our clothes and work on machines, but unfortunately, due to political changes, we couldn’t open or operate the shop. This was a major risk for our business – but we didn’t give up. I decided to prepare another part of my house as a workshop.” (Mazar WE 16)

These adjustments show the necessity of balancing visibility, safety and business continuity. Relocating operations to homes or less visible locations reduces exposure to authorities, however, it introduces challenges in scaling production and managing employees.

7.2.3 Product adaptation and market alignment

Female entrepreneurs are also adapting their product lines to match changes in consumer demand and affordability. Due to economic contraction, luxury or high-cost products are less viable, leading women to adjust pricing, materials and design to retain customers.

“To stay competitive, we try different approaches. For example, we frequently change clothing designs to keep customers interested. Also, since market demand is for cheaper clothes, we try to buy cheaper materials to sell products at lower prices so we don’t lose our market value. We adapt regularly.” (Mazar WE 33)

“We’ve focused on growing our online sales and adapting our products to be more suitable for online customers. Even innovation within markets is difficult due to restrictions, so online sales have become our best solution.” (Mazar WE 9)

This highlights the dual challenge of market adaptation and regulatory restrictions, requiring women to innovate continuously while operating in highly constrained environments.

7.2.4 Gender separation and task allocation

To comply with restrictions on interactions between men and women, many female entrepreneurs have re-organised workspaces, tasks and customer interactions along gender lines. Male employees, often family members who serve as *mahram*, are assigned roles that require external engagement, such as transportation, purchasing or interacting with male clients, while women focus on internal production and management. This division of labour allows women to continue operating their businesses safely within the strict gendered regulations imposed by the authorities.

“The two male employees are underage but are mahram to me, one is my son and the other is my adopted son. We’ve separated male and female employees: the men work outside, managing transportation and purchases, while the women work inside the workshop.” (Mazar WE 13)

These adjustments reflect a strategic response to regulatory and cultural constraints. By physically and functionally separating male and female roles, female entrepreneurs reduce the risk of violating restrictions, ensure that business operations continue without interruption, and create spaces where female employees and customers can engage freely and safely. The separation also extends to customer interactions, with women-only areas for female clients and external points of service for male clients, effectively maintaining market access under restrictive conditions.

“We completely separated the administration. We established separate management and leadership teams and we created separate entrances and routes for boys and girls to avoid future problems.” (Mazar WE 7)

This structural adaptation demonstrates how women navigate complex social and legal constraints. Beyond compliance, it illustrates women’s capacity for operational creativity, allowing them to sustain production, manage customer relationships, and protect both staff and clients within a restrictive environment. Such measures highlight the resilience and pragmatism of female entrepreneurs in maintaining business continuity despite significant external limitations.

7.2.5 Business as an alternative source of livelihood

Many women have turned to business not only as a means of survival but also as a substitute for lost educational and employment opportunities. With schools and universities closed to girls and formal employment opportunities increasingly restricted under Taliban policies, entrepreneurship provides a crucial avenue for both skills development and financial support. It allows women to maintain agency over their economic lives while contributing to household income, particularly for female-headed households or families in which male earners have lost jobs.

“Many girls and women in our neighborhood approached me. They suggested that I expand my workshop so they could also work there. This led me to move the work from home to a rented factory and expand the business.” (Mazar WE 6)

This example demonstrates how business can transform from a household-level activity into a community-based opportunity, offering employment to women who are otherwise excluded from formal education and work. By expanding operations, women not only create income for themselves but also empower others to develop vocational skills, gain financial independence and maintain social engagement in a restrictive environment.

“We were forced out of school and higher education. A group of us girls decided to start a sweater sewing factory so we could stay active and also help other women stay occupied.” (Mazar WE 8)

Beyond financial sustenance, entrepreneurship serves as a psychological and social coping mechanism. It enables women to remain productive, maintain a sense of purpose and foster solidarity with peers who face similar barriers. These adaptive strategies highlight women’s resilience in responding to social exclusion, using business not just as a livelihood, but as a platform for empowerment and community support.

“At first, business was going well and we had many customers, but in recent months it has dropped to its lowest level. Initially, since my husband had lost his job, we wanted to expand the workshop so that both we and others could have enough income. When the Taliban came to power, both my husband and I lost our jobs. I used to be a teacher, but I was dismissed. Using our personal savings, my husband and I together set up this workshop.” (Herat WE 1)

This narrative illustrates the multi-faceted role of business as an alternative livelihood: it provides income when traditional employment is unavailable, creates opportunities for skills-building, and offers women a degree of autonomy and agency within a highly restricted environment. Moreover, women-led enterprises often absorb other women who have been displaced from educational or professional pathways, reinforcing entrepreneurship as both an individual and collective adaptation to systemic exclusion. In this way, business becomes not only a survival mechanism but also a socially and psychologically meaningful activity that mitigates the impacts of marginalisation, sustains community engagement and fosters resilience.

7.2.6 Resilience as survival

Female entrepreneurs have adopted mental and strategic coping mechanisms to maintain motivation and resilience under extreme pressures. These strategies combine personal determination, faith and community-oriented thinking, enabling women to navigate financial, operational, social and regulatory challenges under Taliban rule. Psychological resilience is closely tied to both survival and the broader social impact of their work, reinforcing their role as agents of change in constrained environments.

“Overall, these challenges have shaped who I am today. I am a woman who sees challenges as opportunities – and obstacles cannot stop me. Some people start again from zero, some learn from their experiences. I have changed some of the approaches that led to opposition so I could continue my work.” (Mazar WE 4)

This statement illustrates how female entrepreneurs actively reframe obstacles as opportunities, reflecting adaptive learning and strategic flexibility. By modifying operating approaches that previously faced resistance, women maintain business continuity while mitigating risk, demonstrating a combination of resilience and tactical problem-solving.

“I tried to encourage my staff and explained that the situation is beyond our control. It’s not something that will be fixed in a day. We talked to them until they were reassured.” (Mazar WE 7)

Beyond individual coping, women leaders engage in psycho-social support for their teams, recognising that collective resilience is essential for sustaining operations. Motivating employees, providing reassurance and fostering a sense of shared purpose helps maintain morale, reduces turnover and reinforces persistence despite external instability.

“Three years ago, women were rarely seen in the market. They were shy or scared, or their male relatives would come instead. Now, they come on their own, run their businesses, choose their goods, ask for credit, and even place orders from other provinces. Of course, the pressure has also increased. Sometimes the Taliban scares them, but still, many women haven’t backed down. Technology has helped too; mobile phones and WhatsApp have made a lot of things easier.” (Wholesaler 5)

This perspective from a male wholesaler demonstrates how adaptation extends beyond individual businesses to broader cultural shifts in women’s economic participation. Women are increasingly taking independent roles in markets, navigating social restrictions, and leveraging technology to manage operations and connect with customers. The combination of personal resilience, social responsibility and technological tools enables female entrepreneurs to persist, despite systemic constraints, and continue contributing economically to their families and communities.

These accounts collectively show that coping mechanisms among Afghan female entrepreneurs are multi-dimensional, blending internal strength, strategic adaptation, social responsibility and technological engagement. This multi-dimensional resilience not only allows women to survive economically but also gradually reshapes norms around women’s visibility and agency in the marketplace.

7.2.7 Self-capacity development and learning

Many women have taken proactive steps to develop their skills, gain knowledge and create innovative solutions to challenges. Online learning, home-based courses and small savings groups have become essential strategies for self-development.

“Before the political changes, I was not active. I started my work right after these developments. If I had started earlier my results would have been much better, but due

to restrictions on women, business has become more difficult. I learned entrepreneurship through online resources and by reading books. That inspired me to give it a try.” (Mazar WE 21)

“We develop solutions for every challenge. For example, we organise small home-based courses and sessions, online training where the internet is available, and small savings groups among women. We involve men for interacting with local authorities and seek alternative markets domestically and abroad. These methods require comprehensive research to evaluate outcomes properly.” (NGO 2)

These strategies highlight that women’s survival is both proactive and strategic, combining skills development, innovation and negotiation with local authorities to maintain business operations under restrictive conditions.

7.3 Policy and Support Gaps Identified by Participants (sub-question 3)

The recommendations from female entrepreneurs highlight a multi-faceted approach to sustaining and growing businesses under severe social, political and economic constraints. Financial support was the most frequently requested need, but women stressed that capacity-building, training and business education are essential to effectively use funds. Market access, including domestic and international opportunities, was emphasised to expand reach, improve product quality and connect with buyers. Access to education, freedom of movement, mental health support and personal safety protections were also highlighted as foundational for business continuity and social empowerment. Women called for support from the Afghan diaspora, access to essential equipment and infrastructure, and networking opportunities, such as exhibitions and online platforms. Finally, structural reforms, vocational training and policy improvements were requested to create a fairer and sustainable business environment. Collectively, these recommendations reflect the holistic financial, technical, social and legal needs of female entrepreneurs and the adaptive strategies they employ.

Table 7: Policy and support gaps identified by female participants

Category of Support Requested	No. of Mentions	Representative Quotations (rich samples)
1. Financial support / loans / capital access	22	“Financial support is urgently needed. If we can pay our workers, we can return to our previous state and resume production.” “They could provide financial assistance or offer small, interest-free loans for Afghan female entrepreneurs so they can grow and stabilise their businesses.”

		“My main need is financial support. If we receive co-operation in these areas, it could help our business grow.”
2. Capacity-building / training / business education	18	“We need professional training. It’s not just about financial support, there should also be training programmes, so we gain the right knowledge about business.” “Awareness programmes and seminars to build our capacity and enable participation in exhibitions are crucial.” “Capacity building for female entrepreneurs is very important; if there is capital but no capacity, women cannot apply their creativity.”
3. Market access / export opportunities	15	“I really want to export my products. I know there’s demand, especially in Europe, but I don’t know how to access those markets.” “We need to improve product quality and sell internationally. We want strong markets and to export our goods.” “Access to markets and financial services is essential. We need help buying equipment and selling online.”
4. Education and lifting restrictions on women’s work and movement	13	“First, women should be allowed to get an education. Second, business should be accessible to them independently.” “If schools and universities re-open, it will improve life not only for women, but also for men and families as a whole.” “If the current restrictions, like bans on women in schools, were lifted, we would see immediate improvement in business.”
5. Mental health and psycho-social support	10	“We need mental health support. In Afghanistan, especially women urgently need psychological counselling.” “Group therapy sessions for women would be very helpful. I’ve gone through personal trauma,

		losing my husband and facing ongoing business stress.”
		“Every school needs assistance to assess the psychological and physical health of students and staff.”
6. Safety and legal protection	9	“We want our safety to be guaranteed. Women should be able to leave their homes without fear.” “First, protection from personal danger – then all the other things.” “Safety – when women feel safe, they can work with peace of mind and make real progress.”
7. Support from Afghans abroad / diaspora engagement	9	“Support from Afghans abroad would be most effective.” “Afghans abroad can buy our products, promote our work and offer training.” “They can sell our products overseas; that’s how we used to work.”
8. Access to equipment / machinery / infrastructure (such as solar power, packaging, tools)	8	“The machines we requested were expensive – printing and computerised sewing machines. We couldn’t fulfil orders because we lacked these machines.” “If I can install solar power and buy more raw materials, I could serve more customers.” “I recently bought a biscuit machine and want to set up the packaging line for export.”
9. Exhibitions and networking opportunities	6	“Support for holding exhibitions and enabling women to participate is crucial.” “Opening exhibitions for women would greatly help entrepreneurs.” “If women could attend exhibitions, it would help us grow contracts and visibility.”
10. Online / remote support and digital literacy	6	“Online training programmes are safer and more effective.” “Women need digital literacy training to grow online businesses.”

		“Since in-person support isn’t safe, donors can help through online channels and virtual courses.”
11. Market organisation / standardisation / policy-level reforms	5	“We need to organise the market system and standardise how companies operate.” “There are too many small, non-standard producers; collaboration and co-ordination could raise quality and competitiveness.” “Companies must be guided to work in standardised ways.”
12. Vocational / technical skills development	5	“We need technical and vocational training programmes for women in new areas.” “My staff need professional training in design and sewing.” “If we had access to vocational training, it would significantly support our work.”
13. Freedom of movement / reduced harassment	5	“Women should be allowed to travel to visit business hubs and market their products.” “I just want to be allowed to run my business freely and attend to my factory needs.” “Easing restrictions on movement would naturally help our businesses flourish.”

7.4 Existing Opportunities

Despite the restrictive socio-political environment, some international organisations and NGOs continue to provide support for female entrepreneurs in Afghanistan. While these initiatives remain operational, the overall level of support has significantly declined compared to the pre-Taliban period. Nevertheless, the ongoing programmes play an essential role in sustaining women’s economic participation and their right to work within an increasingly exclusionary context.

Training and capacity-building remain among the most common forms of assistance. Organisations, such as UN Women, UNDP, Development Alternatives Incorporated (Afghanistan) and AWCCI, continue to organise short-term seminars and workshops focused on business management, marketing and technical skills. These interventions contribute to women’s economic empowerment by strengthening their professional capacity and confidence to sustain their businesses under restrictive conditions. However, many programmes remain uncoordinated, resulting in repetitive training topics rather than comprehensive and diversified

skill development. This reflects a lack of strategic alignment and efficiency among implementing organisations.

Market access support, primarily through exhibitions and trade fairs, provides female entrepreneurs with opportunities to showcase their products, engage with customers and expand their business networks. Such activities have helped participants identify new market opportunities and understand consumer preferences across regions, contributing to business growth and product diversification. Despite these benefits, market-access programmes are geographically limited, with most opportunities concentrated in major urban centres such as Kabul and Mazar-e-Sharif. This creates a spatial inequality that leaves women in rural and conservative areas largely excluded from such initiatives.

Financial and equipment support represents another important component of existing assistance. A limited number of female entrepreneurs have received machinery, small grants or business equipment from NGOs and international partners. These forms of aid enhance production efficiency and reduce operational costs, directly contributing to the sustainability of women-led enterprises. When accompanied by training and business consultations, they help strengthen women’s resilience and their ability to maintain livelihoods in a constrained economic environment.

Although these programmes provide critical lifelines, they remain fragmented, inconsistent and localised. Access is often confined to women in a few central provinces, leaving many others without meaningful opportunities to participate in or benefit from such initiatives. This uneven distribution of support underscores persistent structural and spatial inequalities in aid delivery. From a human-rights perspective, these disparities highlight the urgent need for co-ordinated, inclusive and sustained interventions that uphold women’s economic rights and equal access to development resources.

Table 8: Existing opportunities

Type of Support	Source	Examples
Training and capacity-building	13 WE 2 NGO AWCCI	“UN Women held a three-day seminar which improved our skills in capacity-building, marketing, and social media marketing. They also bought us machines that consume less electricity, and helped us design a brand logo. We implemented their marketing ideas, like giving customers gifts with our contact info, which positively impacted sales.” (Mazar WE 16)
Market access (exhibitions)	7 WE 1 NGO AWCCI	“In 2024, we joined three exhibitions in Mazar-e-Sharif. We were supported by NGOs. I also participated in three national exhibitions in Kabul in 2022, 2023 and 2024. They helped us build our brand and connect with many new customers. Some of those connections are still ongoing today. About 80% of them were very effective. They helped us identify the

		market for each product and learn which items sell best. For example, at a Kabul exhibition, I realised people there love sweets like <i>sheer pira</i> [a sweet milk fudge] and baklava especially ones made in Mazar. That insight led us to start producing <i>sheer pira</i>. “We also found out that people in Kabul prefer less spicy foods compared to the north. Exhibitions helped us find new markets even for <i>samnak</i> [a type of flour used in traditional Persian sweets]. Now we have international orders for it. I even imported specialised equipment from Iran to improve production. We’ve participated in several exhibitions, mostly through the Ministry of Industry and Commerce. These events helped us a lot by introducing us to other entrepreneurs, investors and the public. At first, there were few customers but by the third and fourth days we saw a noticeable increase. Around 40% of our current customers came from these exhibitions.” (Mazar WE 9)
Financial and equipment support	10 WE 2 NGO AWCCI	“UN Women supported us. We already had sewing tools, but not advanced machines. Since I had worked in a factory before, I knew how to use them. They provided us with electric sewing machines.” (Mazar WE 8) “We supported them financially, through capacity-building and with training. At the beginning, we offered training programmes such as accounting, finance and marketing. After the training programmes ended, we held individual sessions with each woman. We emphasised the importance of using social media – such as Facebook and Instagram – to grow their businesses. We also provided business consultation services. At the end of the programme, depending on the type of business, we provided them with equipment. In the marketing section, we distributed promotional materials, such as business signs, business cards, brochures, cups, watches and pens with their business logos printed on them.” (NGO 3)

8. DISCUSSION

The findings of this study identify a multi-layered and deeply interconnected set of challenges confronting female entrepreneurs in Afghanistan under the Taliban. These challenges operate simultaneously at the macro-economic, institutional, market and household levels, illustrating not only the fragility of women-led enterprises but also the broader collapse of economic systems that once supported limited forms of female entrepreneurship. The discussion demonstrates that women's exclusion from the labour market is not isolated; it is embedded in political decisions, economic decline and gender-specific restrictions that collectively reshape the entire business landscape.

8.1 Macro-economic Level Constraints

At the macro-economic level, Afghanistan's post-2021 contraction provides the structural conditions within which female entrepreneurs now operate. According to World Bank (2022) data, only one-third of previously functioning businesses remained fully operational after the Taliban takeover. The collapse coincided with a 20.7% decline in GDP in 2021 followed by a 6.2% contraction in 2022, an economic shock largely attributed to reductions in employment, falling household incomes and the abrupt cessation of foreign aid. Women bore a disproportionate share of these consequences, with 75% of women reporting a drop in business employment compared to 48% of men (World Bank, 2022). These figures underscore that economic decline is gendered: women's precarity intensifies during crisis due to their already reduced market position, limited capital reserves and restricted mobility.

8.2 Market Level Constraints

At the market level, household purchasing power plays a decisive role. Following the Taliban takeover, the sharp reduction in aggregate demand led to a contraction in consumer markets (World Bank, 2023). UNDP (2024a) notes that female entrepreneurs rely heavily on their enterprise income, with 80% citing it as their primary source of household survival. In this study, nearly all women reported steep declines in sales, profits and customer purchasing capacity. The decline in demand has not only resulted in fewer customers but has also forced female entrepreneurs to downgrade product quality to meet reduced price expectations. This shift has had several cascading effects: it undermines long-term brand identity, damages product reputation and weakens market competitiveness, making it increasingly difficult for businesses to differentiate themselves or maintain customer loyalty. Consequently, many enterprises have transitioned from a focus on entrepreneurial growth, innovation and expansion to subsistence-level operations aimed solely at covering daily expenses. This adjustment, while necessary for short-term survival, has exacerbated financial challenges, as revenues are insufficient to re-invest in production, acquire better equipment or absorb operating costs. The combined effect of fewer customers, reduced product quality and constrained market presence reinforces a cycle of economic vulnerability that limits the potential for recovery or growth in the medium to long term.

8.3 Financial Constraints

At the financial level, liquidity constraints emerged as one of the most significant obstacles. With low sales and limited savings, women lack the capital necessary to re-invest in production, purchase raw materials or expand their operations. The findings show that wholesalers are reluctant to provide credit to women due to perceived repayment risks, as illustrated by one wholesaler's observation that only 10% of women's businesses appear actively functional and that "many women don't have enough capital" to sustain meaningful operations (Wholesaler 4). The absence of interest-free financing options for small businesses further restricts women's capacity to manage cash flow, leaving them dependent on family and friends. For many, this dependency is unsustainable, particularly for widows or women supporting disabled husbands who lack access to male intermediaries or social networks.

Regional disparities amplify these constraints. In Kandahar, where restrictions on women's public presence are even stricter, most women-owned businesses have shut down. The few that remain open are operated by women who are the sole providers for their families, often widows or caretakers of disabled spouses. Their economic survival is particularly fragile because donor support is inadequate, and fundraising or collective efforts – common coping strategies in other settings – are severely curtailed by restrictions on women's gatherings and mobility.

The findings also reveal dynamics that are not always visible in broader economic analyses: the relational dimension of exclusion. Female entrepreneurs are not only constrained by formal regulations but also by informal social and market relations. The unwillingness of wholesalers to provide credit, the exclusion from exhibitions and the absence of mentorship networks demonstrate how market actors adapt to or internalise gender restrictions. This phenomenon creates a reinforcing cycle: institutional discrimination leads to market discrimination, which in turn reinforces institutional barriers. The erosion of social and business networks, which women had painstakingly built over the previous two decades, further isolates them and reduces opportunities for collaboration, learning and innovation.

8.4 Limited Institutional Support

Linked to these financial constraints is that institutional support, particularly from international organisations, donor agencies and local NGOs, has undergone a profound contraction since the Taliban's return to power. While institutional support had previously served as a critical driver of women's economic participation and entrepreneurial growth over the previous two decades, its sudden withdrawal or severe restriction now constitutes a major barrier to women's economic survival and increases vulnerability to Taliban-imposed regulations. Historically, donor-funded programmes facilitated women's transition from home-based micro-enterprises to formalised SMEs. Interviewees described how training, capacity-building and business-development assistance enabled many women to enter online markets, even during the Covid-19 pandemic, representing a transformative shift towards digital entrepreneurship. The collapse or limitation of these support mechanisms after August 2021 represents not merely a technical interruption in services but a deeper structural rupture in the ecosystem that previously enabled

women's economic agency. The absence of sustained institutional engagement has contributed to stagnation of skills and innovation, leaving women unable to upgrade production methods, diversify product lines or respond effectively to market needs.

The interviews demonstrate that female entrepreneurs perceive current institutional support as insufficient and, in regions such as Kandahar, effectively inaccessible. Respondents highlighted that restrictions imposed by local authorities frequently obstruct even minimal assistance. Programmes now require government approvals, face extensive monitoring, or are forced to operate under restrictive conditions such as gender segregation, home-based modalities or women-only markets. These women-only markets, while intended to provide access, further isolate women business owners. As one finding indicates, customers generally prefer to shop in main markets, meaning these restricted, women-only spaces receive minimal foot traffic, reducing sales and revenue potential. High electricity costs in such isolated locations further exacerbate financial strain, as women absorb operational expenses without commensurate returns.

The assessment and implementation of projects according to actual needs are also largely absent. Several interviewees described instances in which they requested specific equipment for production but organisations provided unrelated machines, which remain unused, gathering dust. Even when equipment is provided, it is often delivered without technical support or training, preventing women from making the machines functional. This mismatch reflects a lack of market-based planning and further deepens poverty traps, as women cannot increase productivity or generate meaningful income. In turn, the withdrawal and mismanagement of institutional support heighten humanitarian needs, as women struggle to meet basic household expenses, maintain livelihoods or sustain their workforce.

The findings from local NGOs reinforce this picture: organisations described being unable to implement meaningful women's empowerment initiatives or scale existing programmes due to political restrictions, lack of permissions and pressure to limit activities to small, low-impact, one-time interventions without sustainability mechanisms. Follow-up, monitoring and long-term support – essential components of entrepreneurial ecosystem development – have largely disappeared. Collectively, these factors demonstrate that the decline in institutional support is not only an immediate operational constraint but also a structural driver of economic exclusion, entrenching poverty, reducing skills development, and limiting women's capacity to navigate an already restrictive socio-political and market environment.

These empirical observations align with what existing literature has previously identified as structural institutional barriers. Jeni Klugman, Robert Nagel and Mariana Viollaz (2021) argue that women-led firms often face challenges rooted in weak institutional environments, where access to formal systems and support mechanisms is uneven and inconsistent. Hashemy et al. (2023) similarly emphasise that fragile institutional capacities inhibit women's ability to obtain business-development services, financial training and subsidies, all of which are central to the entrepreneurial advancement highlighted by respondents in this study. Ritchie (2013) also notes that conservative political climates combined with limited international intervention create conditions in which women's entrepreneurial progress stagnates. The present findings not only confirm these observations but reveal how these dynamics have intensified under the

current political regime, creating an ecosystem in which female entrepreneurs are structurally marginalised from the institutional support networks essential for market participation.

When examined through a human rights-based lens, these institutional gaps constitute violations of internationally recognised obligations for States and the international community. The UNGPs require States, including those acting through multi-lateral institutions, to ensure that international practices do not hinder the ability of businesses, including those owned by women, to respect human rights or access necessary support (UNGPs, Pillar I, §10). The evidence from this research suggests the opposite dynamic: multi-lateral constraints coupled with domestic regulatory barriers have resulted in the effective restriction of women's ability to sustain livelihood-generating enterprises. Although these obligations formally apply to States, the operational reality of Afghanistan's current governance structure complicates their fulfilment. Nevertheless, the principles underscore a normative expectation that international bodies should prevent, rather than exacerbate, the shrinking of women's economic space.

UN human-rights mechanisms have noted that Taliban restrictions on women's employment with UN and NGO actors, as well as limitations on women's freedom to work and travel, have hindered humanitarian and development assistance and negatively affected women's socio-economic opportunities (Bennett, 2023; UNHRC, 2024). During Afghanistan's most recent UPR cycle, several States expressed concern that the restrictive environment limits women's access to sustainable livelihoods and economic participation (UNHRC, 2024).

The institutional retreat documented in the findings also intersects meaningfully with obligations under ICESCR. Article 6(2) obliges States to take steps, including vocational training programmes and policies fostering steady economic development, to secure productive employment in conditions that protect economic freedoms. In the context of this study, the severe curtailment of training programmes, business-development services and market access constitutes a systemic obstruction to women's realisation of the right to work and to benefit from economic development. Article 11 further emphasises the necessity of technical assistance and the equitable distribution of resources, including access to appropriate technologies and productive systems, which are central to the functioning of women-owned enterprises. The testimonies provided by interviewees illustrate precisely how such assistance has been disrupted or withdrawn, exacerbating economic precarity among women and reducing their capacity to participate in and benefit from local markets.

CEDAW provides an additional framework within which these findings become analytically significant. Article 13(d) underscores women's right to access all forms of training and community-based services that enhance technical proficiency, supports that have been sharply limited under current conditions. Article 14, especially relevant in the Afghan context with its high proportion of rural female entrepreneurs, obliges States to ensure that rural women can engage directly in development planning, access health and social services, obtain training, and benefit from agricultural credit and marketing facilities. The restrictions placed on women's mobility, participation in public spaces and engagement with markets demonstrate systemic violations of these rights. The experiences of interviewees highlight how the absence of institutional support intersects with gendered constraints, particularly those governing movement and public presence, to amplify economic exclusion.

Importantly, the analysis also reveals that the restriction of institutional support is not purely an outcome of political regulations but also reflects a shift in international priorities. Interviews indicate that donor interest has declined not only due to operational challenges but also because of perceptions of limited feasibility and high political risk. This shift creates a dual crisis: female entrepreneurs lose both domestic institutional support and the international networks that once compensated for weak governance structures. In effect, the contraction of support creates a vacuum in which women's economic agency is simultaneously eroded from above (through restrictive national regulations) and from outside (through donor withdrawal).

Taken together, the findings suggest that the decline in institutional support functions as both a cause and a reinforcing mechanism of women's economic exclusion. While regulatory restrictions directly limit women's mobility and market access, inadequate institutional support compounds these barriers by reducing access to training, finance, networks and market links. This dual effect generates a cycle of marginalisation: reduced institutional support limits business capacity; limited business capacity discourages donor engagement; and reduced donor engagement further shrinks available support. The study demonstrates that female entrepreneurs are acutely aware of this cycle and articulate its economic and psychological consequences clearly.

8.5 Public Restrictions

Women also face severe restrictions regarding market access, exhibitions and public visibility, which have historically been among the most important avenues for business expansion and income generation. Exhibitions, both national and international, traditionally allowed women to reach broader customer bases, generate substantial sales and establish their brands. However, under the current restrictions, women have been banned from most exhibitions, with women-only exhibitions limited to one or two per year, primarily in major provinces such as Kabul, Herat and Balkh. Even in these limited settings, participation is constrained by rules such as gender segregation, which restricts their ability to interact with male customers and directly negotiate business deals. In Kandahar, exhibitions and women's markets have been entirely prohibited, while the few events in other provinces allow only minimal participation. These constraints severely reduce sales potential and reinforce existing limitations imposed by low purchasing power and limited marketing capacity. As highlighted in CEDAW Article 13(c), States are obligated to eliminate discrimination against women in economic and social life, including participation in cultural and commercial activities, yet Taliban-imposed restrictions directly violate this principle.

The literature confirms that women's participation in formal markets and exhibitions has long been limited (Junussova et al., 2019; Merzada & Rajkumar, 2024; Hakimi et al., 2024), and these limitations now intersect with State-imposed mobility restrictions and security concerns, further constraining growth opportunities.

8.6 Regulatory Constraints

The regulatory environment further compounds market-access restrictions for female entrepreneurs. They face excessive taxation, arbitrary export restrictions and structural limitations on business growth. Taxes are often levied based on the number of employees or equipment rather than profit, creating substantial financial burdens that hinder re-investment and expansion. Licensing and administrative barriers – including high costs for industrial licences and restrictions on sectors such as beauty salons and international trade – further obstruct formal participation. Women also face challenges in contract negotiation, as they must rely on male representatives who may not fully understand their business, resulting in potential financial losses. Wholesalers and male business owners are frequently discouraged or even threatened if they transact with women, while women themselves face repeated interrogation, harassment and, in some cases, detention.

These regulatory and socio-cultural barriers have profound consequences. Many women report declining profitability, with businesses operating at minimal margins or, in some cases, closing entirely. Reduced market access limits customer reach, constrains revenue streams and forces entrepreneurs into subsistence-level operations. Job losses are common as women cannot sustain their workforce without sufficient income. Limited opportunities for re-investment and innovation stifle business growth, while informal markets expand as women seek alternative avenues to sell products under restrictive conditions. These constraints exacerbate household poverty, as family members rely on women's enterprises for survival, particularly in households headed by widows or women supporting disabled spouses.

The effects are especially severe in Kandahar, where mobility restrictions are strictly enforced and women are generally required to be accompanied by a *mahram*. This requirement limits household income further, as male family members must forgo other work to facilitate business operations. Women's economic participation is thus doubly constrained – by regulatory measures and by the social arrangements needed to comply with them. These limitations illustrate systematic violations of multiple human-rights frameworks, including UDHR Articles 23 and 25; ICESCR Articles 6, 7 and 11; and CEDAW Articles 11, 13 and 14, as they impede women's freedom to work, access markets and participate fully in economic life. The Special Rapporteur's analysis highlighted that restrictions on women's rights to work, education and freedom of movement are enforced through edicts and policies, sometimes with violence. These measures limit women's financial autonomy, confine them to their homes, and increase their risk of forced marriage and other abuses (Bennett, 2024).

In summary, the regulatory environment contributes to a cascade of negative impacts: declining profitability; business closures; reduced market access; job losses; decreased investment and innovation; growth of informal markets; and rising household poverty. Combined with financial constraints, low purchasing power and limited institutional support, these barriers create a reinforcing cycle of economic exclusion and structural disadvantage for female entrepreneurs under Taliban rule.

8.7 Survival Strategies

To survive these conditions, female entrepreneurs have adopted a range of coping strategies, often leveraging technology and household-based solutions. Online marketing and e-commerce have emerged as critical alternatives to restricted mobility and public market access. Yet, Afghanistan's weak delivery systems, lack of functioning online banking and limited credit access constrain these solutions, particularly in rural areas. Women often rely on personal networks to facilitate deliveries, increasing operating costs, while cash-based transactions limit customer reach and impede the potential for scaling operations. To avoid harassment, interrogation or fines, many women have relocated their businesses to home-based settings, further restricting visibility and market access. Women-only markets, while available in some urban centres, are geographically and socially isolated, reducing customer flow and forcing entrepreneurs to absorb higher costs for electricity, rent and operational logistics. These adaptations are consistent with literature on informal and home-based work as protective strategies in fragile contexts (Bullough et al., 2014; Nazar, 2023; Samandar & Wardak, 2025).

Women have also strategically modified their product offerings to align with cultural and religious expectations and emerging market demands. For instance, many shifted to producing hijabs, reflecting both consumer preference and socio-political pressures. This adaptation, however, often requires repeated investment in training, materials and production re-design, which is difficult given limited financial resources and restricted access to formal credit systems. Moreover, gender-segregation measures within businesses, such as separate entrances for male and female customers or employing male relatives for public-facing tasks, introduce additional operational complexity and expense. Women without male family members face particular challenges, as they must rely on hired male proxies to comply with Taliban movement rules, limiting autonomy and increasing dependency, which violates rights to equality, self-determination and freedom of work under UDHR, CEDAW and ICESCR frameworks.

Despite these pervasive challenges, female entrepreneurs demonstrate remarkable resilience and agency. Many continue to invest in self-capacity development, using the internet and online resources to improve business knowledge and skills. Business operations serve not only as a livelihood strategy but also as a coping mechanism for stress, depression and psychological hardship. Interviewees report that observing the economic contributions of their employees and the broader impact on households motivates them to persist, highlighting the intertwined nature of economic activity and psycho-social well-being (Mazar WE 3). Home-based production, online marketing and strategic delegation of tasks illustrate adaptive strategies employed by women to navigate the intersecting restrictions of mobility, market access and socio-cultural norms while maintaining business continuity.

In summary, Afghan female entrepreneurs under Taliban rule face a compounded set of challenges: restricted access to markets, exhibitions and public engagement; excessive taxation and regulatory barriers; mobility constraints and reliance on male intermediaries; financial limitations; and psychological pressures. These challenges force women to adopt home-based operations, online marketing, gender-segregated business practices and product-modification strategies to sustain their businesses. Despite these severe limitations, women demonstrate

resilience, agency and adaptive learning, investing in skills development and entrepreneurial innovation to maintain income streams and household stability. The evidence presented aligns with international human-rights frameworks, including UDHR, ICESCR and CEDAW, highlighting both violations of rights and the ongoing capacity of women to navigate extreme constraints.

8.8 Consequences

The restrictions on women's economic participation have produced severe and far-reaching consequences for both individual entrepreneurs and Afghanistan's broader economic future. At the micro-level, many women business owners are being pushed towards shutting down their enterprises due to financial pressures, collapsing market access and interference from authorities. In many regions, the cumulative effect of low customer demand, regulatory constraints and mobility restrictions has forced women to suspend operations, lay off employees – or close businesses entirely. This transition from resilience to despair reflects the rapidly shrinking economic space available to women, with only a fraction of previously registered enterprises remaining operational. In some areas, threats from authorities and enforced destruction of equipment have compounded these pressures, resulting in complete loss of assets, suspended operations and unemployment for entire teams. These measures not only undermine existing businesses but also eliminate pathways for future economic participation, particularly for young women who are barred from acquiring critical skills and training opportunities.

Beyond individual losses, the national economic consequences of excluding women are profound. Afghanistan's economic growth is stagnating due to the systematic removal of women from education and economic life, which significantly reduces productivity, innovation and human-capital development. The ban on girls' education beyond primary school further erodes the future workforce, constraining potential revenue generation and deepening fiscal instability in a context where government spending remains limited and the State cannot borrow effectively. With extreme poverty projected to persist for decades without substantial foreign aid, the continued exclusion of women intensifies Afghanistan's economic vulnerability. Uncertainty and poor market sentiment are expected to deter private-sector investment, while layoffs, an overvalued exchange rate and weakened exports further contribute to economic stagnation. Estimates suggest that the overall annual economic loss from excluding women could reach around 5% of GDP – approximately US\$1-billion – reflecting a sharp decline in productivity and the collapse of women-led enterprises across multiple sectors. Structural weaknesses, reduced external support, climate-related challenges and banking instability further entrench economic fragility, contributing to rising poverty levels, which increased from 19-million in 2020 to 34-million by 2022. These losses confirm that excluding women from the labour market directly harms the economy.

The psychological and social impacts are equally significant, compounding the economic harm. Women experience profound grief, identity loss and hopelessness as years of effort are erased. Daily activities that were once routine, such as traveling to markets, negotiating with suppliers

or fulfilling customer orders, have become sources of fear and stress due to security concerns and mobility restrictions. The constant anxiety over harassment, fines or recognition by authorities severely limits their ability to operate businesses safely. These pressures undermine autonomy, morale and decision-making, creating an environment in which even basic economic activity is difficult to sustain.

International human-rights bodies recognise that the denial of economic participation has profound psychological and dignity-related consequences. The Special Rapporteur emphasises that the cumulative impact of livelihood loss, fear of harassment and forced withdrawal from public life has led to widespread psychological distress among Afghan women, undermining their sense of autonomy, identity and social worth (Bennett, 2024).

Taken together, the economic stagnation, business closures, destroyed livelihoods, loss of human capital and psychological strain reveal how the exclusion of women from economic life simultaneously devastates individual lives and undermines Afghanistan's long-term development. These policies dismantle existing opportunities and threaten future economic recovery unless reversed, making the recognition of women's economic and social rights essential not only for justice but for the country's economic survival.

9. POLICY RECOMMENDATIONS

These recommendations are based on the challenges reported by female entrepreneurs, insights from the author's analysis and existing evidence on women's economic participation in Afghanistan. While they reflect practical strategies suggested by women themselves, their feasibility and effectiveness would need to be tested and adapted to the prevailing political, social and economic conditions.

9.1 Recommendations for Afghan Female Entrepreneurs

Short-term recommendations

1. Access to informal and family-based financing

- Create small community savings groups whereby women pool money and give rotating loans to each other.
- Use diaspora support through simple crowdfunding, pre-orders or family networks to finance raw materials or expansion.
- Build relationships with Afghan investors living abroad who are looking to support female entrepreneurs.

2. Strengthening business resilience and adaptation

- Use WhatsApp, Instagram and Facebook for marketing, sales and customer communication; improve digital skills at their own pace.
- Form small peer groups to exchange resources, purchase materials in bulk and solve problems collectively.
- Use home-based production networks: divide work among trusted women (cutting, sewing, packaging) to keep production running while avoiding travel restrictions.

Long-term recommendations

3. Skill development and capacity building

- Enrol in free or low-cost online courses (YouTube, Coursera, local NGO platforms) for accounting, marketing, design and customer service.
- Develop mentoring circles – small groups in which experienced women guide newer entrepreneurs.

4. Advocacy and collective representation

- Form informal business groups or associations that can speak collectively to NGOs and international organisations.

- Keep simple written records of restrictions or challenges to share anonymously with advocacy groups.

5. Mental health and well-being

- Join virtual support groups with other women business owners to discuss challenges and reduce isolation.
- Organise rotating in-home gatherings (where possible) to share experiences and emotional support.

9.2 Recommendations for International Organisations

Short-term recommendations

1. Financial support and credit access

- Provide interest-free loans directly to women.
- Offer small grants or revolving funds with simple paperwork and clear eligibility criteria.
- Organise business-plan competitions to support early-stage entrepreneurs with cash or equipment.
- Support initiatives that establish online banking, digital payment options and online shops so women can receive payments and sell products internationally.
- Facilitate diaspora support programmes to act as bridges connecting Afghan entrepreneurs to international markets.

2. Capacity building and education

- Offer practical, hands-on training in entrepreneurship, digital marketing, product quality and financial management for women both in urban and rural areas.
- Build online communities where women can connect, share experiences and reduce stress.
- Co-ordinate training programmes among organisations to avoid repetition and ensure diverse topics.

Long-term recommendations

3. Market access and export opportunities

- Facilitate participation in local and international exhibitions, physically and virtually.
- Build regional online marketplaces or virtual trade fairs, tailored for Afghan products.
- Support safe logistics, delivery systems and last-mile delivery infrastructure inside Afghanistan and for cross-border shipping.

- Provide regular market research reports to help women understand demand trends.
- Connect women's co-operatives and SMEs with international buyers and diasporic networks.
- Invest in affordable internet access in rural areas.

4. Policy advocacy and legal reform

- Use diplomatic channels to push for removal of restrictions on women's business activities.
- Advocate for women's inclusion in economic decision-making processes at the local level.
- Place Afghan women's financial needs and priorities at the centre of decision-making and discussions.
- Encourage global institutions to tie aid to measurable improvements in women's economic participation.

5. Monitoring and reporting

- Collect data on how restrictions affect women-owned businesses.
- Report economic and human-rights violations to guide advocacy and humanitarian programmes.
- Conduct long-term evaluations to ensure programmes create sustainable income, not temporary relief.

9.3 Recommendations for NGOs and Advocacy Groups

Short-term recommendations

1. Targeted programme design

- Design training that fits women's realities – short sessions, mobile formats, home-based learning and offline materials.
- Connect training directly to financial support, equipment provision and market links.

2. Local and diaspora engagement

- Mobilise diasporic women to mentor, support exports and promote Afghan products abroad.
- Build simple online networks for crowdfunding or pre-orders for women-owned SMEs.

3. Community-level initiatives

- Support women's co-operatives and micro-franchise models to reduce costs and increase shared capacity.
- Run community awareness sessions for men and community elders on the economic benefits of women's work.

Long-term recommendations

4. Access to equipment and infrastructure

- Provide essential equipment, offer starter kits, and help businesses upgrade packaging and branding to reach larger markets.
- Ensure equipment matches the needs of women's businesses, including technical support for proper use.

5. Digital and technical training

- Offer easy-to-access online and mobile-friendly training in digital marketing, bookkeeping and safe online sales.
- Train women on secure digital transactions to reduce risks in cash-based environments.

6. Mental health and psycho-social support

- Include counselling services and stress-management sessions in all entrepreneurship programmes.
- Create safe spaces, virtual or in-person, for women to share challenges and receive peer support.

7. Co-ordination and strategic planning

- Co-ordinate programmes with other NGOs to prevent duplication and increase coverage.
- Focus on long-term business support instead of short-term workshops.

10. CONCLUSION

This study highlights the systemic challenges facing Afghan female entrepreneurs under Taliban rule, showing how political, economic, institutional and social factors intersect to severely limit women's economic participation. These challenges are not isolated incidents but part of a broader structural exclusion whereby regulatory restrictions, market contraction, mobility limitations, and the withdrawal of institutional and donor support collectively undermine women-led enterprises. Afghanistan's sharp GDP decline, business closures and reduced household incomes have disproportionately affected women, illustrating how crises exacerbate pre-existing gender inequalities.

Institutional and regulatory barriers – including restrictive laws, administrative obstacles, and limited access to finance, markets and mentorship – further entrench marginalisation. Household-level constraints, declining purchasing power and regional disparities, particularly in provinces such as Kandahar, intensify these challenges.

Despite these obstacles, Afghan female entrepreneurs demonstrate resilience and adaptive capacity, employing home-based production, digital marketing, product diversification and peer networks to maintain income and sustain households. Yet these strategies remain fragile under structural and political limitations. The economic exclusion also imposes a profound psycho-social toll, with stress, fear and loss of purpose threatening business sustainability.

From a human-rights perspective, these restrictions violate international obligations under UDHR, ICESCR and CEDAW, undermining women's rights to work, access markets, receive training and participate in economic decision-making. Exclusion also reduces national productivity, limits innovation, and perpetuates poverty and fiscal instability.

Effective support must address these interconnected challenges through financial assistance, skills development, market access, digital solutions, policy advocacy and psycho-social support tailored to local socio-cultural realities. International organisations, NGOs and local networks have crucial roles in sustaining adaptive strategies and advocating rights-based reforms.

In conclusion, Afghan women operate under extreme constraints whereby economic exclusion, regulatory restrictions and institutional neglect create systemic vulnerabilities. Their resilience and adaptive strategies demonstrate both the potential and necessity for targeted support. Promoting women's entrepreneurship is not only a matter of justice and human rights but also essential for Afghanistan's economic recovery and stability. Without co-ordinated interventions addressing both structural and immediate barriers, opportunities for women's empowerment and national development will continue to shrink.

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