

Report

Women's Economic Empowerment in Afghanistan's Agribusiness Sector

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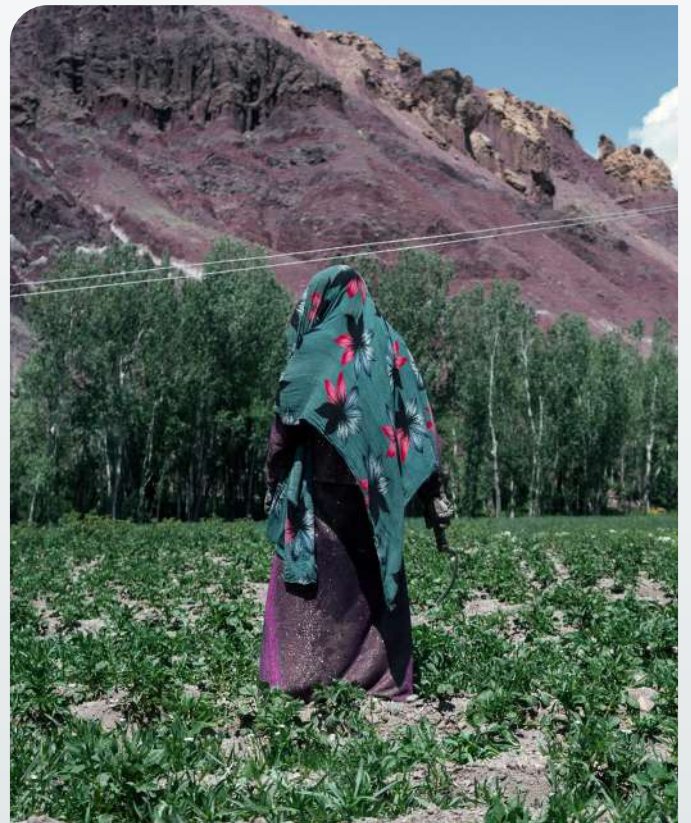


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1. Executive Summary

This qualitative report explores the diverse business environments women in agribusiness experience across Afghanistan's four provinces of Herat, Kandahar, Balkh, and Nangarhar. Women entrepreneurs work in an environment shaped by local economic conditions, cultural norms, and varying access to resources. Women in provinces with strategic geographical advantages perceive dynamic business opportunities that facilitate cross-border trade and investment. However, deep-rooted cultural norms and societal expectations pose significant barriers, limiting women's participation and business expansion despite supportive efforts.

In contrast, women encounter stagnant business environments in areas affected by ongoing instability and restrictive governmental policies. Many are forced into small-scale, home-based economic activities, constraining their economic potential within formal market structures. Access to markets, finance, and technical skills training remains challenging in these contexts, highlighting the need for targeted interventions to empower women economically and enhance their resilience within the agricultural sector.



Overall, while opportunities exist for women in agribusiness across Afghanistan, persistent barriers related to cultural norms, economic instability, and limited access to resources underscore the urgent need for targeted interventions. Enhancing market linkages, improving infrastructure, expanding access to financial services, and advocating for policy reforms are critical steps toward fostering an enabling environment where women can thrive as entrepreneurs and economic contributors in their communities.

Furthermore, women's economic empowerment in agribusiness is closely tied to broader societal changes and sustainable development goals. Addressing gender disparities requires holistic approaches that promote women's leadership, integrate gender-sensitive policies, and foster inclusive economic growth. Strategic partnerships with local communities, governmental entities, and international stakeholders are crucial for implementing effective programs that enhance women's resilience to economic shocks and promote equitable access to resources. By prioritizing women's empowerment in agribusiness, Afghanistan can catalyze social progress and economic stability, paving the way for sustainable development and inclusive growth across the nation.

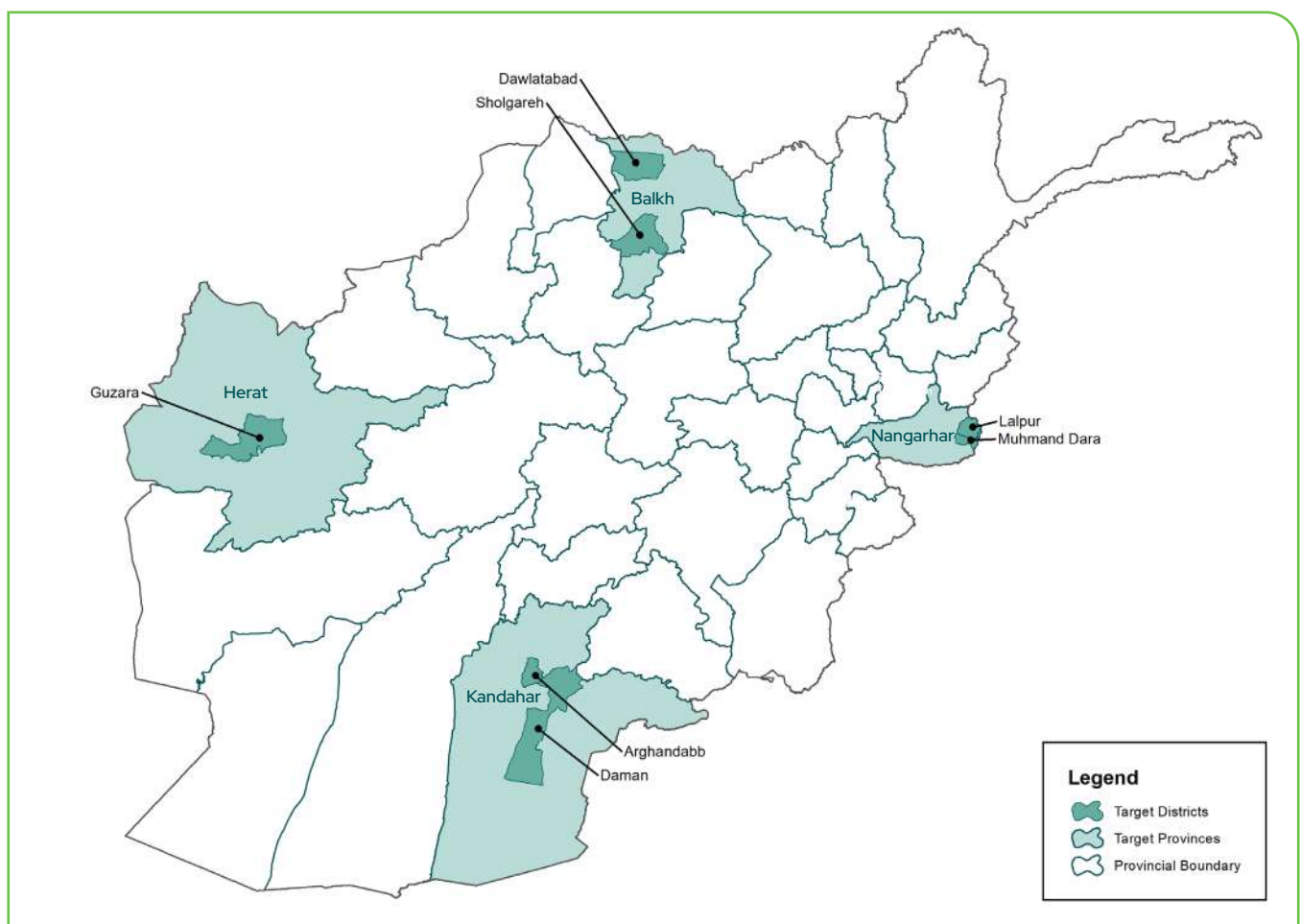
2. Methodology

For this Rapid Needs Assessment (RNA), a combination of quantitative and qualitative assessment tools were employed. This report contains findings of the qualitative analysis. For qualitative data collection, five focus group discussions (FGDs) were conducted in each province with groups of 3 to 5 women involved in agribusinesses. Additionally, one FGD was held with representatives of the Chamber of Commerce and Investment in each province. These FGDs aimed to gather in-depth insights into the experiences and challenges faced by women in agribusiness and the perspectives of key stakeholders in the agricultural sector.

To ensure the accuracy and reliability of data collection, the Adroit Associates assessment team underwent thorough training on data collection methods and ethical standards. This training covered topics such as obtaining informed consent, ensuring confidentiality, minimizing bias, and gender-sensitive interviewing techniques to ensure that women's perspectives were accurately and respectfully captured. Qualitative data from FGDs was transcribed and thematically analyzed to capture nuanced insights into community experiences and challenges.

Given the sensitive situation in Afghanistan, the privacy and anonymity of our women FGD participants were paramount. We implemented extensive measures to ensure their protection, including strict confidentiality protocols and secure data handling practices. In light of these concerns, we have kept all participants anonymous throughout the report and refrained from using any images that could potentially identify them.

The assessment was conducted in the following districts:



3. Key Findings

3.1. Women's (in Agribusiness) Perceptions of the Current Business Environment

This qualitative analysis provides deeper insights into the diverse business environments experienced by women in agribusiness across the provinces of Herat, Kandahar, Balkh, and Nangarhar in Afghanistan. It highlights the complex dynamics involving local economic conditions, cultural norms, governmental policies, and access to resources that shape women's entrepreneurial opportunities and challenges in these regions.

Women's perceptions of the current business environment are presented below each province:

Herat

Most women in agribusinesses in Herat province said the current business environment is generally growing and dynamic. They emphasized the province's strategic location, which facilitates trade and economic activities with neighboring countries like Iran. This geographical advantage, they reported, has opened up opportunities for cross-border trade and investment, supported by improving infrastructure and access to financial resources. Some women mentioned an increase in new businesses across various sectors, indicating a positive trend in entrepreneurial activities. However, they observed that the number of women-led businesses remains relatively low compared to men. **Cultural and societal norms continue to present significant barriers for women seeking to start or expand businesses, alongside challenges in accessing finance and resources tailored to their needs.** Efforts through local initiatives and international support aim to empower and support women entrepreneurs, addressing these barriers and promoting greater economic participation.

Kandahar

In Kandahar province, some women in agribusinesses reported that the business environment is stagnant due to Afghanistan's overall instability and conflict. **They mentioned that there are no official figures on women-led businesses, reflecting broader societal challenges in formalizing women's economic roles and contributions.** Despite these limitations, some women said they continue to innovate and engage in informal economic activities to sustain their households and communities amidst challenging circumstances.

Balkh

Most women in agribusinesses in Balkh province mentioned the current market situation is relatively stable and growing, particularly in sectors like agriculture, livestock, tailoring, and traditional handicrafts such as Qalibafi (carpet weaving). Some women entrepreneurs in agribusinesses in Balkh reported that a few women have found opportunities to thrive in these sectors provided cultural norms and local market dynamics are conducive to their participation. Some mentioned that the province's economic stability and growing agribusinesses offer women opportunities to expand their roles beyond traditional household activities into formal business enterprises, especially in agriculture. However, many acknowledged **challenges, such as access to markets, finance, and technical skills training,** persist and require targeted interventions to further empower women and enhance their economic resilience.

Nangarhar

Most women in Nangarhar province said there are significant challenges in the current business environment, particularly concerning the market for agricultural products. Some mentioned the **market is not growing due to poverty, unemployment, lack of government support, and community-level challenges faced by women.** A few mentioned organizations and stakeholders are hesitant to engage in initiatives to empower women in agriculture, exacerbating the existing barriers to market access and economic inclusion. Despite these challenges, some women reported they continue to engage in agricultural activities, especially during wheat cultivation seasons, contributing to household incomes and food security. However, they lamented the lack of formal opportunities for women-led businesses as a significant impediment to their full economic participation and growth in the agricultural sector.

3.2. Challenges Current Businesses Face in Markets

Discussions with women in agribusinesses looked into the challenges and opportunities faced by women in agribusiness across four provinces in Afghanistan: Herat, Kandahar, Balkh, and Nangarhar, and explored women's insights to understand the agriculture sector and agribusiness dynamics, focusing on issues like market conditions, infrastructure limits, economic instability, and specific challenges women encounter.

Herat

In Herat province, many women in agribusiness face significant challenges related to agriculture and their businesses. They mentioned that **inflation affects prices, making it harder for people to buy goods and increasing business costs**. Natural disasters like earthquakes and floods also pose risks by damaging crops and farm buildings, leading to losses. Some women also noted that economic instability, such as fluctuating currency values and uncertainty about investments, affects market confidence and makes it difficult to plan for the future in agriculture.

Kandahar

In Kandahar province, women pointed out specific challenges in agriculture and their businesses. They explained that economic instability in Afghanistan affects how much people spend on agricultural products, reducing demand. **Rising prices of materials needed for farming, like seeds and fertilizers, are a major concern because they reduce profits for agribusinesses**. A few women also mentioned difficulties in finding reliable markets for their products, which affects sales and growth opportunities. Overall, tough economic conditions make it challenging for agribusinesses to operate and expand.

Balkh

In Balkh province, most women in agribusiness deal with challenges primarily within agriculture and their businesses. They reported facing issues with buying and selling their products, noting problems with how markets operate that affect stability and profitability. Women entrepreneurs mentioned **the struggle to find consistent buyers for their agricultural goods, leading to income and business planning uncertainty**. They emphasized the need for better market systems and fairer trading practices to support the growth and sustainability of agribusiness. Despite these challenges, women in Balkh province are resilient and use innovative strategies and community support to overcome obstacles.

Nangarhar

Many women described specific challenges related to agriculture and their businesses. They highlighted a significant lack of market opportunities for women's agricultural products, which limits their ability to earn income and grow their businesses. Women also expressed a strong need for training in essential farming skills, such as seed cultivation and crop management, which would improve productivity and competitiveness. They pointed out infrastructure challenges, such as poor roads, that make transporting agricultural products to markets difficult, thereby affecting sales and profitability. Additionally, women mentioned that societal norms and government regulations restricting women's participation in business roles prevent them from fully utilizing their farming skills and potential.



Photo Credit: Adroit Associates

3.3. Examples of Women-led Businesses and Women Farmer's Produce

In Herat, many are engaged in poultry farming, home gardening, animal husbandry, tailoring, handicrafts, hand embroidery, and bakery operations. Similarly, in Balkh, women are engaged in tailoring and traditional carpet weaving (Qalibafi), with a few involved in beekeeping. Some women in Kandahar are involved in home-based micro-businesses like small bakeries, livestock rearing, poultry farming, tailoring, and handicrafts. In Nangarhar, there are women who lead businesses like poultry farming, beekeeping, post-harvest processing (such as making jam and pickles), kitchen gardening, and establishing plant nurseries.

Women gave examples of the types of women-led agricultural products and produce available in the market across all four provinces:

Herat

Women actively contribute to agricultural production and specialize in dairy products such as milk and cheese, along with eggs from poultry farming. Additionally, they cultivate various vegetables through home gardening, including popular crops like eggplant, tomato, okra, cabbage, cucumber, pumpkin, peas, carrot, and onion.

Kandahar

In Kandahar province, most women who participate in agricultural activities sell home-grown vegetables at markets, cultivating crops like tomatoes, okra, eggplant, and chili. Additionally, there are women who dry fruits such as mulberries, pomegranate seeds, apricots, and various vegetables, which are packaged and sold in the market.

Balkh

Women are involved in diverse agricultural endeavors, including beekeeping for honey production, which serves both local consumption and commercial markets. Additionally, they cultivate vegetables, and the surplus they sell in the market ensures a consistent supply of fresh produce to markets and households.

Nangarhar

In Nangarhar province, women focus on a range of agricultural products that meet local demand and contribute to economic livelihoods. They specialize in growing essential crops such as tomatoes and potatoes, staples in Afghan cuisine. Some women also reported producing pickles (Achar), a popular preserved food item, along with jams and chutneys. Some also save seeds for planting but package surplus that they sell to dry fruit shops.

3.4. Growth Opportunities for Women-led Businesses

Women in agribusiness highlighted key areas for growth, such as agribusiness, animal husbandry, tailoring, handicrafts, and more. They also discussed women's existing skills and interests, potential avenues for expansion, and the specific support needed to enhance productivity and profitability.

Herat

Most women in FGDs see opportunities for growth in various sectors such as home-based agribusiness, animal husbandry, tailoring, handicrafts, hand embroidery, and bakery. They believe these sectors have the potential for expansion, leveraging women's existing skills and interests in the community. For instance, expanding agribusiness activities could involve increasing the scale of home gardening and dairy production, allowing women to supply larger markets and improve their income. Similarly, enhancing animal husbandry practices through better veterinary support and breeding programs could lead to higher productivity and profitability. In the tailoring and handicrafts sectors, women could benefit from training programs that enhance their skills, allowing them to produce higher-quality goods that can compete in broader markets. The introduction of modern techniques in hand embroidery and bakery could also help women scale their businesses and reach new customers.

Kandahar

Women reported seeing limited opportunities for developing and growing women-led businesses due to various socio-economic challenges. However, most mentioned that women lead small businesses in some families, such as **making jams from fruits and engaging in home gardening**. While these may be small businesses, but they provide a foundation that could be built upon with appropriate support. For example, providing women access to better equipment and preserving techniques could help them produce jams and other preserved goods that meet market standards, increasing their sales potential. Some women mentioned that home-based gardening could be scaled up by introducing high-yield seed varieties and efficient irrigation methods, enabling women to grow more produce for sale. Most recommended peer support where women can pool resources and share knowledge that can help them overcome individual limitations and achieve greater business growth collectively.

Balkh

Most women see **potential for growth in poultry and livestock businesses**. They emphasized that these sectors can offer significant opportunities for women to expand their involvement and enhance their household income. They said improving poultry farming practices through better feed and healthcare can increase egg and meat production, providing women with a steady income stream. Some recommended that livestock farming be scaled up by offering training on animal husbandry, access to quality feed, and veterinary services. Most women thought that products such as dairy goods, leather, and wool could fetch higher market prices. A few recommended that building networks with local and regional markets can help women farmers sell their products more efficiently, ensuring better investment returns.

Nangarhar

Most women highlighted the need for capacity-building training to improve their skills and productivity in the agriculture sector. They said many women in agribusiness want to learn about new ways of farming, irrigation, and disease control to produce higher-quality crops. Additionally, they emphasized the **importance of promoting stronger linkages between women and bazaars to ensure their products reach markets**. They recommended that men must be involved in raising awareness among men's local farmer associations to address women's challenges, which could lead to more supportive community environments. Most also recommended providing small cash packages or loans to help women promote their products. Every woman in FGD mentioned that decreasing restrictions on women and linking them with NGOs could significantly enhance the growth and scale-up of women-led businesses in agriculture.



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3.5. Challenges Women Face in Marketing Their Products

During discussions, women in agribusiness revealed several challenges they face due to inadequate market linkages, high transportation costs, and intense competition. They highlighted cultural restrictions that prevent women from selling directly in bazaars, relying instead on intermediaries like children and men. Distant markets, climate impacts, and declining agricultural prices all hinder their efforts to market their products effectively.

Herat

Women in Herat mentioned they face multiple barriers when marketing their products. The most significant challenge is the **lack of market linkages**, which restricts their ability to connect with buyers and broader markets. High transportation costs further exacerbate this issue, as women struggle to afford the expenses required to transport their goods to more lucrative markets. Additionally, intense market competition poses a challenge, making it difficult for women to establish a strong presence and attract customers amid numerous competitors.

Kandahar

Cultural traditions in Kandahar **significantly restrict** women's ability to market their products directly. Women are often prohibited from selling their goods in bazaars, which forces them to rely on children and men to conduct sales on their behalf. This indirect approach not only limits their control over the sales process but also reduces their visibility in the marketplace. Furthermore, women in Kandahar face severe economic problems due to a lack of alternative income sources, exacerbating their challenges in effectively marketing their products.

Balkh

The **absence of all-women local markets** in Balkh presents a major hurdle for women trying to sell their products. Without a dedicated market space, women have limited opportunities to reach potential buyers and promote their goods. This lack of market access stifles their ability to expand their businesses and achieve economic growth.

Nangarhar

Women in Nangarhar encounter various challenges that hinder their marketing efforts. The scarcity of markets in their **communities** makes it difficult for them to sell their products. The long distance to public roads and markets adds another layer of difficulty, as women, even with a mahram, must navigate considerable travel to reach potential buyers. Moreover, the consistently low prices of agricultural products in the market make it harder for women to sustain and grow their agribusinesses.

3.6. Existing Support for Women to Access Markets and Sell Their Products

Focused discussions with women in agribusiness highlights the varied obstacles women face in these regions, alongside insights into current support mechanisms and their impact on enhancing economic opportunities.

Herat

Women in Herat emphasized a notable scarcity of training and capacity-building opportunities specifically designed for women within the province. This lack of targeted support limits their ability to develop essential marketing skills, establish robust market linkages, and expand their customer base. Most women said there is a **big need for training and capacity-building opportunities** for female farmers to help their businesses grow. Currently, very few programs are available, making it hard for women to learn new skills and expand their agribusinesses. Some women suggested that training programs should focus on modern farming practices, marketing strategies, and financial management. A few women mentioned that partnerships with local NGOs and international organizations could create workshops and mentorship programs to improve women's business skills and confidence. They believe these steps would help women succeed in their agribusiness ventures.

Kandahar

Discussions among women in Kandahar highlighted **shortcomings from the government and private sector** in providing comprehensive plans and capacity-building initiatives for farmers and entrepreneurs, particularly women. However, women pointed out that a few international organizations and local NGOs play a crucial role by integrating training activities into their projects that offer valuable opportunities for women to strengthen their marketing strategies, improve sales techniques, and overcome barriers related to cultural norms that restrict direct market participation. Despite challenges, women expressed appreciation for the support provided by these external entities, which they believe can help further economic empowerment opportunities. For example, they said, NGOs could teach home-based business models, online marketing, and community-supported agriculture to help women participate in the economy while respecting cultural norms.

Balkh

In Balkh, most women said the **government has limited labor and trade opportunities** for women, which makes it hard for them to access training and capacity-building resources. Discussions among women underscored collaborative efforts from local farmers, businessmen, and various NGOs to support women in accessing markets. Women highlighted NGO-led ongoing capacity-building initiatives to enhance their market engagement and business development skills. These efforts, they said, could include training sessions, skill-building workshops, knowledge-sharing platforms that include market linkage facilitation, and access to microfinance to empower women to navigate market challenges effectively.

Nangarhar

Women participating in discussions in Nangarhar emphasized the **critical role previously played by NGOs in supporting local farmers, particularly women**, through capacity-building programs. These initiatives focused on improving agricultural practices, enhancing productivity, and developing essential marketing skills. However, women expressed concern over the current lack of NGO interest in supporting local farmers, which has reduced opportunities for accessing crucial training and capacity-building support, especially for women. This situation poses significant challenges for women striving to overcome barriers to market access, including distance to markets, climate impacts, and fluctuating product prices. Despite these challenges, women voiced a strong desire for renewed support from NGOs and other stakeholders to enhance their capabilities and foster sustainable economic empowerment.

3.7. Financial Services for Women Entrepreneurs and Business Owners

The assessment team and women in agribusinesses discussed the availability and accessibility of financial services and credit facilities for entrepreneurs, farmers, and women in agribusiness across Herat, Kandahar, Balkh, and Nangarhar provinces. Discussions highlighted the current support systems, challenges, and potential opportunities for these groups:

Herat

There are financial services and credit facilities through various sources, including commercial banks, microfinance institutions, government programs, and international donor initiatives. Some women highlighted that these financial services are also available for small-scale enterprises seeking loans and credit for those who may not qualify for regular banking services. There are also financial services to support farmers, such as agricultural loans, crop insurance, and input financing. Some women mentioned that **efforts are being made to increase women's access to finance, training, and market opportunities** in the agricultural sector.

Kandahar

In Kandahar, most women said the government does not provide financial services for women in agribusiness, making it difficult to create new businesses and trade. They said financial services are very limited, with some businessmen occasionally offering small amounts of money under specific conditions. Some women mentioned that some private sector entities and banks offer these services under strict rules that often benefit a few farmers. As a result, farmers struggle with poverty and losses, as they cannot

access the funds needed to improve their agricultural practices and increase productivity. However, **financial services for women in agribusiness are almost non-existent**. Some women mentioned that some international organizations support women in various fields, but these are limited and do not sufficiently cover the needs of women in agribusiness. All women in FGD suggested expanding NGO support to enhance opportunities for women farmers through technical and financial support.

Balkh

In Balkh, most women said **financial services and credit facilities are accessed through unions and cooperatives**. These groups provide some support for business owners, but the availability of services depends on the business situation and the level of investment required. Some women mentioned that while these services exist, they are not always accessible to everyone, especially women-led small-scale enterprises and farmers. Most informed that farmers, including women in agribusinesses, face significant challenges due to the lack of specific financial services tailored to their needs. This makes it difficult for them to obtain the necessary funds for agricultural activities, limiting their ability to invest in better farming techniques and improve their productivity. Without targeted financial support, women struggle to grow and sustain their enterprises, limiting their economic opportunities and ability to contribute to their households and communities.

Nangarhar

Most women noted that **there are no financial services available for small-scale enterprises, farmers, or women in agribusiness**, severely limiting their economic opportunities. Almost all women in FGDs expressed the need for targeted financial services and credit facilities to support women's agribusiness ventures. They believe that with proper financial support, women could significantly improve their agricultural productivity, access new markets, and contribute more effectively to their communities' economic development. They added that advocating for increased financial support from NGOs, international organizations, and government programs could lead to a more inclusive and supportive environment for women's agribusiness activities, leading to greater economic empowerment and sustainability.



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3.8. Impact of Infrastructure on Business

Most women in **Herat** said the current infrastructure, including roads, electricity, and the internet, has a vital impact on business. Good roads reduce the cost of transporting products, making it easier and cheaper to get goods to market. Reliable electricity is crucial for using technology and running machinery, which increases productivity and efficiency. Access to the Internet allows businesses to stay informed about market trends, prices, and opportunities, enabling them to make better business decisions. Some women believe that improving infrastructure would significantly boost the province's business growth and economic activities.

In **Kandahar**, most women said the availability of roads and electricity helps traders reduce excess consumption and waste, allowing them to work more efficiently. Reliable electricity enables traders to perform their tasks successfully and easily, essential for business operations. However, some women mentioned that the deterioration of roads leads to increased losses for businessmen, as it affects the timely and safe transportation of goods. A few women suggested that improving road conditions would help reduce these losses and enhance regional business performance.

Most women in **Balkh** said that infrastructure has a 100% positive effect on business. Good roads, reliable electricity, and internet connectivity are crucial for businesses' smooth operation and growth. Some women highlighted that these infrastructure elements enable businesses to transport goods efficiently, use modern technology, and stay connected with markets and customers. Improved infrastructure would further enhance business activities and economic development in the province.

In **Nangarhar**, most women said the current state of infrastructure affects business, but there is a need for more support from NGOs in this area. Good infrastructure, including roads, electricity, and internet access, would greatly benefit businesses by improving transportation, productivity, and market connectivity. Some women mentioned that additional support from NGOs to improve infrastructure would be highly appreciated, as it would help them overcome current challenges and enhance their business operations. A few women believe that with better infrastructure, they could achieve greater economic growth and stability in the province.

3.9. Accessibility of Necessary Resources for Business

This analysis examines the perceptions of women in agribusinesses regarding the challenges and opportunities related to accessing necessary resources such as raw materials, equipment, and labor for businesses in Herat, Kandahar, Balkh, and Nangarhar provinces.

Herat

In Herat, most women said accessing necessary resources such as raw materials, equipment, and labor is relatively easy due to the bad economic situation and high unemployment rates. Labor is readily available because many people seek work, and raw materials and equipment can be easily obtained. However, some women noted that the **main problem is the lack of investment due to the weak economy**. Additionally, the poor quality of raw materials available in the market often hampers business operations. Farmers and women in agribusinesses face significant difficulties in accessing high-quality resources, limiting their productivity and growth potential.

Kandahar

Most women said accessing necessary resources can be challenging. Finding raw materials is often difficult because they are imported from other countries at high prices, making the final product expensive. Additionally, **there is a shortage of some machinery, which creates problems for businesses**. Some women mentioned that lacking professionals and trained individuals causes further difficulties as businesses and companies struggle to find skilled labor. Financial constraints also add to these challenges, making it hard for businesses to invest in better resources. Farmers and women in agribusiness face particular difficulties in accessing good quality raw materials and necessary equipment, which affects their ability to compete in the market.

Balkh

In Balkh, most women said there is an adequate supply of labor and raw materials. The availability of these resources means businesses can easily find what they need for production. However, some women mentioned that despite having enough resources, there is a **lack of sales**. Businesses and companies are worried because they have the means to produce goods but face difficulties selling them, affecting their profitability and sustainability. Financial limitations and the poor quality of some raw materials also pose significant challenges. **Farmers and women in agribusiness often struggle to access high-quality inputs, which impacts their productivity and market competitiveness.**

Nangarhar

Most women mentioned it is **very difficult for women to access raw materials, equipment, or any type of resources needed for agribusiness**. Some women noted that the challenges are even more pronounced for women-led businesses, as they face additional barriers in accessing necessary resources. Financial constraints and the poor quality of available raw materials further exacerbate these difficulties. Farmers and women in agribusiness face significant obstacles in obtaining high-quality inputs and equipment, which hampers their business growth and economic contributions to the community.

3.10. Impact of Current Regulations on Business

Most women in **Herat** reported that current regulations, especially those governing women-led businesses and general business operations, are perceived as somewhat strict. These regulations aim to ensure compliance with legal standards but often pose significant challenges for entrepreneurs and farmers seeking to advance in their fields. Some women highlighted the need for more support and encouragement to navigate these regulatory frameworks effectively, which could promote the province's business growth and economic development.

Most women in **Kandahar** informed that businesses and trades conducted by women are greatly affected by existing laws. They explained that women face considerable restrictions that prevent them from directly managing businesses, forcing them to adhere strictly to specific rules when engaging in market activities. It was reported that while efforts have been made with certain policies, their effectiveness hinges on government attention and thorough implementation. Many women expressed a strong desire for increased governmental support to address traders' ongoing challenges, ensuring that policies are effectively implemented and beneficial for all stakeholders.

In **Balkh**, most women informed that current regulations for women's businesses and labor align with Afghan government leadership rules. While these regulations provide a necessary framework, there is widespread sentiment among women for reducing tax burdens to ease financial pressures on businesses. According to their feedback, simplifying tax procedures could significantly benefit businesses and stimulate economic growth throughout the province.

Most women in **Nangarhar** reported that current regulations significantly hinder women-led agricultural businesses across the province and its districts. These regulations create substantial barriers to market access, financial support, and essential resources, limiting opportunities for growth and sustainability. Nearly all women in FGD stressed the importance of reducing restrictions, involving women in local governance forums like monthly farmer consultations, and developing policies that better support and empower women in agribusiness. They believe these measures could enhance economic opportunities and contribute to Nangarhar's more equitable business environment.

3.11. Adoption of Technology in Business Operations

This analysis examines the current landscape of technology adoption and regulatory impacts on women-led agribusinesses. It explores how these women-led businesses leverage digital payments, internet connectivity, and mobile technology to enhance operations and reach customers. Additionally, it examines the regulatory challenges and cultural barriers affecting their growth and adoption of new technologies.

Herat

Most women stated that only a few women involved in agribusiness have adopted various technologies like using the internet, cell phones, and digital payments to enhance their operations and expand their customer base. However, all women in FGD stressed that adopting these technologies presents challenges. Most women have reported **high costs associated with setting up digital payment systems and improving internet connectivity**. Some have stated that a lack of knowledge and technical abilities hinder the effective utilization of these technologies. Some mentioned that they have concerns about data security and privacy. Some also noted that illiterate women farmers prefer traditional methods due to familiarity.

Kandahar

In Kandahar, some women engaged in agribusiness have reported exploring digital payment options – they rely heavily on messaging apps such as WhatsApp for business communications and customer outreach and find these apps are effective in connecting with customers quickly and efficiently, which enhances their business operations. However, several barriers to adopting new technologies were highlighted by most women in Kandahar. Some have reported a general lack of awareness about the benefits of technology among businesses and customers. Most also informed that there is a **notable absence of government initiatives to promote and facilitate the use of new technologies**. Some women also mentioned challenges related to the high internet access costs and limited technical support for effectively implementing digital solutions.

Balkh

Most women involved in agribusiness in Balkh province have reported using online sales platforms and digital payment systems to expand their business reach and improve efficiency. They have said these technologies help them reach new markets and optimize their sales processes. However, some mentioned challenges, such as the high cost of internet services and **limited access to reliable technology infrastructure**, can hinder their full adoption of digital solutions.

Nangarhar

Some women engaged in agribusiness heavily rely on messaging apps like WhatsApp for business communications and customer outreach. They find these tools effective for connecting with customers quickly and efficiently, thus enhancing their business operations. Most women said that using online technologies is difficult for women who are illiterate and do not know anything about online business platforms and apps. Most women also highlighted that due to cultural restrictions, many women are afraid to adopt and use these technologies. Some women emphasized the need for policy changes and **increased support from NGOs and local governments** to facilitate their adoption of new technologies and address existing challenges effectively.



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3.12. Recommendations Made by Women in Agribusiness

Short-term Suggestions

- 01** | Facilitate access to financial resources by simplifying application processes for grants and loans to reduce bureaucratic hurdles.
- 02** | Offer microfinance options with flexible repayment terms tailored to the seasonal nature of agricultural businesses.
- 03** | Provide targeted training and capacity-building programs: Include training modules on digital literacy, new agriculture technologies, and sustainable business practices.
- 04** | Organize industry-specific networking events, trade fairs, and business exposure. Provide support for participation in trade shows, exhibitions, and online marketplaces.
- 05** | Pair experienced entrepreneurs with mentees to provide personalized guidance and advice. Promote peer-to-peer support networks where women can share experiences and solutions.
- 06** | Facilitate linkages with larger markets through cooperative alliances or collective marketing initiatives.
- 07** | Collaborate with government agencies to streamline regulatory processes for product certification and market entry.

Long-term Suggestions

- 01** | Advocate for women's rights, particularly their economic rights.
- 02** | Advocate for subsidies for businesses promoting gender equality and women's empowerment.
- 03** | Improve access to reliable electricity, internet connectivity, and transportation networks in rural and peri-urban areas.
- 04** | Provide financial support for adopting technology solutions such as solar power, efficient irrigation systems, and digital payment platforms.

4. Conclusions and Suggestions

Conditions for women in agribusiness vary widely across the four assessed provinces, influenced by local economic factors such as infrastructure development, access to markets, and availability of financial resources. Cultural norms and societal expectations also play a significant role in shaping these environments.

Women entrepreneurs encounter multiple barriers, including cultural norms restricting their participation in business activities, limited access to financial services tailored to their needs, and societal biases hindering their ability to start or expand businesses beyond traditional roles. Despite these socio-economic challenges, sectors like agriculture and traditional handicrafts offer women stable and growing market opportunities. These sectors benefit from local demand and cultural appreciation, provided women have improved access to markets, skills development, and supportive infrastructure.

Women in agribusiness face common challenges in marketing their products, including inadequate market linkages, high transportation costs, and cultural restrictions that limit direct sales opportunities. These barriers impact their ability to expand market reach and increase sales. NGOs and international organizations provide critical support through capacity-building initiatives, market access programs, and financial services tailored to women entrepreneurs. However, funding constraints and logistical challenges often limit the reach and sustainability of these efforts.

Women-led businesses in poultry farming and handicrafts demonstrate significant growth potential when supported by improved market infrastructure and targeted interventions. These sectors offer opportunities for women to expand their economic contributions and improve household incomes.

Key points to consider include:



Cultural Norms and Societal Expectations

These continue to shape women's roles in agribusiness, influencing their access to resources, decision-making autonomy, and participation in economic activities. Addressing these norms requires community engagement and awareness campaigns promoting gender equality and women's economic empowerment.



Infrastructure Development

Improved roads, digital connectivity, and market facilities are crucial for enhancing market access and reducing logistical barriers for women in agribusiness. Better infrastructure enables women to reach broader markets, access timely information, and engage more effectively in economic activities.



Resource Accessibility

Women in agribusiness face challenges in accessing raw materials, equipment, and skilled labor due to local economic conditions. High import costs, financial constraints, and limited market access hinder their operational capabilities and growth potential, highlighting the need for targeted interventions to enhance resource accessibility and market competitiveness.



Regulatory Frameworks

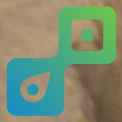
Stringent regulatory frameworks pose barriers to flexibility and growth for women-led agribusinesses. Reforms that streamline procedures, reduce tax burdens, and provide more supportive frameworks tailored to small-scale enterprises are crucial for fostering innovation and sustainable agricultural economic development.



Technology Adoption

While some women entrepreneurs have successfully adopted digital tools like online sales platforms and messaging apps to expand their market reach, many face barriers such as high costs, technical limitations, and digital literacy challenges. Promoting digital literacy and affordable technology access can empower women in agribusiness and bridge the digital divide, enhancing their competitiveness.

To maximize the contribution of women-led enterprises to economic empowerment and sustainable development in agriculture, enhanced support mechanisms, policy reforms, and inclusive economic policies are essential. These steps will create an enabling environment that supports the growth and sustainability of women-led agribusinesses across Afghanistan.



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