

The Women's Role in the Economic Development of Afghanistan

Abstract

The Government of Afghanistan with the assist of foreign donors initiated a broad range of programs and policy actions aimed at providing fair access services and opportunities for Afghan women and giving them part in the country's economic development. Nevertheless, the application of such women-centered plans remains slow and leaves women to struggle against everyday challenges alone. A great part of such challenges is caused by instability and poverty, absence of education, civil rights, contribution, impartiality, uncertainty, chance, and outdated Social customs in a male-dominated community of Afghanistan. Thus, there are still tough barriers in the way to go for improving Afghan women. Generally, the paper focuses on the employability of Afghan women and prospects for entrepreneurship to participate in economic growth, emphasizing the need to reconsider government economic policies with an emphasis on critical components of women's economic empowerment, such as security and creative opportunities for women's involvement in national and local economic development.

Keywords:

Women, economic empowerment, employment, challenges, opportunities, recent development, wellbeing, growth of women trade.

1. INTRODUCTION:

Afghanistan has been a good platform for expanding women's activities for the past 17 years. Many women have become active inside and outside the government since the overthrow of the Taliban regime in Afghanistan. Meanwhile, women have played a good role in small and medium-sized businesses and investments in the country. The establishment of women's business enterprises during this period has also had some effect on improving the economic situation of women and reducing poverty. There are currently 1,150 women-led businesses in Afghanistan. These women, however, have played a role in the labor market. According to statistics provided by the Afghan Ministry of Trade and Industry, about 50,000 women in Afghanistan are taking advantage of these opportunities. Several Afghan business and economic experts emphasize that women's economic development helps reduce economic poverty and social violence.

They say that the growth of women's trade helps reduce society's economic poverty, increase national income, and women's economic independence to move society towards self-sufficiency.

Although Afghan women traders have played a significant role in various sectors, including carpet weaving, fruit packaging, food packaging, saffron, livestock, and handicrafts, for several years now, these women have been working hard.

Several Afghan businesswomen have set up travel companies and restaurant chains in Kabul, indicating that Afghan businesswomen are trying to focus their investments on the modern sector. According to the Afghan Women's Chambers of Commerce and Industry, there are more than 850 businesswomen in Afghanistan, providing employment opportunities for 45,000 people. Afghanistan is still one of the most difficult places in the world to be a woman. Over half the population lives below the poverty line and this hits women the hardest.

Recent surveys reveal that 87% of Afghan women are illiterate, only 2% of women have access to higher education and they still face major barriers to accessing employment. This excludes them from playing a meaningful role in decision-making processes, both within their homes and wider communities and inhibits them from seeking and using information for the betterment of the health and education of their families.

Moreover, sources say that close to 90% of Afghan women and girls suffer from at least one form of abuse, including physical or psychological violence, and 70-80% face forced marriage, many before the age of 16. Many have little influence over the issues which affect their day-to-day lives the most, like marriage and family planning, and a lack of knowledge contributes to the fact that 1 in 50 newborn babies die in the first month after birth. Despite the many challenges they face, Afghan women hold the power to drive change.

In farming women's activities are mostly in weeding, harvesting, hauling, and threshing. Most other crop-related activities (i.e., seed buying and preparation, fertilizer and chemical buying and use, sale of produce) are seen as male domains, even though 70 percent of rural women are involved in farming and directly or indirectly interact with agricultural input services.²¹ In Baghlan, Daykundi, and Panjshir, women are more involved in cultivation. Women must increase their participation in the agricultural labor force of Afghanistan, not only as underemployed participants or as a distress strategy [1].

Afghan women represent almost half of the country's population. Nonetheless, they experience fundamental challenges related to their participation in national economic development. According to a survey conducted by the Asia Foundation, that women should be allowed to work outside the home. If there is a successful integration of women into the country's economy, the female population could become a valuable part of human capital contributing to the development of Afghanistan in 2019, record-high number of Afghans support women working outside the home, with 76.0% saying they agree, up from 70.3% in 2018 While it is tempting to see this as a sign of growing support for women's rights, approving of women's employment may be a measure as much of economic hardship as of support for women's rights and autonomy [2].

Unique considerations and impediments to women's full participation in the Afghan economy include restrictions on their mobility and the inability to access resources, markets, and venues for production, sales, and employment; and a lack of support infrastructure—such as viable business and social networks—necessary to successfully conduct business and share information. Besides,

Afghan women frequently lack the support of family and community—support for women being allowed to work outside

The challenges that Afghan women face are considerable and require a strategic and multifaceted approach to overcome. Women must be empowered at all levels of economic engagement—at the livelihoods level, as employees, and as business owners—and they require the development of an enabling environment that promotes their success. Thus, it is now useful to consider Afghanistan's recent economic progress through a different lens—one that looks anew at key components of the country's business environment and considers how these segments of the business environment can Engage women as full partners in Afghanistan's economic transformation [3].

2. LITERATURE REVIEW:

2.1 Afghan Women in History (The 20th Century)

By the early 20th century Afghanistan was undergoing a modernization process with many examples of transformative social change, such as the spread of education and progressive changes in the status of women. As in many other countries in the world, in Afghanistan, there has always been discrimination against women. The challenges women face have transformed over time, and there have always been sharp differences in the status of women in rural and urban areas, and differences depending on their ethnicity, sect, education, and other factors. Yet Afghanistan has a far more liberal past with regards to women's rights than is often known, and Afghan women have long been mobilizing for greater rights.

As early as 1880-1901, the Afghan ruler, Abdul Rahman Khan was making incremental changes to further women's rights. His wife, Bobo Jan, dressed without a veil and represented her husband in reconciliation disputes. The renowned scholar of Afghanistan, Nancy Hatch Dupree has described Bobo Jan as riding horses and training her maidservants in military exercises. She had a keen interest in politics and went on numerous delicate missions to discuss politics between contending parties.

In the 1920s, the emancipation of women was spreading throughout the world, and Afghans were taking part. The first school for girls, Masturat, which means "covered ones", was opened in 1921. Among the illustrious graduates were future government ministers, members of the ruling council, and university professors. In 1923, women were legally granted freedom of choice in marriage. Before this, women were to marry by their first menstrual period, a fundamentalist practice the Taliban re-introduced during their regime. Amanullah's sister, Seraj al Banet, was also instrumental in the early women's rights movement in Afghanistan. In 1928, the first group of Afghan women left the country to attend school in Turkey. One of them was the mother of the founder of the Toronto-based Afghan Women's Organization, Adeena Niazi.

The 1940s and 1950s saw women becoming nurses, doctors, and teachers. From 1959-1965, women enrolled in university and entered the workforce and civil service in vast numbers. Women started graduating from the medical school and law faculty at Kabul University by 1963, and women were entering sports in larger numbers. By the 1960s, women with and without the veil mixed freely in the streets of urban areas and continued to advance into senior government

positions. The number of women attending Kabul University increased every year as did the number of women studying abroad. The first two women senators were appointed in 1965.

And from 1966-1971, fourteen women were appointed as judges to courts of Islamic jurisprudence. Statistics from the 1960s show that around 8% of the female population earned income. Most of these women lived in urban centers, and the majority were professionals, technicians, and administrators employed by the government. Many worked in health and education. Others worked for the police, the army, airlines, and government textile, ceramic, food processing, and prefabricated construction factories. A smaller number of women worked in private industry and a few were self-employed.

In 1973, a prince and cousin of the ruling king, Mohammed Daoud Khan, overthrew the monarchy and took the power of the country. Khan had been prime minister from 1953-1963 and had already been working to introduce reforms for women's emancipation. The reforms continued into the 1970s, along with Khan's two five-year modernization plans. However, during this time fundamentalist extremists started working against Daoud and his reforms. The Soviets invaded in 1979, and a communist government was installed. The communists were repressive of political dissidents but they promoted women's rights while they were in power during the 1980s. When the Afghan communist government fell in 1992, civil war raged in Afghanistan, and women's rights were an early casualty, as mujahideen factions turned on each other. Women's free mobility was reduced due to the war, and educated Afghan women were fleeing with their families to refugee camps in neighboring countries and some migrated to the West. The education sector was decimated, and the formerly upward trend of women's rights began its downward spiral. Poverty worsened as incomes dropped, infrastructure was destroyed, and the country became increasingly unstable. Sexual violence by armed forces was reportedly widespread and the rule of law eroded, as a governance vacuum spread over the country, paving the way for warlordism.

In 1994, the Taliban emerged in Kandahar and then took power in Kabul in 1996. They immediately imposed their notorious 'gender apartheid' rules over women and girls, shutting down girls' schools and demanding that women leave their jobs and stay home. Women were stripped of their rights, not even allowed to leave their homes unless accompanied by a male relative and fully enveloped in the burqa. Women were imprisoned, tortured, and executed for "moral crimes" like prostitution or infidelity, and were commonly whipped in the streets by Taliban police for showing skin such as wrists or ankles. The Taliban's Department for the Promotion of Virtue and the Prevention of Vice became all-powerful, charged with ruthlessly enforcing the rules against women and girls. Although it was illegal for women to leave the country at this time, many more women and their families fled Afghanistan, and the Taliban's brutality [4].



2.2 Afghan Women: 2000 and Beyond

In late 2001, a new government under Hamid Karzai was formed by the United Nations, which includes women like in pre-1990s Afghanistan. Under the new constitution of 2004, 27 percent of the 250 seats in the House of the People are reserved for women.

In March 2012, President Karzai endorsed a "code of conduct" which was issued by the Ulema Council. Some of the rules state that "women should not travel without a male guardian and should not mingle with strange men in places such as schools, markets, and offices." Karzai said that the rules were in line with Islamic law and that the code of conduct was written in consultation with the Afghan women's group. Rights organizations and women activists said that by endorsing this code of conduct, Karzai is endangering "hard-won progress in women's rights since the Taliban fell from power in 2001. The BBC reported that several women have reacted to the endorsement with humor.

The overall situation for Afghan women has improved in the last decade, particularly in the major urban areas, but those living in rural parts of the country still face many problems. In 2013, a female Indian author Sushmita Banerjee was killed in Paktika province by militants for allegedly defying Taliban diktats. She was married to an Afghan businessman and had recently relocated to Afghanistan. Earlier she had escaped two instances of execution by the Taliban in 1995 and later fled to India. Her account of the escape became a Bollywood film, *Escape from Taliban*.

A 2011 government report found that 25 percent of the women and girls diagnosed with fistula were younger than 16 when they married. In 2013, the United Nations published statistics showing a 20% increase in violence against women, often due to domestic violence being justified by conservative religion and culture. In February 2014, Afghanistan passed a law that includes a provision that limits the ability of the government to compel some family members to be witnesses to domestic violence. Human Rights Watch described the implementation of the 2009 Law on the Elimination of Violence against Women as "poor," noting that some cases are ignored.

Under Afghan law, females all across the country are permitted to drive vehicles they are also permitted to participate in certain international events such as Olympic Games and robot competitions Human rights organizations, including Human Rights Watch and the United States have expressed concern about women's rights in the country. Georgetown Institute for Women, Peace, and Security ranks Afghanistan as one of the worst countries for women. The most popular traditional work for women in Afghanistan is tailoring, and a large percentage of the population are professional tailors working from home. Since the fall of the Taliban, women have returned to work in Afghanistan. Some became entrepreneurs by starting businesses. For example, Meena Rahmani became the first woman in Afghanistan to open a bowling center in Kabul. Many others are employed by companies and small businesses. Some engaged in singing, acting, and news broadcasting in 2015, a 17-year-old Negin Khpolwak became Afghanistan's first female music conductor.

In 2014, women made up 16.1% of the labor force in Afghanistan. Because the nation has a struggling economy overwhelmed with massive unemployment, women often cannot find work where they receive sufficient pay. One area of the economy where women do play a significant role is in agriculture. Of the number of Afghans employed in the agriculture field or similar occupations, about 30 percent of them are women. In some areas in Afghanistan, women may spend as much time working on the land as men do, but still often earn three times less than men in wages.

In terms of percentage, women rank high in the fields of medicine and media and are slowly working their way into the field of justice. Because women are still highly encouraged to consult a female physician when they go to the hospital, nearly fifty percent of all Afghans in the medical profession are women. The number of women having professions in the media is also rising. It was reported in 2008 that nearly a dozen television stations had all-female anchors as well as female producers. As women are given more opportunities in education and the workforce, more of them are turning towards careers in medicine, media, and justice.

However, even the women that are allowed to have careers have to struggle to balance their home life with their work-life, as household tasks are seen as primarily female duties. Since the Afghan economy is weak, very few women can afford to hire domestic helpers, so they are forced to take care of all the household work primarily on their own. Those who choose to work must labor twice as hard because they are essentially holding two jobs.



3 Women's empowerment and economic growth:

The challenges that Afghan women face are considerable and require a strategic and multifaceted approach to overcome. Women must be empowered at all levels of economic engagement—at the livelihoods level, as employees, and as business owners—and they require the development of an enabling environment that promotes their success. Thus, it is now useful to consider Afghanistan's recent economic progress through a different lens—one that looks anew at key components of the country's business environment and considers how these segments of the business environment can Engage women as full partners in Afghanistan's economic transformation. The historical context in Afghanistan renders women as less than equal to men [3].

Unearthing the Roots of Violence:

Whilst economic development is most certainly one of the routes forward for Afghan women, such attempts will be futile unless the root of violence is unearthed.

In a sense, focusing on women's economic "empowerment" at all is a misnomer. Women are cut off from society, including the workplace, because of structural violence, not because of a lack of capability or inherent power. Afghan women are navigating their survival in one of the most hostile and dangerous places in the world. That is very powerful [5].

Create women's groups and sections within key organizations that focus on business. Cooperation among individual Afghan women in business is one of the most critical factors in empowering women as a group. Women are typically excluded from men's formal and informal business networks, primarily because of cultural norms. In addition, there is a dearth of women's business support organizations and those that do exist are run with a nongovernmental organization (NGO)-like mentality—they neither function as businesses nor provide women with the necessary information, sectoral support, or business linkages. There are 86 women's associations in Kabul and 125 associations throughout the country, many of which focus on handicrafts.² yet rather than working together to advocate for women in organizations such as the Chamber of Commerce or supporting each other through women's associations, women's organizations do not build networks and suffer from poor management. As a result, the existing women's business organizations are mostly ineffective and are focused around training delivery for handicrafts and livelihoods rather than strategic cooperation and information sharing that could benefit all. These organizations need to be run like businesses and serve the needs of their members [3].

In this study, we consider women's economic empowerment a critical step in turning towards inclusive economic growth, which contributes to the development of human capital regardless of gender differences. The study employs a qualitative research approach based on a combination of desk study and fieldwork. The desk study included a review of women's economic empowerment, and support of women's participation in the economic development of Afghanistan.

The current situation of Afghan women

From the day they entered the arena, women have always found their lives in relation to group life and have tried to form a family and create a common sense with their connections.

Another development after the fall of the Taliban regime is the recognition of the status and rights of women in politics. With this account, at least 68 women representatives from 34 provinces of the country have entered the House of Representatives and 23 women have entered the Afghan Senate. The role of businesswomen and the establishment of private institutions and companies in various fields such as educational centers, science, factories, handicrafts, and providing the possibility of women working at home and providing productive services in the open market are the major measures that can be mentioned.

The dynamic activity of a large number of Afghan women under the umbrella of the Ministry of Women's Affairs is another achievement that is considered promising considering the social, cultural, political and legal activities of Afghan women.

1. DISCUSSION OF FINDINGS:

Lack of educational opportunities is the biggest problem facing women (43.2%), followed by lack of rights (34.1%), lack of employment opportunities (24.1%), violence (18.1%), lack of services (13.7%), and many more.

In 2017, the Human Rights Watch published a 102-page report entitled "I Won't Be a Doctor and One Day You Will Be Sick" regarding girls' access to education in Afghanistan. The report projects that how with the deterioration of the security situation in Afghanistan and the cessation of aid from international donors, girl's education has been worsened than the past. The report was completed via interviewing 249 persons in the provinces of Kabul, Kandahar, Balkh, and Nangarhar, and most of the interviewees were girls aged between 11 and 18 who have been left away from continuing education and going to school [6].

4.1 obstacles for girl's education

Education is often not an option for many women and girls in Afghanistan. According to Government figures, only 26 percent of Afghanistan's population is literate, and among women, the rate is only 12 percent. Among school-age children, 38 percent (4.2 million in real numbers) do not have access to schools, most of whom are girls.

Attacks by insurgents who oppose women's education lead to regular closures of girls' schools. Moreover, 50 percent of schools do not have buildings and other necessities, and a dearth of textbooks, teaching materials, and equipped laboratories, along with a large number of school closures or relocations directly affects the quality of education [7].

a) Lack of female teachers

Specifically in rural areas, maybe a reason for the low enrollment of girls. In half of all Afghan provinces, less than 20 percent of all teachers are female, and in some families, it is unacceptable for young, soon-to-be adolescent girls to be taught by a male teacher. Unfortunately, there are not enough schools for girls in Afghanistan. Girls have two options either go to boy schools which are far away from their vicinity or leave education. Hence, some families prevent their daughters from traveling to another area for long periods. On the other hand, in some provinces of Afghanistan due to lack of facilities, girls and boys are allowed to study in the co-ed classroom, which is not acceptable for many families due to the dominant traditions and the culture governing in Afghanistan. Thus, many Afghan girls are left out of school in areas where the government cannot provide separate classrooms for boys and girls and schools don't have adequate educational resources such as instructors, classrooms, and other supporting materials for teaching. And, families are not allowing their daughters to study together with boys in the one class.

b) Gender norms

Also frequently come into play. In some instances, families see boys' education as being of greater importance than that of girls', or as superfluous, only necessary in the years before puberty. About one-third of girls are married before the age of 18 and are then urged to discontinue their education [8].

Gender-based stigma, discrimination, violence, and stereotyping in education, as well as gender disparities in learning outcomes, are visible in all countries, regardless of the status of their economic or educational development but gender equality is more tangible in Afghanistan. Women are in a deteriorating situation. According to World Bank (2005), "Afghanistan's education indicators are among the worst in the world that girls and rural populations are especially disadvantaged and have been so for decades" Tradition and religion, often inseparable, are the most important factors creating gender inequality in education. Inflexible traditional and religious beliefs have placed women in poor status. Dominant religious persons/ groups think that their duties are to protect the traditions. In some parts of Afghanistan, girls are only allowed to go to traditional Madaris, where they can learn only religious subjects [9].

c) Poverty

Children who come from low-income homes are required to work at school-age. According to the Human Rights Watch, at least 25 percent of children between the ages of 5 and 14 work for a living, and as a result, education oftentimes becomes a burden. Girls typically make money by weaving or tailoring, but some do other small jobs like selling items on the street. Poor families can't invest in their children's education, especially the families who have lost their men in the war. Many families obligate their daughters to work [8].

d) Early and Child Marriage

In Afghanistan, 33 percent of girls marry before the age of 18 there is no data available on the percentage of girls who marry before the age of 15. Forced marriage of adult women also occurs with some frequency in Afghanistan under Afghan law, the minimum age of marriage for girls is 16, or 15 with the permission of the girl's father or a judge, while boys must wait until they are 18 to marry. The law's different treatment of males and females violates international law on child marriage. In practice the law is rarely enforced, so even earlier marriages are likely [6].

According to the Afghanistan Independent Human Rights Commission between 60-80 percent of all marriages in Afghanistan are forced. Many factors contribute to the persistence of adolescent and child marriage: cultural, social, and economic. Some clerics also use certain interpretations of Islamic texts to justify this traditional practice. Forced marriage, often a consequence of desperate poverty, is one of the most pervasive of all discriminatory practices affecting girls and women. The marriage of children leaves many girls out of education. The consequences of marriage for children are very detrimental and lead to exclusion from education. Other losses due to child marriage include serious health hazards, including the deaths of girls and their children due to early pregnancy. Girls who are married at an early age may also be more likely to be victims of domestic violence than girls who are married at a later age [10].

4.2 lack of rights

Most of the problems women face in Afghanistan are the consequence of cultural practices that deny women's rights and the lack of awareness among women about their legal rights. Women affected by violence do not know how to report the complaint and when they reach the police and other government bodies they do not get support from them, instead, they are being mocked for sharing their issues publicly [11].

After the fall of the Taliban in 2001, a phase of reconstruction began in Afghanistan that sparked hope for a better future. Afghanistan is still a long way from becoming a stable state, where women can enjoy equal rights and live in safety. Equal rights usually only on paper, According to the law to combat violence against women (EVAW-Law) paper women have equal rights. However, in practice, judges seldom apply the law. For Afghan women, life outside the family is almost unthinkable [12].

The status of women's rights is largely due to the functioning of educational institutions. Because educational institutions play an essential role in the production, reproduction and promotion of

values. Educational institutions can both create new value and can institutionalize it in society. Because educational institutions are one of the most important channels of socialization, we can only hope for women's rights when there is a change in the functioning of educational institutions. When this important thing does not happen. Undoubtedly, there is no good prospect for women. The situation of women will remain dark. it should be said that the situation of women's rights improves when the law is enforced by a powerful government and the government guarantees the serious implementation of the law .On the other hand, we can form a powerful government that can control and control all aspects of the lives of its citizens .Educational institutions play a key role in producing, promoting and promoting human rights values .If this is not done, there will undoubtedly be no clear vision for women's rights.

4.3 lack of employment opportunities

During Taliban rule between 1996 until 2001, women were strictly limited in their ability to work in public places. However, they were allowed to set up their businesses from their homes, if they had the means to do so. They were also permitted to work in certain medical positions, but could only treat female patients. Women with children were not permitted to do any work. Widows were affected especially by restrictions on women's employment and movement — although the Taliban issued an edict in 1999 allowing widows with no other means of support to take paid work, employment opportunities for these widows remained extremely limited [13].

Women see gender differences as a major concern for female participation. Most of what they refer to as “bad culture” and lack of permission from society, many women are not allowed to participate, either for lack of equality, and economic issues or lack of permission from their husbands, families, or members of the community. As the main reason for it is visible in all provinces. “We are facing lots of cultural barriers if we want to work and take part in society. Some men believe that women should stay at home and take care of their children. We cannot do what we want to do. In the village, everyone knows each other if we do what we want the people will raise their voices to stop us”. This lack of confidence among women and the undervaluation of women's skills highly impact women's ability to participate in community decision-making as well as to undertake leadership roles, which would require some level of education, communication skills, and access to resources. s. Women can have more influence through more respect from male relatives or society. For instance, an educated young girl, who has recently been employed, might have a stronger voice in the household economy. Women's participation is not fully acknowledged and valued in Afghan society [14].

4.4 violence

Many women in Afghanistan experience some form of abuse. Some have been imprisoned for minor offenses. The perpetrators are often the families of the victim. In Afghanistan, customs and traditions influenced by centuries-old patriarchal rules prevail, the issue of violence against women becomes pronounced. The high levels of illiteracy rates among the population further perpetuate the problem. Many women across Afghanistan believe that it is acceptable for their husbands to abuse them.

Violence, whether structural in the sense of cultural, social and other norms that reproduce gender biases and dictate the subservient role accorded to women, or violence that is acute in the sense of posing an immediate threat to the safety and physical integrity of those at risk, is a dominant factor in the lives of numerous women and girls throughout Afghanistan. The nature of violence that Afghan women endure, and the harm it does to individual lives and that of their families, communities, and society as a whole, is documented in this report. There are similarities and differences in patterns of violence throughout the country but a common thread is that women and girls are not valued as individuals with inherent human rights. Women who run for elected office have complained that the fact that they are women was used by male candidates to tarnish their reputation when they were campaigning. Accusations of “immoral” behavior, relayed by conservative religious leaders, are powerful allegations in a highly conservative society [15].

Implications and consequences of violence: Violence against women terribly affects their health, social status and reverence, living conditions and welfare. Furthermore, violence prevents their development and subjects them to seclusion. Since violence against women in Afghanistan manifests itself in various ways, its impacts are also widespread and varied. The violence in question causes not only physical injuries but also emotional impacts [16].

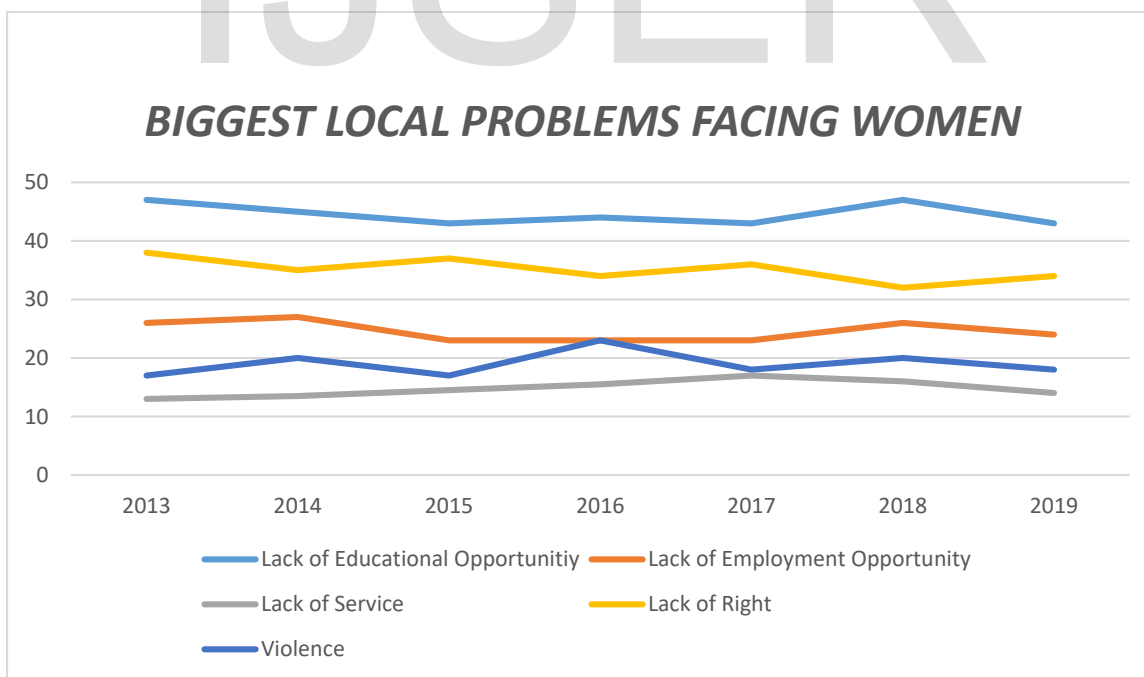
4.5 lack of services

Afghanistan's 23 years of war, civil strife, and Taliban misrule are Afghan women, who are experiencing what health officials call "catastrophic" death rates associated with pregnancy and childbirth -- the world's worst, doctors believe. Many Afghans in the most remote rural areas have never even seen a doctor, nurse, or paramedic. Many rural clinics have no electricity or running water and lack basic medical instruments. Medical schools in Kabul and Jalalabad have no textbooks, teaching slides, or anatomical charts -- the Taliban often burned them because of their

graphic depictions of the human body. Some hospitals in the capital and other major cities lack microscopes and operating tables [17].

Poor access to appropriate credit and services constrains growth and development. Whilst microcredit providers have increased in recent years in and around urban centers in Afghanistan (including women-only microfinance institutions), access depends on women's mobility and family support/permission (supporting documentation is required such as electricity bills or house documents, often in the name of a male family member). Besides, women are discouraged by rumors that credit is Un-Islamic, or they are afraid of not meeting repayments. Women entrepreneurs in Afghanistan do not have direct access to selling their products and services. Women entrepreneurship is a new phenomenon in Afghanistan. Women's entrepreneurship requires special institutional efforts to improve the business. Government interaction is difficult due to poor literacy, cultural factors, and prejudice. Group products found in India) – remain elusive. Also, many small women's businesses face challenges in accessing safe and suitable business facilities [18].

For International believes in empowering women to be at the center of change for the education and employment initiative for Afghan women. Empowered, they will have a better chance to sustain change and development. This organization brings women together to address concerns such as economic and social obstacles that continue to cause issues for women in Afghanistan. It believes that the knowledge and awareness that it shares will empower women to help change their scenarios in Afghanistan [19].



Source: Asia Foundation

5. Opportunities

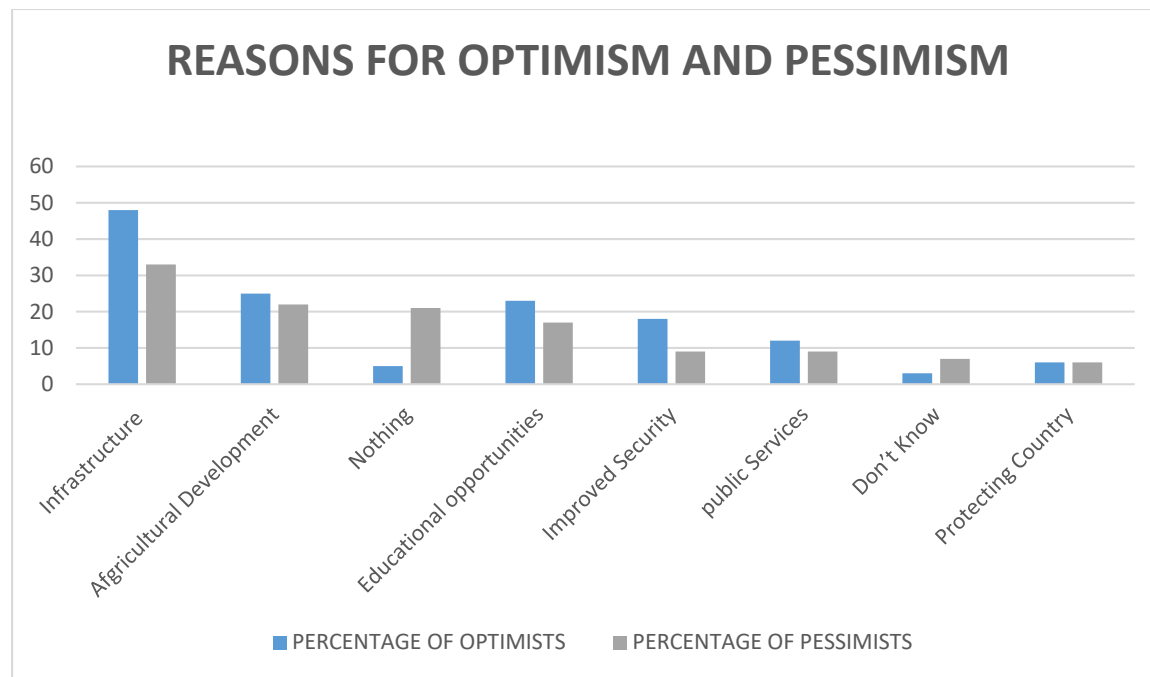
The empowerment of women, especially in the field of economic activities, is important in several ways: First, economic inequality between women and men is the bedrock of social and political inequalities. Women are usually in a lower economic position, which puts them in a lower position than men in terms of social status and political influence. In other words, the extent to which women play a role and participate in decision-making processes within society is largely dependent on the degree of women's economic independence. As women's access to economic opportunities increases, so do women's freedoms, such as the right to work abroad, the freedom to study, and the right to property, which in turn increases women's power and their greater degree of economic independence.

This automatically increases the influence and role of women in social decision-making. Second; the position, status and importance of women within families is also greatly influenced by their contribution to the well-being of the family. Of course, we must keep in mind that the share of women in the welfare of families is very high, but because the share of family welfare is measured by an inadequate criterion, the amount of income generation, so the majority of women have no share in income generation.

One of the factors that make a difference in the role and position of men and women in the family is the extent to which they contribute to income generation. Men often carry the title of "breadwinner" of the family, which simply increases their importance, respect and influence in decision-making processes within the family. On the contrary, because on the one hand, women work in the family without pay. On the other hand, they are less educated than men and are deprived of basic freedoms such as working outside the home, so they are less respected, important and influential. This difference in mapping between men and women is strongly influenced by the extent to which they have access to economic opportunities.

While the opportunities for the growth and development of women's businesses in this country have been more limited than those of men, they have been able to shine with their small investments and expand their business outside Afghanistan. There are now more than 1,000 women-led and owned businesses in Afghanistan. The founding of the Afghanistan Women's Chamber of Commerce and Industry in 2017 encouraged the country's women to enter the domain of entrepreneurship. More than 850 women have registered their businesses with the trade body [20].

Today, the women in Afghanistan are vigorously taking part in the social, economic, and political development of the country. They have made modest but substantial gains in terms of equality of status, education, healthcare, political participation, and economic empowerment. They are coming out in increasing numbers to vote, contest in elections, enroll in security forces, and contribute to the field of media, and arts including female street artists, painters, photographers, and musicians. The women representation in the national assembly is 27 percent, in provincial councils 20.9 percent, in the cabinet 15 percent, in decision-making levels of government 10 percent, and judiciary 12 percent.¹³ Despite these modest gains, there is no denying the fact that Afghanistan remains the most challenging place to be a woman and the quest for gender equality in the country is far from over [21].



Source: Asia Foundation

6) CONCLUSION AND RECOMMENDATIONS

Despite the limitations and problems in the social, political, cultural, economic and administrative spheres that urban women in Afghanistan have always faced and are called a deterrent in this direction, is undoubtedly one of the issues to be discussed in the field of women's rights, the broad role of women and Girls in social and economic affairs. Their participation in improving socio-economic life is not visible, but women are active in all matters alongside their husbands, brothers and children. Due to traditional and cultural values, feminist men are not willing to admit to being involved in this partnership. "How can a nation move forward while half of its people are kept secret in a kind of prison," quotes Jawaharlal Nehru, one of the founders of contemporary India, in her famous book, A Look at World History.

Therefore educating them can be one of the best and most effective ways to eliminate discrimination and gender inequalities. Because when girls gain education, skills, and, the capabilities required for their presence in the society, they can fight with the political, economic, social, gender, and educational inequalities in their living communities. The Afghan Ministry of Education as a responsible entity in providing education should pay close attention to the education

(3) Create women's groups and sections within key organizations that focus on business. Cooperation among individual Afghan women in business is one of the most critical factors in empowering women as a group. (4.5) For International believes in empowering women to be at the center of change for the education and employment initiative for Afghan women. Empowered, they will have a better chance to sustain change and development.

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