A Precarious Lifeline? Women-led Business in Afghanistan

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Principal Findings

What's new? Despite draconian gender-based restrictions imposed by Taliban authorities, some Afghan women have found an unexpected refuge in the private sector, which remains largely unregulated. Besides traditional jobs such as menial farm work, some are setting up their own businesses to gain financial independence and a meaningful role in society.

Why does it matter? As the bans on women working for international NGOs and the shuttering of beauty salons showed, women's employment remains precarious, and the Afghan economy has yet to recover from the Taliban takeover. Entrepreneurship is a way for some women to earn a livelihood without explicitly running afoul of Taliban restrictions.

What should be done? With an eye on the country's economic health, Taliban authorities should ease restrictions imposed on women travelling for work and interacting with ministries, suppliers and consumers. Foreign donors should scale up their assistance to women entrepreneurs, offering grants to set up businesses and technical training for existing ones to grow.

Executive Summary

The Taliban have imposed exceptionally harsh restrictions on Afghan women since returning to power, curtailing their rights to travel, study, work, partake in leisure activities such as sports or sightseeing, or enjoy fundamental social and political rights. Many women have responded by seeking new ways to be active in the last arena left to them outside their homes: the workplace. Some data suggest more Afghan women are working now than prior to the Taliban takeover, partly as a result of economic hardship, but also because more women have seized the opportunity that is still open to them of running businesses. Surprisingly, the Taliban have been permissive of these ventures, even though their gender-based restrictions are a hindrance to women-led businesses. Taliban authorities should ease these controls, including the need for a *mahram*, or male companion, when travelling or interacting with officials, suppliers or customers. International donors should also scale up their assistance to women entrepreneurs, offering grants to set up businesses as well as technical and vocational training for existing firms to grow.

Despite the Taliban's myriad restrictions on women's lives, an increasing number of women are working. On assuming power, the Taliban ordered many women civil servants to stay home, but the proportion of public-sector jobs filled by women has remained fairly stable, even if their share of senior positions has declined. By December 2022, women were also banned from working with NGOs. In response, many aid agencies filed for exemptions, often at the local level, so that women field staff could keep on working in specific sectors such as health care. After the ban was extended to the UN the next year, UN agencies also negotiated the return of women staff to their offices or set up working-from-home arrangements. Yet the constant barrage of strictures, along with the shrinking footprint of humanitarian relief organisations, has left Afghan women with little choice but to seek opportunities elsewhere.

Many initially looked to farm work, but droughts and other natural disasters – resulting in part from climate change – have made it hard to earn a steady income. Women have since turned in greater numbers to the private sector, including manufacturing. Apart from a ban on beauty salons, the authorities have so far not applied specific restrictions on women creating businesses. They have allowed women entrepreneurs to take part in trade fairs. Since the Taliban takeover, the number of licences granted to women-led businesses has quadrupled; far more women are believed to be active in the informal sector, working from home without licences. These mostly small-scale operations, registered and informal, have now become the largest employer of Afghan women.

With many parts of public life shut off, some women have found in the private sector a kind of refuge where they can meet their material needs while taking on a meaningful role in society beyond the confines of their household. Given the restrictive environment, most of these businesses are based at home, in sectors such as traditional handicraft and food processing. An increasing number sell their products online, letting them reach customers without having to navigate the complexities that come with operating in the public domain. Working from home and using modern technologies such as social media have also allowed women to expand business beyond the segregated gender-exclusive spaces that authorities tend to promote.

On paper, the Taliban are committed to reviving the private sector and supporting alternatives to poppy cultivation. The UN-led "Doha process", which brings Afghans, including the Taliban, together with international representatives to discuss how the country can once again join the international state system, has placed Afghanistan's economic future at the heart of discussions. Still, the Taliban's restrictions pose formidable barriers to women-led business. The authorities' strict interpretation of gender segregation, including the ban on women travelling alone, even inside a city, or the need for male relatives to act as intermediaries when speaking with public officials, pose serious obstacles to women entrepreneurs.

To meet their pledge to kickstart the national economy, authorities should consider how to ease these controls on women entrepreneurs' ability to run their businesses. This process should start with the creation of more public services that businesswomen can gain access to without the need for male intermediaries, along with removal of the requirement to have a *mahram* when travelling or interacting with men. The Taliban should also multiply the number and frequency of trade fairs that allow women entrepreneurs to expand their networks and reach new customers.

International donors and local partners should support budding women entrepreneurs through livelihood grants, but also through training that will allow them to professionalise and expand their businesses. Courses on digital literacy could help these businesses extend their reach. More broadly, NGOs and UN agencies could set up support centres for small and medium-sized enterprises, offering technical and financial advice. Donors should also back the creation of industrial parks for women-owned factories – an initiative that the Taliban seem receptive to. Where relevant, foreign governments could also provide better access to international markets through easier visa pathways.

Offering financial, technical and other support tailored for women as part of a broader effort to revive Afghanistan's economy is one of the very few avenues that foreign donors can use to support Afghan women without upsetting Taliban hardliners. The country's fundamentalist authorities have resolutely thwarted the international campaign for women's emancipation. Foreign donors should not miss the chance to give the country's women a sliver of hope.

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I. Introduction

More than four years after the Taliban takeover, Afghanistan's economy continues to struggle.[1] The regime's intransigent denial of rights to women and girls has left the country isolated on the world stage. Over the past year, the U.S. and other major donors have slashed the humanitarian funding that had kept the country afloat. The forced repatriation of millions of Afghans from both Iran and Pakistan, leading to a corresponding loss in remittances, has only made matters worse.[2] Beset by frequent natural disasters and struggling to make ends meet in the face of economic stagnation, some Afghans are turning to desperate measures to sustain their families, including emigration to Europe outside legal channels or joining militant groups.

Taliban restrictions on women are sweeping, limiting their rights to study, work, travel, partake in leisure activities and engage in politics. Authorities have decreed that girls cannot attend school beyond the primary level. More than a quarter of girls under the age of eighteen are married off. The country's maternal mortality rate ranks among the ten worst in the world and is expected to rise further, in part because the Taliban have banned women from studying midwifery and nursing. But there is a notable exception to this mesh of prohibitions – and one that is often overlooked outside the country.[3] Afghan women have continued working in certain fields, navigating a maze of social norms and Taliban edicts to earn a living. In fact, as these restrictions shut them off from other domains of public life, some women have found the private sector to be a kind of refuge where they can fulfil their own material needs as well as play an active part in social life without running afoul of the rulers.

[1] See Crisis Group Asia Report N°317, *Beyond Emergency Relief: Averting Afghanistan's Humanitarian Catastrophe*, 6 December 2021; Crisis Group Asia Report N°329, *Taliban Restrictions on Women's Rights Deepen Afghanistan's Crisis*, 23 February 2023; and "Toward a Self-sufficient Afghanistan", Crisis Group Commentary, 30 January 2024.
[2] See Crisis Group Asia Report N°350, *After the Aid Axe: Charting a Path to Self-reliance in Afghanistan*, 2 October 2025.
[3] For example, International Criminal Court prosecutors made an unqualified statement that Afghan women "were excluded from the world of work". "Public Redacted Version of 'Prosecution's Application under Article 58 for a Warrant of Arrest against Haibatullah Akhundzada'", Office of the Prosecutor, International Criminal Court, 23 January 2025, p. 7.

This report focuses on the last remaining redoubt outside the home for women under Taliban rule, looking at their role as employers, employees and entrepreneurs. It documents the enormous challenges they face in the labour market and some of their successes, including the emergence of "by women, for women" enterprises where women business owners interact exclusively with women clientele. Despite the defeatism that is understandably prevalent among international policymakers regarding the Taliban's systematic and uncompromising gender bias, Afghan women have not given up. Understanding the Taliban's approach to women in the private sector offers insights into the way they govern. It also illustrates how foreign governments can do more to offer practical support to Afghan women.

One opportunity to improve the lot of Afghan women has come in the shape of a series of UN-led meetings in Doha aimed at coordinating international engagement with Afghanistan. These have resulted in the creation of two working groups: one focusing on supporting the Taliban's counternarcotics efforts and the other on ways to revive the private sector, which could include providing more support to women in the work force.[4]

Research for this report included several dozen detailed interviews held over the course of 2024 and 2025, primarily with Afghan women working as employees in government, NGOs and the private sector, as well as women entrepreneurs working in the formal and informal economy. Fieldwork was conducted in various locations across Afghanistan, including Kabul, Kandahar, Herat, Nangarhar, Badakhshan and Bamiyan. Other interviewees included gender experts, development practitioners, journalists, government officials and diplomats, among whom both women and men were represented.

[4] For more on the Taliban's counternarcotics efforts, see Crisis Group Asia Report N°340, *Trouble in Afghanistan's Opium Fields: The Taliban War on Drugs*, 12 September 2024.

II. Taliban Policies on Women in the Work Force

How the Taliban would treat Afghan women, including in the work force, was a matter of much nervous speculation when they returned to power in 2021. It quickly became apparent that their views on gender roles and women's labour would be a huge obstacle to relations between them and foreign states, not least because donors had spent billions of dollars to build an Afghan state that was designed, among other things, to promote women's rights.[5]

A. *Barriers and Opportunities after the Taliban Insurgency*

Even before the Taliban takeover it was clear that foreign-funded efforts to promote gender equality had not succeeded. Afghan women faced a multitude of barriers to employment, particularly for work outside the home.[6] These obstacles included not just cultural norms in a highly patriarchal society, but also a dearth of jobs, low levels of education and lack of access to credit, which cumulatively created systemic barriers to employment.[7] In rural areas, which tend to be more conservative, women often relied on home-based activities such as carpet weaving, sewing, tailoring, growing crops, tending livestock and selling dairy products.[8]

Throughout their insurgency, the Taliban exploited the fact that many Afghans thought foreigners were attempting to change Afghan social norms, especially those involving the role of women. In rural areas especially, villagers viewed programs geared toward women's empowerment with suspicion; indeed, these initiatives even prompted some to join the insurgency.[9] On women's labour participation, as with many other gender issues, the Taliban displayed a pronounced inclination to embrace the most hardline opinions.

[5] Ibraheem Bahiss, "An Assessment of the Taliban's Ideological and Policy Positions on Social Justice and Labour Laws", Friedrich-Ebert-Stiftung, December 2021, p. 17. Initiatives launched by the former Islamic Republic of Afghanistan with foreign support to allow greater access to economic and political opportunities for women included the 2007-2017 National Action Plan for the Women of Afghanistan, the 2015-2022 National Action Plan on Women, Peace and Security, and the 2017-2021 Women's Economic Empowerment National Priority Program. International efforts included the World Bank's Women's Economic Empowerment National Priority Program Project Preparation Grant (2017-2021), the U.S. Afghan Women's Leadership Initiative (2013-present) and USAID's Promote Program (2015-2020).
[6] "Afghanistan: Time to Move to Sustainable Jobs, Study on the State of Employment in Afghanistan", International Labour Organization (ILO), May 2012, p. 7.
[7] Ishani Desai and Li Li, "Analyzing Female Labor Force Participation in Afghanistan", *Women's Policy Journal* (Harvard University), vol. 11 (2016), p. 6.
[8] "Afghanistan: Time to Move to Sustainable Jobs, Study on the State of Employment in Afghanistan", op. cit.
[9] Lina AbiRafeh, *Gender and International Aid in Afghanistan: The Politics and Effects of Intervention* (London, 2009), p. 56.

Still, the movement's members held divergent views on whether women have the right to work and if so, under what conditions.[10] Shortly before taking over the country, a Taliban deputy leader signed an op-ed that affirmed women's "right to work".[11] Other figures in the movement held more restrictive views, and those differences began to play out when the group returned to power in August 2021. In the early months, attempts were made by parts of the new government to map out the new role of women in the work force. In September 2021, the Taliban spokesman, Zabihullah Mujahid, stated there was "need for women in the health, higher education, schools, police, prosecutor's office and courts".[12] Women also received Taliban blessings to work in the private sector, with some reasonably senior officials meeting with businesswomen while official media covered job creation opportunities for women.

B. *Restrictions on the Public Sector*

Immediately after assuming power, the Taliban ordered women civil servants to stay home except in "essential" sectors such as education, public health and security that required interacting with women and girls. The term "essential" was never defined, however, leaving room for manoeuvre. Some Taliban concluded that certain tasks could only be performed by women staff, especially in the delivery of services to women, because the Taliban's rules forbid most interaction between genders when the people involved have no family relation.[13] For example, men are prohibited from searching the homes of women, frisking them at checkpoints and giving them medical treatment.[14]

As a result, the number of women in the civil service remained fairly stable, although their share of state employment has fallen as the Taliban expanded the overall public sector. Official figures showed that in 2021, before the Taliban takeover, women represented 22 per cent of state employees; two years later, the official figure had dipped slightly to 21 per cent.[15] By 2024, however, when the civil service expanded

[10] Bahiss, "An Assessment of the Taliban's Ideological and Policy Positions on Social Justice and Labour Laws", op. cit.
[11] Sirajuddin Haqqani, "What we, the Taliban, want", *The New York Times*, 20 February 2020.
[12] Tweet by Bakhtar News Agency, @bnapashto, 3:36pm, 20 September 2021.
[13] The Taliban justify gender segregation by invoking the Islamic concept of *ikhtilaṭ*, which refers to the intermingling of unrelated men and women. Mufti Abdullah Afghani, "Afghanistan's modern jihad from the sharia perspective", Voice of Jihad, 24 August 2020.
[14] Crisis Group interviews, Taliban officials and Afghan women, 2024.
[15] In 2021, 90,155 of 405,863 civil servants were women. By 2023, there were 86,396 women out of a total civil sector of 407,563 staff. "Afghanistan Statistical Yearbook 2020-2021", National Statistics and Information Authority, May 2022; and "Afghanistan Statistical Yearbook 2022-2023", National Statistics and Information Authority, July 2023.

overall while the number of women employees remained static, the figure dipped to 18 per cent.[16] The main reason why the Taliban regulations had little effect on the total number of women civil servants was that they were already a minority, concentrated in a handful of ministries under the previous government – especially the Ministry of Education, which employed 82 per cent of women public officials.

That does not mean the restrictions had no adverse effects. For one thing, several thousand women civil servants were sent home on forced leave. At first, they received partial salaries but in June 2024, the Taliban capped these at 5,000 afghanis, around $70 a month.[17] According to Taliban officials, stay-at-home women government employees are a small minority – less than 10 per cent – of all women in the public-sector work force.[18] Still, survival on the meagre stipend was difficult for the thousands of women affected. The Taliban, moreover, warned that they could lose what little income they still received if they engaged in alternative employment.[19]

The remaining women in the civil service appear to be restricted to a smaller range of jobs than before. As of late 2025, women remain, at least on paper, employed in almost every ministry when compared with 2021.[20] But the Ministry of Education and Ministry of Public Health are the only major state bodies that employ more women now, at 86 per cent and 4.5 per cent of the work force, respectively, than before the Taliban takeover.[21] It is as yet unclear what impact the authorities' proposed plan to slash the education and health sectors by 30 per cent will have on the number of women working in these sectors.[22]

[16] In early 2025, the number of women employees had risen slightly to 91,545, but overall public-sector employment had expanded by nearly a quarter, rising to 517,129 people. By late 2025, due to Taliban efforts to shrink the public sector, overall state employment fell to 474,026 people, including around 87,913 women. "Afghanistan Statistical Yearbook 2023-2024", National Statistics and Information Authority, July 2025; and "Quarterly Statistical Indicators: Second Quarter 2025", National Statistics and Information Authority, October 2025.

[17] Crisis Group interviews, Taliban officials, 2024. "Taliban slash women govt workers' pay", *Dawn*, 9 July 2024.

[18] Crisis Group interviews, Taliban officials in Kabul, January 2025. The percentage might be even lower: according to one estimate, around 6,000 women were receiving the stipend while not reporting for duty, of a total of 86,000. Crisis Group interviews, Ministry of Finance officials, 2024.

[19] Crisis Group interviews, Ministry of Finance official, Kabul, July 2024.

[20] "Quarterly Statistical Indicators: Second Quarter 2025", op. cit.

[21] While the number of women employed in late 2025 is 87,913, compared with 90,155 in 2021, around 79,869 are employed in the Ministry of Education or the Ministry of Public Health.

[22] For more on the proposed cuts, see "Report of the Secretary-General on the situation in Afghanistan and its implications for international peace and security", A/79/947-S/2025/372, 11 June 2025.

Management roles, meanwhile, also became out of reach. Before the return of the Taliban, only about 18 per cent of women held senior roles at the director or deputy director level in the Afghan bureaucracy.[23] No data has been published about women's seniority or promotions under the Taliban, but Crisis Group's interviews indicate that women at these levels are even more uncommon.[24]

C. *Regulation of NGOs and Private Businesses*

After regaining power, the new rulers understood they would have to make compromises based on practical labour market necessities. More pragmatic parts of the Taliban movement generally accepted the idea of both men and women working, provided it was done in segregated environments, which in practice entailed women mostly serving women customers.[25] These norms began to settle in early under the new rulers, although Taliban stalwarts feared that such flexibility would antagonise their more conservative wing.[26]

Starting in 2022, some Taliban officials even started to give their blessing to women's participation in the private sector. For example, a deputy minister for the economy held several meetings with businesswomen to discuss their concerns.[27] By March 2022, de facto authorities were publicly claiming to have created work opportunities for women in some provinces, announcements that were reported by state media.[28] The authorities organised trade fairs that included women-led businesses in various parts of the country, and reopened some women-only markets that had been closed following the Taliban takeover.[29] By the end of the year, the de facto authorities also announced they had reopened the Afghanistan Women Chamber of Commerce and Industry.[30]

[23] "Afghanistan Statistical Yearbook 2020", op. cit.
[24] Crisis Group interviews, Taliban officials in Kabul, July-December 2024.
[25] Bahiss, "An Assessment of the Taliban's Ideological and Policy Positions on Social Justice and Labour Laws", op. cit.
[26] Crisis Group interviews, Taliban officials, Kabul, 2024-2025. Many Taliban stalwarts were privately supportive of women working in the private sector but, fearing backlash from the conservative wing of the movement, have tended to encourage non-Taliban officials, such as the deputy minister of economy and the minister of commerce and industry, to advocate for greater women's participation in the work force.
[27] Tweet by Latif Nazari, @Drnazari18, deputy minister of economy, 10:26am, 12 July 2022; and tweet by Muhammad Jalal, @MJalalAf, 7:47am, 3 February 2022.
[28] "Work opportunities being created for Kapisa women", Pajhwok Afghan News, 27 March 2022. Tweet by RTA Pashto, @rtapashto, 9:12am, 12 July 2022.
[29] "Feature: Handicrafts exhibition helps raise hope for future among Afghan women", Xinhua News, 15 April 2022; and "Afghan women hold trade fair in Kabul to encourage 'local buy' mentality", *Salaam Times*, 5 May 2022. On the reopening of markets, see tweet by TOLO News, @TOLOnews, 8:50am, 31 July 2022 [Dari].
[30] "Commerce Ministry: Afghan Women Chamber of Commerce and Industry reopened", *Nunn Asia*, 6 November 2022 [Pashto].

That said, the Taliban also banned women from working in certain sectors. In December 2022, they ordered local and international NGOs not to employ Afghan women, threatening to revoke the licences of those that defied the order.[31] The official justification for the ban was that women aid workers were not adhering to Taliban dress codes; the authorities' deep suspicion of international aid organisations was probably the true reason.[32] In particular, the Taliban objected to what they perceived as foreign efforts to change the status of Afghan women in society.[33] (At the time, women comprised about 28 per cent of all NGO staff.[34]) By April 2023, the ban was also extended to UN agencies, though by then some aid organisations had managed to strike informal understandings allowing women to work in their ranks as long as they were not present in their offices.[35]

Beyond the aid sector, the Taliban's restrictions focused on women working in non-segregated businesses. Contrary to common perceptions abroad, women in segregated spaces who provided services exclusively to a female clientele were largely spared. The only exception was the authorities' decision in July 2023 to close beauty salons, affecting thousands of women who owned and staffed them.[36] The Taliban claimed that these establishments were providing services that violated Islamic rules, including eyebrow shaping, use of others' hair to augment natural hair, and application of non-porous makeup, which they claimed interfered with ablutions required for prayers.[37] Authorities did not explain why they did not simply ban these specific services, as they have done for male barbers, instead of shuttering an estimated 12,000 businesses, causing over 60,000 women to lose their

[31] "Taliban orders NGOs to send women workers home", Al Jazeera English, 24 December 2022.
[32] Crisis Group interviews, Taliban officials in Kabul, December 2022-March 2023.
[33] Crisis Group interviews, Taliban officials in Kabul, July 2022-November 2024.
[34] According to the Agency Coordinating Body for Afghan Relief and Development, its members – which include both national and international NGOs – employed about 15,000 women (comprising 28 per cent of all their staff) when the ban came into effect. "Statement by ACBAR on Suspension of Women Staff Working in NGOs, 26 December 2022", Agency Coordinating Body for Afghan Relief and Development, 26 December 2022. Other estimates put the number of Afghan women aid workers even higher, with UN Women estimating that they comprised between 30 to 45 per cent of all employees of international NGOs and between 50 to 55 per cent of all national NGO staff. "Out of jobs, into poverty – the impact of the ban on Afghan women working in NGOs", UN Women, 13 January 2023.
[35] Women worked from home and joined field projects, but avoided office premises. The Taliban's rules were applied unevenly, however, and many women continued working from their offices. Crisis Group interviews, NGO staff, Kabul and Herat, September-November 2024; and "The Taliban bans Afghan women aid workers. Here's how the UN responded", NPR, 14 April 2023.
[36] "Taliban shut beauty salons, one of Afghan women's last public spaces", *The New York Times*, 25 July 2023.
[37] "Beauty salons in Afghanistan are closing – on Taliban orders", Al Jazeera, 26 July 2023.

jobs.[38] A certain level of public hostility to beauty salons, especially among Taliban members, probably accounted for the decision to close them down.

D. *Social Restrictions*

While views within the movement are not uniform, overall the Taliban regard many of the social changes that benefited Afghan women over the two decades before 2021 to be the product of international forces bent on corrupting Afghan society.[39] Since their return to power, they have tried to undo those efforts and corral women into purely domestic roles. The most conservative elements in the movement hold strong views about women's place in society, believing that those venturing outside the home should be an exception. Acting Chief Justice Abdul Hakeem Haqqani, for example, a close confidant of the emir, the supreme leader of the Taliban's movement and de facto government, has written that women can work in government offices in cases of "Islamic necessity" as long as they wear a hijab and respect segregation, but he did not provide clarity on what "necessity" entails.[40] Taliban officials have told Crisis Group it could mean acute physical needs, the lack of which could cause loss of life or limb.[41] Others say the concept also covers social or economic needs that cannot be met except through the participation of women in an activity outside the home.[42]

To combat this perceived moral corruption resulting from foreign interference, the Taliban reintroduced strict rules on women in public spaces that partially resembled their even more draconian controls of the 1990s. In late 2021, authorities banned women from travelling long distances without a *mahram*, or male relative.[43] In March 2022, the Taliban then reneged on their promise to reopen secondary schools for girls, shutting the public education system to those over the age of twelve.[44] By the end of the year, they had also banned women from attending universities. Two years later, they barred women from

[38] These figures are based on "industry estimates" per multiple media reports.
[39] Crisis Group interviews, Taliban officials, July-December 2024.
[40] Abdul Hakeem Haqqani, *The Islamic Emirate and Its System of Governance*, 2022 [Arabic].
[41] Crisis Group interviews, Taliban officials in Kandahar and Kabul, 2024.
[42] Crisis Group interviews, Taliban officials, 2024.
[43] In classical Islamic jurisprudence, *mahram* refers to a close male relative, such as a father, husband or brother. "Long" distance is usually defined as 72km in the Hanafi jurisprudence that often guides Taliban thinking. "No long-distance travel for women without male relative: Taliban", Al Jazeera English, 26 December 2021.
[44] Ashley Jackson, "The Ban on Older Girls' Education: Taleban Conservatives Ascendant and a Leadership in Disarray", Afghanistan Analysts Network, 29 March 2022.

vocational training in nursing and midwifery.[45] The de facto government also imposed a plethora of other restrictions, from the obligation to wear the hijab when entering government buildings to bans on access to parks, public baths and even gyms. The Taliban adopted strict segregation rules in the public spaces where women were allowed (see Section III).[46] Women who had shops in bazaars were also ordered to relocate to women-only markets.[47]

These restrictions placed additional burdens on women working outside the home. One of the effects was a general climate of fear for many women who had to navigate Taliban checkpoints, bureaucracy and workplace inspections in order to continue doing their jobs. "If we take our masks off even for a second, officials berate and scold us", one businesswoman told Crisis Group, referring to the medical masks that many women have opted for to comply with requirements to cover their face without having to wear an actual veil.[48]

That said, in Kabul and other major multi-ethnic cities like Herat and Mazar, the rules are not enforced in a consistent manner. Particularly following the announcement of new restrictions, Taliban officials from the Ministry for Promotion of Virtue and Prevention of Vice (MPVPV) come out in force to monitor and demand compliance; at other times, they are far from omnipresent.[49] This lack of continuity has led many Afghan women to defy the edicts occasionally: they eschew face masks, enter public spaces such as parks and travel alone in taxis without male relatives. Taliban officials, meanwhile, turn a blind eye or only selectively enforce the rules. Such informal flexibility creates openings for Afghan women to push social boundaries and expand their ability to work, including in the private sector.

[45] Vocational training courses were shuttered in December 2024.
[46] Crisis Group interviews, Taliban officials in Kabul, April 2023; and tweet by Kabul News, @kabulnewstv, 8:53pm, 28 March 2022 [Pashto].
[47] Crisis Group interviews, Afghan businesswomen in Kabul and Herat, October 2024. Over time, women's shops have re-emerged in major bazaars and shopping malls in Kabul. Crisis Group observations, mid-2025.
[48] Crisis Group interviews, Afghan businesswomen in Kabul, October-November 2024.
[49] The MPVPV is in charge of enforcing the Taliban's social and morality laws. Apart from women's behaviour, it monitors things as diverse as "preventing adultery, gambling [and] animal cruelty", "befriending non-Muslims" and "celebrating Nowruz and Shab-e Yalda" (pre-Islamic festivals to mark the spring equinox and winter solstice that the Taliban regard as pagan customs).

III. Seeking Refuge in the Private Sector

The Taliban's takeover in 2021 precipitated an immediate suspension of development assistance to Afghanistan.[50] Under the previous government, foreign aid had accounted for 43 per cent of the country's GDP. The sudden cutoff resulted in the economy shrinking by 20 per cent, while the local currency, the afghani, lost 28 per cent of its value.[51] The urban economy virtually collapsed overnight. Struggling with economic and political uncertainty, many urban Afghans returned to their ancestral villages in search of better living conditions. Afghan women, for their part, adopted various strategies to survive the dual pressures of Taliban restrictions and the general economic slowdown.

A. *Women Turn to Work*

Following the Taliban's return to power, many Afghans responded to the dire economic straits they found themselves in by turning to paid work.[52] While the proportion of working-age men in the labour force climbed, the proportion of women skyrocketed. The largest household survey on the topic, conducted by the World Bank, found the number of women participating in the labour force tripling, from 14 per cent of working age women in 2020 to 43 per cent in 2023.[53]

That said, the fact remains that many formal jobs for women disappeared under the Taliban (see Section III.B below). The influx of labour increased competition for the limited number of available jobs, with women at a significant disadvantage. As a result, unemployment among working-age women reached nearly 50 per cent – significantly higher than among working-age men (18 per cent).[54] The World Bank

[50] On the economic crisis, see Crisis Group Report, *Beyond Emergency Relief: Averting Afghanistan's Humanitarian Catastrophe*, op. cit.
[51] Crisis Group Report, *After the Aid Axe: Charting a Path to Self-reliance in Afghanistan*, op. cit.
[52] Economic scarcity and high levels of poverty appear to have been key contributors to the rise in Afghans entering the job market. "Afghanistan Private Sector Rapid Survey: An Assessment of the Business Environment – Round 3", World Bank, February 2024.
[53] "Afghanistan Welfare Monitoring Survey – Round 3", World Bank, October 2023. Estimates were even higher in other studies. For example, in another World Bank survey published earlier that same year, 56 per cent of women reported engaging in income-generating activities within the past week. "Afghanistan Gender Monitoring Survey – Baseline Report", World Bank, February 2023. It is also worth noting that a modelled ILO estimate put women's labour participation for 2023 at 5.2 per cent, down from an estimated 16.5 per cent in 2020. But the ILO did not conduct a labour force survey, which is its preferred source of information for determining labour force participation rates. "ILO Modelled Estimates and Projections Database", ILO, 7 January 2025.
[54] "Afghanistan Welfare Monitoring Survey – Round 3", op. cit. The high unemployment rates among women are consistent with historical data showing

survey found that the vast majority of rural women who entered the work force were primarily employed in agriculture or family-owned businesses.[55] In practice, many women started working from home, making textiles, garments and food to sell, while those who joined the agricultural sector took up short-term, low-quality, seasonal jobs.[56] The prominent role of women in farming was not new: according to the International Labour Organization, more than half of employed Afghan women worked in agriculture in 2020.[57] But as a result of the economic crisis, more opted for such work.

Afghanistan's agricultural sector, however, has been ravaged by natural disasters, partly driven by climate change.[58] Droughts, earthquakes and floods already threatened the livelihoods of millions of people, especially in rural areas. The Taliban's decision to ban poppy cultivation in 2022 also eliminated work for hundreds of thousands of farm labourers, including many women who were assisting relatives.[59] In other words, the farms that had historically been the country's steadiest source of work were becoming unreliable at precisely the time that other sources of employment were drying up. As a result, many women have sought out other forms of employment, particularly entrepreneurship involving small-scale manufacturing.

B. *Pressures on Formal Employment*

The Taliban takeover and the economic crisis in its aftermath brought widespread layoffs.[60] Women were particularly affected: one estimate found their share of formal employment dropped by 25 per cent from the Taliban takeover to the end of 2022.[61] Another survey concluded that three quarters of women workers had lost their jobs by March

higher unemployment among women when a greater proportion of them join the labour market. In 2020, when women labour participation was 16.5 per cent, the unemployment rate was 32 per cent whereas in 2016, when women labour participation was 26.8 per cent, unemployment was 41 per cent. For men, unemployment rates were lower, at 15 and 18 per cent, respectively. "Key Indicator 2023-24", National Statistics and Information Authority, September 2024.

[55] "Afghanistan Gender Monitoring Survey – Baseline Report", op. cit.

[56] Kate Clark, "Survival and Stagnation: The State of the Afghan Economy", Afghanistan Analysts Network, 7 November 2023.

[57] Another quarter worked in the manufacturing of textile and garments. "Employment Prospects in Afghanistan: A Rapid Impact Assessment", ILO, January 2022.

[58] Graeme Smith and Ulrich Eberle, "Why the Taliban Should Be Brought in from the Cold for Climate Talks", Crisis Group Commentary, 24 November 2023.

[59] Crisis Group Report, *Trouble in Afghanistan's Opium Fields: The Taliban War on Drugs*, op. cit.

[60] According to the ILO, job losses due to the 2021 regime change totalled 900,000 by the following year. "Employment Prospects in Afghanistan: A Rapid Impact Assessment", op. cit.

[61] Youth employment was also disproportionately affected, falling by 25 per cent. "Employment Prospects in Afghanistan: A Rapid Impact Assessment", ILO, March 2023.

2022, far exceeding the 48 per cent of men facing the same adversity.[62] Beyond economic malaise, the Taliban's restrictions on women – including constraints on their physical mobility – severely impaired their ability to secure formal jobs.

Many companies, for example, have found the requirement for gender-segregated offices to be cumbersome, particularly because running afoul of the rules could lead to fines or temporary closure.[63] The Taliban's morality police often visit workplaces to verify if men and women are operating in separate spaces and if women are complying with dress codes, lecturing employers and employees alike on the need for proper moral conduct.[64] Business owners are keen to avoid being accused of breaking these rules. Customers, moreover, are hesitant to visit such businesses out of concern they might catch the eye of the inspecting MPVPV officials.[65] As a result, many businesses have struggled to continue hiring or keeping on women staff. Some employers got around such problems by allowing women employees to work from home, particularly when these were small businesses in sectors such as handicrafts, jewellery and textiles.[66] Only 4 per cent of businesses owned by men reported making such accommodations, versus one third for women-led businesses, suggesting the latter showed more flexibility.[67]

C. *Challenges for Women in the Humanitarian Sector*

The surge of foreign humanitarian aid after 2021, which sought to stave off a famine in the wake of the Taliban takeover, created tens of thousands of jobs for Afghan women in aid organisations.[68] The expansion of employment opportunities was short-lived, given the Taliban's ban from late 2022 on Afghan women working for NGOs and UN agencies. But many NGOs quietly worked out arrangements with authorities, often at the local level, that allowed women on their books to keep working. One study found that 41 per cent of NGOs kept all their women staff despite the directive, while another 38 per cent were able to retain some of them.[69] While official data is non-existent,

[62] "Afghanistan Private Sector Rapid Survey: A Snapshot of the Business Environment – Round 1", World Bank, March 2022.
[63] The Taliban imposed fines on businesses at first, but they have abandoned these since, choosing to temporarily close businesses that violate morality laws. Crisis Group interviews, Afghan businesswomen, July-December 2024.
[64] Crisis Group interviews, Afghan businesswomen, July-December 2024.
[65] Ibid.
[66] "Afghanistan Private Sector Rapid Survey", op. cit.
[67] Ibid.
[68] Crisis Group Report, *Taliban Restrictions on Women's Rights Deepen Afghanistan's Crisis*, op. cit.
[69] "Tracking Impact Report on the Ban on Women Working in NGOs, INGOs and UN in Afghanistan – Seventh Snapshot (October 2023)", UN Women, 17 December 2023.

some private studies suggest that, at one point, UN agencies and international NGOs were actually employing more women than before the ban.[70] The uptick of women's employment resulted, in part, from donors feeling outraged by the Taliban's restrictions and spending more on "by women, for women" aid delivery, which Taliban officials in the provinces tolerated despite the new policies.[71]

That said, women's ability to work for humanitarian groups remains precarious, as local Taliban officials tend to grant exemptions haphazardly, often through verbal agreements and local deals restricting them to select activities.[72] The fact that the directives on NGOs emerged from the Ministry of Economy, rather than the emir himself, provided a bit of breathing room, since the emir's decrees tend to be obeyed more scrupulously than a ministry's orders. In fact, given that the Taliban were well aware that millions of Afghans desperately needed humanitarian aid, it is possible they issued the ban as a low-level directive rather than a high-level edict from the religious leadership in order to make it less ironclad, while still gesturing to the more conservative segments of their base.[73]

The result is a patchwork of restrictions, which have created major bureaucratic hassles. The views of individual officials tend to shape the way the rules are enforced. NGOs most readily obtained authorisation for women to work in the more cosmopolitan provinces of Kabul, Herat and Balkh, and they received the fewest permissions in the conservative Pashtun heartlands of Kandahar and Helmand.[74] Certain activities seem to be more acceptable than others. Programs related to gender-based violence, human rights and child protection, in particular, often struggle to get exemptions, whereas those focused on health, education and food security have a better chance of being approved.[75] NGOs often have to reframe their mission away from what are seen as Western human rights-based norms to issues such as family wellbeing or parental rights, priorities that are more acceptable to the Taliban.[76]

Community perceptions of aid organisations also hamper the ability of NGO workers, including women, to do their jobs. In some rural areas, people view NGOs with suspicion. A woman who leads an NGO summed up the challenges:

[70] Crisis Group interviews, aid workers in Kabul, September 2024.
[71] Crisis Group interviews, UN and NGO staff, Kabul, 2023 and 2024.
[72] Crisis Group interviews, NGO workers in Kabul and Herat, November 2024.
[73] Crisis Group interviews, Afghanistan expert, Doha, March 2025.
[74] "Tracking Impact Report on the Ban on Women Working", op. cit.
[75] Crisis Group interviews, businesswomen in Kabul, November 2024.
[76] Crisis Group interviews, businesswomen in Kabul and Taliban experts in Doha, November 2024.

> The customs and traditions of rural areas, along with the new decrees, make it very difficult for women to provide service delivery for rural women. Even when bureaucratic challenges are resolved, families will often prevent women from talking to us. And even when families allow it, many women, due to lack of education, view us with suspicion and think that we might be using aid as a ploy to get other information from them.[77]

If hardliners among the Taliban continue their ascent, their government could squeeze the aid sector even further. Authorities, guided by Kandahar's hardline agenda, periodically push back against concessions. In December 2024, for example, the Ministry of Economy reiterated its warning that national and international NGOs that continued to employ women in defiance of the 2022 decree could lose their licences and have their operations suspended.[78] More recently, Taliban security forces also physically prevented Afghan women staff from entering UN premises, prompting some UN organisations to suspend cooperation with the authorities.[79] Women-led NGOs in particular are facing mounting obstacles. Government officials are making it more difficult for them to obtain or renew operational licences. There are also suggestions that authorities sometimes ask them to remove women from leadership positions.[80]

D. *Women-led Businesses, a Safe Haven?*

Given the proliferation of restrictions on women's employment, small-scale entrepreneurship has emerged as one of the few ways for Afghan women to earn a living. At first, the political and economic upheaval that accompanied the Taliban's return caused many businesses to close permanently or temporarily. Here again, women were hit disproportionately: one study found that nearly twice as many women-led firms closed down compared to those owned by men, largely due to security concerns in the wake of the takeover and subsequent Taliban restrictions.[81] Taliban rules on mobility and gender segregation also

[77] Crisis Group interview, head of a national NGO in Kabul, December 2024.
[78] "The Taliban say they will close all NGOs employing Afghan women", AP, 31 December 2024.
[79] "UN calls for lifting of workplace ban on its local women aid workers in Afghanistan", Reuters, 11 September 2025; and "UNHCR closes 8 assistance centres for Afghan returnees after Taliban halt female staffers from working", Anadolu Ajansı, 12 September 2025.
[80] Crisis Group interviews, woman NGO workers in Kabul, November 2024. "Tracking Impact Report on the Ban on Women Working", op. cit. These difficulties seem to be compelling many women-led NGOs to restructure themselves as private firms and forcing women aid workers to seek employment in the private sector.
[81] About 46 per cent of women-owned businesses had to temporarily close, compared to 26 per cent for men-owned businesses. "Afghanistan Private Sector Rapid Survey: A Snapshot of the Business Environment – Round 1", op. cit.

put women at a major disadvantage in the services sector, while, as mentioned above, farming offered little by way of stable employment.[82] But since the initial post-takeover shock, small enterprises have stayed largely free of sector-specific restrictions and, so far, remain minimally regulated. Entrepreneurship and employment in women-led businesses, many of them home-based, have as a result become two of the last sanctuaries for women looking to participate in the work force.

This shift stems in part from prevailing cultural norms that strongly disapprove of women working outside the home – customs the Taliban have sought to revive, whereas the previous government had tried to liberalise. The weight of these social expectations were recurring themes in Crisis Group interviews with women across the country. Some respondents believed the Taliban were hardening deep-seated Afghan cultural conventions, while others thought their rules merely gave legal expression to existing practices. "It is common among Afghans that women should stay at home and should have nothing to do with work or outside [the home]", noted an interviewee. "Only some families encourage their daughters to break these taboos".[83]

The combination of these legal, economic and cultural conditions has driven a major change in women's employment, toward handicraft production and food processing at home.[84] Many women who lost their jobs in the post-2021 turmoil started their own businesses, typically relying on personal funds or support from friends and family to create niche enterprises.[85] The Ministry of Commerce and Industry said it has issued 10,000 licences to women entrepreneurs in the past three years, a fourfold increase from pre-takeover levels.[86] The actual number of women-led businesses is likely much higher, however, as this data excludes women who already had licences, those who are working informally without having applied for one and those who have businesses nominally registered in the name of male relatives but which are in fact run by women – a workaround some Afghan women have chosen to avoid the need to interact with the authorities.

[82] According to the World Bank, around 76 per cent of women in the service sector work outside the home. "Afghanistan Welfare Monitoring Survey – Round 3", op. cit.
[83] Crisis Group interview, Afghan businesswoman, Kabul, November 2024.
[84] The proportion of women working in agriculture dropped from 67 per cent in the second quarter of 2020 to 45 per cent in the same period for 2023. By contrast, manufacturing increased from 18 per cent to 40 per cent, while services remained unchanged. "Afghanistan Welfare Monitoring Survey – Round 3", op. cit.
[85] Crisis Group interview, woman entrepreneur, Herat, October 2024.
[86] "10,000 licences given to women entrepreneurs but challenges remain", TOLO News, 28 December 2024. As of July 2025, Taliban officials say, the total number of registered women entrepreneurs was 13,565. Crisis Group interviews, Taliban officials in Kabul, August 2025.

These business activities tend to conform to traditional gender norms – they range from producing homemade jams, pickles and sweets to making engravings, paintings and furniture.[87] Women's ability to make money has given many of them a much-needed psychological boost. As an interviewee noted: "Without work, one feels lost and without purpose. Work is an important part of living and fulfilling your goals and dreams".[88] The rise in women-led entrepreneurship has also led to the creation of jobs for other women. Indeed, women-owned businesses have become the largest employer of women in the private sector.[89] As mentioned previously, a main reason is that these businesses have shown greater inclination to allow women employees to work from home. A woman entrepreneur who runs a small food production company that employs dozens of women summed up her sentiments as follows:

> I am hopeful that my willingness to work has allowed me not just to serve myself but also directly help some other women, as [my] employees. I also hope that I have inspired many more women to work in this field. I am always encouraging other women to try starting their own businesses, and always want to share my experiences and skills. I get very excited when I see former employees or friends and colleagues embarking on business ventures.[90]

To market their products, the majority of businesswomen Crisis Group spoke to said they largely relied on online platforms, including Instagram, which help blunt the impact that restrictions on their mobility have on cultivating a client base.[91] A number of these businesses are exclusively online, with no physical address. These tend to cater to women clientele in sectors such as clothing, skin care and cosmetics, where consumers tend to prefer merchants who have intimate knowledge of the products they are selling. That said, online tools are useful only for those who can read and write, which is a minority of Afghan women.[92] The recent decision by the Taliban to restrict social media platforms, including Instagram, TikTok, Snapchat and Facebook, has driven many businesswomen to circumvent these restrictions through

[87] Other businesses were involved in traditional trades such as silk production, trade in semi-precious stones and precious metals, or high-value crops such as saffron and dried fruit.
[88] Crisis Group interview, woman entrepreneur in Kabul, December 2024.
[89] "Afghanistan Private Sector Rapid Survey: An Assessment of the Business Environment – Round 3", op. cit.
[90] Crisis Group interview, woman entrepreneur in Herat, September 2024.
[91] Crisis Group interviews, Afghan businesswomen in Kabul, Bamiyan, Herat and Nangarhar, September-December 2024.
[92] According to World Bank data, the literacy rate among Afghan women aged 25 and above is abysmally low, at only 25 per cent. "Afghanistan Welfare Monitoring Survey – Round 3", op. cit.

VPN services, as well as to transfer their online business to other platforms such as WhatsApp Business.[93]

Businesses that are run exclusively from home are not required to register with the authorities at present.[94] According to the Ministry of Economy spokesperson, an estimated 250,000 Afghan women are involved in the informal sector, either running their own businesses or working for others.[95] A senior Taliban official told Crisis Group that even businesses that have been shuttered, such as beauty salons, have been allowed to operate from residential premises, with authorities turning a blind eye to their activities.[96] Women involved in registered small businesses and handicrafts have joined trade fairs arranged under the auspices of the Ministry of Commerce and Industry.[97]

Allowing women to work informally may represent a sort of compromise within the Taliban movement, one that satisfies its conservative base while still allowing women to form part of the country's economic life.[98] There are benefits to operating in the shadows, particularly given the strictures the Taliban have imposed on women: owners of non-registered businesses can escape interactions with sceptical or difficult officials to obtain licences, as well as costs related to taxation

[93] Crisis Group Interviews, Afghan businesswomen in Kabul, November 2025. Following a two-day national digital blackout at the end of September, the Taliban authorities imposed new internet restrictions including partial or complete shutdown of social media platforms such as Instagram, Snapchat, TikTok, Facebook, YouTube, X and others. "Taliban restrict access to Facebook, Instagram and Snapchat across Afghanistan", *Kabul Now*, 8 October 2025.

[94] Recently, for example, Taliban authorities in Kabul prevented women running businesses from home to put up any type of advertising outside their workspaces. Crisis Group interview, Taliban official in Kabul Municipality, Kabul, September and November 2025.

[95] These figures vary greatly. In July 2024, the Afghanistan Women's Chamber of Commerce and Industry said 130,000 women were conducting business without licences, up from 52,000 in 2020. Another estimate reported by the Centre on Armed Groups cited a Taliban official claiming that as many as 800,000 women were operating without registration. According to an Assessment Capacities Project (ACAPS) report, another official from the Ministry of Commerce and Industry spoke of 420,000 women-led small and medium enterprises across the country. It is unknown how the Taliban arrive at these estimates, given that these women are working informally, from home, and are not registered. "Afghan women entrepreneurs seek support to expand businesses", TOLO News, 9 March 2025; "Afghanistan Women's Chamber of Commerce and Industry: More than 2,500 women obtained business licences", TOLO News, 23 July 2024 [Dari]; and "Afghanistan: Barriers and enablers to self-employment for women", ACAPS, 12 February 2025.

[96] Crisis Group interviews, Taliban official in Doha, February 2025.

[97] Crisis Group interviews, businesswomen in Kabul, Herat and Bamiyan, July-November 2024.

[98] Crisis Group interviews, Taliban officials in Kabul and Herat, October-November 2024.

or renting of business premises.[99] Many women entrepreneurs also prefer not to be visible because they fear a sudden influx of women entrepreneurs might animate Taliban hardliners to shutter entire sectors. As one put it, "Asking for permission is asking for denial".[100]

Informality also carries risks, however, partly because there is a lack of clarity around whether non-registered businesses can continue operating indefinitely or are legally required to move to the formal sector after meeting certain thresholds. Women operating informally also have to deal with Taliban edicts that severely limit their ability to maintain and expand a business. Travelling without a *mahram*, even within the city limits, or interacting with male customers, even online, are likely to invite greater scrutiny from Taliban officials when businesses are not registered.[101] Informality also stunts the capacity of these businesses to grow, as using commercial property, adding staff and getting access to finance, grants or technical assistance remain difficult without formal registration.

[99] Crisis Group interviews, Taliban officials and Afghan businesswomen in Kabul, November 2024.
[100] Crisis Group interview, woman data analyst assisting online businesses, Kabul, August 2025.
[101] Crisis Group interviews, Taliban officials and Afghan businesswomen in Kabul, November 2024.

IV. Supporting Women-led Businesses

Hemmed in by severe curbs on their rights and freedoms, an increasing number of Afghan women have looked to their own businesses as a source of income, employment and a modicum of autonomy. Even so, Afghanistan's arch-conservative rulers, the country's extreme isolation and the dire state of the economy continue to impinge on these businesses' operations. Action on numerous fronts will be needed to bolster women's businesses, including efforts to soften or scrap a multitude of government restrictions, as well as steps to address the difficulty of marketing or establishing value chains, lack of access to international markets and the inexperience of many business owners in running private companies.

A. *Good Reasons to Boost Women's Businesses*

Addressing these challenges requires sustained support from various sides, including foreign donors and national institutions. For donors, the rationale for providing this support is simple and powerful. Assistance for businesses and their owners is one of the only ways for international donors to support Afghan women without antagonising hardliners within the Taliban, who might otherwise retaliate by cracking down on women's rights even further. Given that the revival of the private sector and support for alternatives to poppy cultivation have been key themes of the current round of the Doha process, providing backing for women's businesses as part of a broader effort to revive the Afghan economy should not be too controversial for donors.[102] With aid cuts hitting humanitarian organisations, which have become major employers of women, the need to support women working in the private sector has become even more urgent.[103]

The Taliban also have good reason to back women's business. As part of their goal of increasing domestic production and reducing the country's trade deficit, the authorities have ostensibly embraced the contribution of women to private-sector activity – or at least turned a blind eye to it. Now that women are playing an important role in the country's business life, the authorities should consider how they might enable women to run companies more effectively.[104] Though more intransigent parts of the Taliban may resist moves to empower women outside the confines of the home, previous rounds of the UN-led Doha

[102] The Taliban's ban on poppy cultivation affected scores of women working in this sector, particularly those doing seasonal work on family farms. Crisis Group Report, *Trouble in Afghanistan's Opium Fields: The Taliban War on Drugs*, op. cit.
[103] Crisis Group Report, *After the Aid Axe: Charting a Path to Self-reliance in Afghanistan*, op. cit.
[104] Crisis Group interview, Taliban official involved in economic portfolio, Kabul, September 2024.

process's workshop on the economy have already discussed steps such as credit programs for women's businesses, as well as broader topics such as loans, business registrations and sales of products abroad.[105]

B. *Changing Segregation Rules*

The Taliban's restrictions pose enormous obstacles for businesswomen. Though the Taliban have not completely banned women from working, they have limited permission to do so to sectors where strict segregation rules can be applied. Women live under the constant threat of new decrees and directives that could undo all the advances they have made in building a business. The systematic shutdown of beauty salons is a case in point.

The *mahram* rule, in particular, places a heavy burden on businesswomen. Though actual implementation varies, depending largely on the discretion of individual Taliban officials, this rule is a major hindrance to carrying out even mundane tasks. Women are expected to have a male relative serve as an intermediary for all interactions with men, including routine business dealings such as speaking with suppliers or customers. They are also expected to be accompanied by a male relative when visiting government offices and talking with officials, which makes for a cumbersome process and tends to prolong bureaucratic procedures.[106] One businesswoman Crisis Group spoke to summed up this challenge:

> In the past, you could go to government offices without [a] *mahram* and hijab. Now these are prerequisites, and when we show up, they speak with our *mahram*, who then acts as an intermediary between us. This is very problematic. In some cases, when we are talking to officials through text message, they will respond, but when we have to call them and they realise we are women, not only do they hang up on us, but sometimes they even curse us.[107]

[105] For more on the Doha process so far, see Crisis Group Report, *After the Aid Axe: Charting a Path to Self-reliance in Afghanistan*, op. cit.

[106] It appears the authorities' conduct in this area can vary. In Kabul, with the exception of the Ministry of Public Health, women are generally not allowed to enter government buildings, especially ministries, without having a *mahram* accompanying them. In provincial areas, there appears to be more flexibility. In Herat, for example, women reported being able to visit most government offices without a *mahram*, with some exceptions such as the governor's office. Crisis Group interview, businesswomen in Kabul, Kandahar, Bamiyan and Herat, August-November 2024.

[107] It is worth noting that the interviewee was referring to the Taliban's requirements for women's dress rather than to hijab generally, which is observed by the vast majority of Afghan women. Crisis Group interview, woman entrepreneur in Kabul and Bamiyan, December 2024.

Mahrams are not just required for interactions with authorities but also for long-distance travel, including business trips such as attending trade fairs. For many women, it is far from easy to find a male relative who can accompany them on such trips.[108] These restrictions apply not just to long-distance travel but can sometimes even be enforced while travelling within a city. That said, many businesswomen have adapted to the written and unwritten norms, and some even note that the environment has evolved favourably, at least when compared to the early days after the Taliban takeover:

> In the past three years, our relations [with the Taliban] have become much better. Initially, we had a lot of difficulty accessing government services. However, over time, we have learned to live with each other and navigate the space we share. I don't know if they adapted to us or we adapted to them, but we see that the interactions between us have improved over time.[109]

The Taliban's gender-based restrictions nevertheless remain a huge impediment to the smooth functioning of women-led businesses. Authorities should consider making it easier for women to get access to government services on their own, starting by creating facilities in ministries that are uniquely for women. They should also relax *mahram* requirements for women travelling for business purposes. To begin with, the requirement of having a male companion for intra-city travel, which does not appear to be part of classical Islamic jurisprudence, should be removed. Similarly, women who are travelling long distances for official business purposes, such as attending trade fairs that the authorities promote, should be exempted from *mahram* requirements.

C. *Boosting Consumer Demand*

Lack of consumer demand is a top concern among Afghan firms. While all business owners face this problem, small companies are more likely to report the lack of local purchasing power as a constraint, one that in all likelihood disproportionately affects women-led businesses.[110] The challenge for women is exacerbated by the fact that their employment and business opportunities are limited to certain sectors, leading to a risk of saturation and oversupply.

While low consumer demand is mostly due to structural and macroeconomic causes, hostile perceptions and stigma around women-owned businesses – or even women in general – tend to act as an

[108] Crisis Group interview, woman entrepreneur in Herat, October 2024.
[109] Crisis Group interview, woman entrepreneur in Kabul, November 2024.
[110] Lack of consumer demand was a particular concern for small businesses, with around 81 per cent naming it as a top constraint. "Afghanistan Private Sector Rapid Survey: An Assessment of the Business Environment – Round 3", op. cit.

additional barrier. As a businesswoman involved in food processing said: "Customers initially didn't want to buy from us. They didn't believe women could produce quality products. But that perception is now diminishing, and more and more are buying from us".[111]

In this regard, the trade fairs held by the Taliban that include women-led businesses are welcome and widely appreciated by a majority of women entrepreneurs Crisis Group spoke to.[112] These events enable them to connect with other entrepreneurs, allowing them to learn from others' experiences and expand their networks, including getting access to government and international support.[113] Though only a tiny portion of businesswomen can attend them, given the financial and legal requirements involved, trade fairs play an important role in challenging public stereotypes about women-led businesses and appear to help foster women-led entrepreneurship.[114]

To make these fairs financially viable for women entrepreneurs, authorities should open them to male customers accompanying their families (instead of only women and children), which would allow women-helmed enterprises to optimise their reach and sales. Ensuring a greater geographical dispersion of the exhibitions, including mounting them in smaller towns, would allow more businesswomen to join these events without contravening Taliban *mahram* rules.[115]

Women-only markets play a similar role, allowing women to foster local linkages, even if the consumer base for their products is severely limited due to strict segregation rules for customers.[116] As mentioned earlier, Taliban authorities have opened several such markets in major cities including Kabul, Herat and Mazar-i-Sharif.[117] These markets would receive a major boost if male customers accompanying families were also allowed access to the premises. Authorities should also let women-owned shops in the country's main shopping malls and introduce dedicated sections for women in large bazaars. These changes

[111] Crisis Group interview, businesswoman in Herat, November 2024.
[112] Crisis Group interviews, Afghan businesswomen, August-December 2024.
[113] Crisis Group interviews, Afghan businesswomen, October-December 2024.
[114] Crisis Group interview, Afghan businesswoman in Herat, November 2024. Only registered businesses with licences can rent booths in trade fairs. When added to the *mahram* requirement, these rules mean that participation is accessible only to a select few.
[115] Crisis Group interview, Afghan businesswomen in Kabul and Herat, October 2024.
[116] Ibid.
[117] "Women's market opens in Kabul", TOLO News, 19 September 2023; "Mazar-e-Sharif inaugurates renovated women's commercial centre, supporting 200 entrepreneurs", Bakhtar News Agency, 10 August 2024; "Second market for women opens in Herat", TOLO News, 26 January 2023; and "Commercial market for women opens in Afghanistan's Bamiyan", Xinhua, 11 June 2024.

appear to be under way in areas such as Bamiyan, but they should be rolled out in major urban centres as well.

International donors and their local partners can play a role in supplementing these efforts. They could, for example, fund an industrial park for women-owned factories. Authorities have already welcomed joint industrial parks with neighbouring countries and appear to be open to the idea of replicating the model for women-only parks.[118] International NGOs and UN agencies should also provide training in digital literacy for women business owners to enable them to expand their reach, and where relevant, help them gain access to international markets.[119] They could also explore the possibility of creating dedicated support centres offering technical and marketing advice to small and medium-sized enterprises.

Foreign governments, including nearby countries that serve as trade hubs for Afghanistan, should also consider setting up easier visa pathways for businesswomen, supporting their attendance at international trade fairs and helping their expansion in global markets through digital platforms. Such travel might also hinge on the Taliban allowing Afghan businesswomen to travel without *mahrams*. While such initiatives might benefit only a select few entrepreneurs, they could help raise the profile of women-produced goods internationally. Robust support in dealing with digital platforms would be especially useful, allowing women to expand their businesses' reach despite restrictions on their movement and ability to physically interact with customers.

D. *Overcoming Financial Constraints*

Another major constraint for many Afghan women in the private sector is access to finance.[120] Low confidence in the banking sector, exacerbated by financial restrictions linked both to international sanctions and Taliban regulations, has meant that most Afghan businesses continue to conduct transactions outside the formal banking system.[121] To be sure, informal transactions have always been part of the Afghan landscape: before the Taliban takeover, businesses made fewer than half their domestic payments through bank accounts.[122]

[118] Crisis Group interviews, Taliban officials in Kabul and Doha, June-September 2025; and "Chinese industrial park to be built in Kabul New City", *Global Times*, 31 March 2022; and "Ready to establish joint industrial zones in Afghanistan, says Iranian minister", Afghanistan International, 20 May 2025.
[119] Crisis Group interview, Afghan businesswoman expert, September 2024.
[120] Crisis Group interviews, Afghan businesswomen in Kabul, Herat, Kandahar and Bamiyan, July-December 2025.
[121] "Afghanistan Private Sector Rapid Survey: An Assessment of the Business Environment – Round 3", op. cit.
[122] Ibid.

Though banks were weak before, sanctions and asset freezes in the wake of the Taliban's return to power have hobbled the sector.[123] The vast majority of businesses are now heavily reliant on cash, followed by *hawala* (an informal money transfer system that operates outside traditional banking networks). Bank transfers, meanwhile, account for only an estimated 20 per cent of transactions.[124] For international payments, the *hawala* system remains the predominant method, as Afghan banks remain largely disconnected from the international banking system.[125] Women-led businesses rely even less on formal payments, with only 2 per cent reporting use of bank transfers, versus 67 per cent using cash; the remaining 31 per cent resort to *hawala*.[126]

This reliance on informal banking mechanisms not only entails higher costs for businesses but also reduces government oversight to a degree, though *hawala* transactions are closely monitored by Afghan authorities within the country. Beyond the hassles of having to run a business without being able to rely on a functional banking system, more than half of women-led small and medium-sized enterprises cite lack of financing as their main challenge.[127] While difficult to obtain even for registered businesses, bank loans are simply not available to the vast majority of those operating without licences.[128] Assistance through UN or NGO grants for livelihood support also appears to be limited, partly because it is difficult for aid organisations to identify legitimate businesses if they are not registered.[129]

Some businesswomen Crisis Group spoke to expressed resentment of foreign aid, convinced that international NGOs provide support only to women who have the right connections, while others felt that it is disproportionately directed toward ethnic minorities.[130] Some also claimed that decisions about such grants are driven by corrupt prac-

[123] Graeme Smith, "Afghanistan's central bank needs its assets back", *The Economist*, 12 October 2022.
[124] *Hawala* relies on a sprawling network of brokers to facilitate transactions across the country and abroad.
[125] "Afghanistan Private Sector Rapid Survey: An Assessment of the Business Environment – Round 3", op. cit.
[126] By contrast, 10 per cent of men-owned businesses used bank transfers. "Afghanistan Private Sector Rapid Survey: An Assessment of the Business Environment – Round 3", op. cit.
[127] "Listening to Women Entrepreneurs in Afghanistan: Their Struggle and Resilience", UN Development Programme, April 2024.
[128] "Evaluating the condition of businesswomen: Taking loans is a key challenge", TOLO News, 20 March 2024 [Dari].
[129] There are no reliable figures on the number of women-led businesses that have received assistance through international funding, but the UN Development Programme has supported some 80,000 since 2022, reportedly creating 425,000 jobs. "Afghan Women Entrepreneurs Outlook: Carving a Path Forward Amid Challenges and Restrictions. Resilience and Opportunity", UN Development Programme, March 2025.
[130] Crisis Group interviews, Afghan businesswomen, July-December 2024.

tices within international NGOs and through intermediaries who demand a portion of the grant as their "share".[131] Though these claims seem far-fetched, they do speak to a level of suspicion among Afghan businesswomen. If employees of international NGOs better communicated their selection criteria – especially for entrepreneurs working in the informal sector – and made their grant processes more transparent, they could help alleviate such suspicions.

Given that Taliban authorities have allowed women's entrepreneurship over the past several years, they should take into account the reality that the vast majority of such businesses are home-based and unregistered. They should devise policies that support these businesses' financial health. For starters, authorities should consider granting gender- or sector-specific concessions. Introducing online registration for sectors where women entrepreneurs have a sizeable presence, such as handicrafts, could help remove a key barrier for those that struggle to register their businesses, giving them the benefits and peace of mind that come with registration. Offering tax concessions for newly registered women-led businesses could also help encourage some who are hesitant to enter the formal sector. Additionally, the authorities should bolster the Afghan Women Chamber of Commerce and Industry (AWCCI) – a semi-governmental, women-led entity – so it can link them to sources of external support that might be available, such as international organisations that provide financial or technical assistance to women entrepreneurs.

Lastly, supporting women who have been affected by the 2022 ban on poppy cultivation is particularly important. Donors should scale up their assistance to these women, offering financial, technical and livelihood support to them both as a counternarcotics measure and as part of reviving the private sector. This assistance already exists, in the form of livelihood grants allowing women to set up small businesses, but it should be ramped up, providing financial and technical assistance to budding entrepreneurs but also those wishing to shift to the formal sector.

E. *Skills Shortages and Structural Barriers*

Another challenge businesswomen grapple with is a shortage of skills and skilled labour. Many businesswomen Crisis Group spoke to reported struggling with the lack of access to vocational training. Providing business training – such as marketing, business management and business development, as well as guidance on optimising the use of information technology and digital platforms – could help these businesses professionalise and expand. Overcoming these barriers entirely would require improved infrastructure, such as affordable internet,

[131] Crisis Group interviews, businesswomen in Kabul, Nangarhar and Herat, October-December 2024.

and better education on digital and financial literacy. Unfortunately, both look unlikely to improve in the near future. Education for women at the secondary and tertiary level remains closed due to Taliban edicts, while the lack of international development assistance makes improved internet infrastructure an unrealistic prospect. Taliban authorities, with foreign support, should explore solutions such as expanding specialised vocational training for women-led businesses, including sector-specific courses.

The AWCCI might serve as a platform for this training. AWCCI membership already provides benefits such as the ability to participate in exhibitions, eligibility for business visas for trips abroad, entitlement to apply for government contracts and access to a wide network. Providing vocational and specialised training courses through the AWCCI could also open a pathway for informal women-led businesses to move into the formal sector, especially if the training is coupled with other assistance. Similarly, international organisations and donor countries can also provide support for training, for instance through online courses or certification from third countries.

V. Conclusion

Despite the Taliban's restrictions on women's rights to travel, study, work and carry out leisure or political activities, Afghan women have flocked into the work force in the past few years, particularly in the private sector. Tens of thousands of women-led businesses, most of them unlicensed, are now operating across the country. Taliban authorities are not unanimous in their approval of women's right to work, but so far, they have largely allowed women entrepreneurs to continue working, albeit in segregated spaces.

The international campaign aimed at convincing the Taliban to relax their stringent controls on women's lives has so far proven a resounding failure. But when it comes to women's right to work and run a business, there is a chink of light. Support for the private sector is a central theme of the Doha process, which has brought together the Taliban, foreign governments and the UN for discussions on how to reintegrate Afghanistan in the global political system. These talks offer a unique opportunity for foreign states and multilateral institutions to find common ground with the de facto authorities, with support for women-led businesses standing out as an area of potential agreement. If the Taliban are sincere in their goal of sparking economic growth and building Afghanistan's self-reliance, they should be open to the idea of improving operating conditions for businesswomen. Most importantly, they should look to make it easier for women to run their firms, including by interacting with authorities, dealing with customers and travelling to meet business needs.

Enabling women in Afghanistan to work and earn a living is not panacea for all they have lost under Taliban rule. But so long as Western outrage about gender-based inequities is falling on deaf ears in Kabul, a degree of consensus between the Taliban and foreign states around women's role in private enterprise may give some practical relief and a glimmer of hope for the future.

Kabul/Brussels, 17 December 2025

Appendix A: About the International Crisis Group

The International Crisis Group (Crisis Group) is an independent, non-profit, non-governmental organisation, with some 120 staff members on five continents, working through field-based analysis and high-level advocacy to prevent and resolve deadly conflict.

Crisis Group's approach is grounded in field research. Teams of political analysts are located within or close by countries or regions at risk of outbreak, escalation or recurrence of violent conflict. Based on information and assessments from the field, it produces analytical reports containing practical recommendations targeted at key international, regional and national decision-takers. Crisis Group also publishes CrisisWatch, a monthly early-warning bulletin, providing a succinct regular update on the state of play in up to 80 situations of conflict or potential conflict around the world.

Crisis Group's reports are distributed widely by email and made available simultaneously on its website, www.crisisgroup.org. Crisis Group works closely with governments and those who influence them, including the media, to highlight its crisis analyses and to generate support for its policy prescriptions.

The Crisis Group Board of Trustees – which includes prominent figures from the fields of politics, diplomacy, business and the media – is directly involved in helping to bring the reports and recommendations to the attention of senior policymakers around the world. Crisis Group is co-chaired by President & CEO of the Fiore Group and Founder of the Radcliffe Foundation, Frank Giustra, as well as by former Foreign Minister of Argentina and Chef de Cabinet to the United Nations Secretary-General, Susana Malcorra.

Comfort Ero was appointed Crisis Group's President & CEO in December 2021. She first joined Crisis Group as West Africa Project Director in 2001 and later rose to become Africa Program Director in 2011 and then Interim Vice President. In between her two tenures at Crisis Group, she worked for the International Centre for Transitional Justice and the Special Representative of the UN Secretary-General in Liberia.

Crisis Group's international headquarters is in Brussels, and the organisation has offices in seven other locations: Bogotá, Dakar, Istanbul, Nairobi, London, New York, and Washington, DC. It has presences in the following locations: Abuja, Addis Ababa, Bahrain, Baku, Bangkok, Beirut, Caracas, Gaza City, Guatemala City, Jerusalem, Johannesburg, Juba, Kabul, Kyiv, Manila, Mexico City, Moscow, Seoul, Tbilisi, Toronto, Tripoli, Tunis, and Yangon.

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Seven Priorities for Preserving the OSCE in a Time of War, Special Briefing N°9, 29 November 2022.

Seven Priorities for the G7 in 2023, Special Briefing N°10, 15 May 2023.

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Ten Challenges for the UN in 2024-2025, Special Briefing N°12, 10 September 2024 (also available in French).

Ten Challenges for the UN in 2025-2026, Special Briefing N°13, 9 September 2025 (also available in French).

Scam Centres and Ceasefires: China-Myanmar Ties Since the Coup, Asia Briefing N°179, 27 March 2024.

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Risky Competition: Strengthening U.S.-China Crisis Management, Asia Report N°324, 20 May 2022.

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Embracing Arms: Securing Japan in a "New Era of Crisis", Asia Report N°351, 12 December 2025.

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*Pakistan's Hard Policy Choices in Afghanistan***,** Asia Report N°320, 4 February 2022.

Women and Peacebuilding in Pakistan's North West, Asia Report N°321, 14 February 2022.

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Crisis Mounts for Rohingya Refugees in Bangladesh, Asia Report N°335, 6 December 2023.

Beyond the Election: Overcoming Bangladesh's Political Deadlock, Asia Report N°336, 4 January 2024.

The Taliban's Neighbourhood: Regional Diplomacy with Afghanistan, Asia Report N°337, 30 January 2024 (also available in Dari and Pashto).

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