

**Afghanistan Research and Evaluation Unit  
Case Study Series**

**The Impact of Microfinance  
Programmes on Women's Lives:  
A Case Study in Parwan**



**Sogol Zand**

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AREU was established in 2002 by the assistance community working in Afghanistan and has a board of directors with representation from donors, the United Nations and other multilateral agencies, and non-governmental organisations. AREU currently receives core funds from the governments of Denmark, Finland, Norway, Sweden, Switzerland and the United Kingdom. Specific projects have been funded by the Foundation of the Open Society Institute Afghanistan (FOSIA), the Asia Foundation (TAF), the European Commission (EC) and the International Development Research Centre (IDRC).

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## Glossary

<i>charchoob-i-Islam</i>	framework of Islam; literally means the “four fixed edges of Islam,” implying that anything inside the framework is considered Islamic whereas anything outside is un-Islamic
<i>char aib-i-Shari’i</i>	biggest immoral acts; literally means the “four defects according to Islam”
<i>chadari</i>	a long veil that covers almost all parts of the body, including the face, but with a mesh screen for the eyes
<i>doyee</i>	an arrangement for those who cannot afford to buy a cow, sheep or goat: an animal is taken from the neighbours to be raised until it gives birth, and then returned to the owner while the offspring remains with the borrower
<i>fatiha</i>	a religious ceremony often held for the death of people where people recite the Quran
<i>hijab</i>	Islamic covering
<i>jihadi</i>	a person who fought during the Afghan-Soviet War
<i>Kuchi</i>	a traditionally nomadic people
<i>mahram</i>	a person, usually a man, who is a very close relative and can act as a woman’s chaperon when she goes out
<i>malik</i>	community leader especially in rural areas
<i>masjid jami</i>	the biggest mosque in a village, town or city where the Friday prayer is held
<i>nesfah</i>	an arrangement where those who can’t afford to buy a cow borrow the calf from their neighbours, take care of it and raise it; the profit of selling the dairy product is divided between the owner and the borrower
<i>pardah</i>	female seclusion
<i>qawm</i>	often translated as tribe or clan, essentially means a kinship group that can change in size and scope
<i>sarrafi</i>	currency exchange office that occasionally lends money with interest
<i>sar safid</i>	elderly woman; literally means “white head”
<i>seyali va shariki</i>	a social obligation in the community where one buys presents and pays visits to relatives or neighbours’ houses; this is done in different circumstances including illness, weddings, engagements, childbirth, circumcision and graduations
<i>sudh</i>	credit with interest
<i>wakil guzar</i>	a person selected by the community and approved by the government who liaises between the community and the municipality

## Acronyms

Afs	Afghanis, unit of currency; 50 Afs is equivalent to approximately US\$1
CDC	Community Development Council
FGD	focus group discussion
ID	identity card
JICA	Japan International Cooperation Agency
MC	microcredit
MF	microfinance
MFI	microfinance institution
MISFA	Microfinance Investment Support Facility for Afghanistan
MoWA	Ministry of Women's Affairs
NGO	nongovernmental organisation
NSP	National Solidarity Programme



## Executive Summary

This paper is a part of a larger study that explores women's participation in different development programmes and projects in Afghanistan. The research specifically explores women's participation in the National Solidarity Programme's (NSP) Community Development Councils (CDCs) as well as nongovernment organisation-(NGO)-initiated groups for microfinance under the Microfinance Investment Support Facility for Afghanistan (MISFA). It examines the effects these forms of women's participation are having on gender roles and relations within the family and the local community. The study is funded by the International Development Research Centre (IDRC).

This case study looks at women's participation in a microfinance (MF) programme in the village of Sabz Gazar in Parwan Province and explores its impact on the gender relations both within the family and the community. The findings of this study are based on analysis of qualitative data, collected through in-depth interviews with six families whose female members were microfinance clients and with five families whose female members were non-clients. The non-client families were interviewed as the control group. Four FGDs were also conducted at the end of the study with both participating and non-participating families. These provided an understanding of gender norms in the society as well as how people view lending to women.

### *Key findings*

Outcome of participation:

1. Empowerment outcomes associated only with women's participation are not guaranteed. Factors such as existing family dynamics and power of the women as well as the quality and processes of the MFI programme are among the factors that can support change in gender relations.
2. The changes that occurred post-loan in families with favourable pre-existing conditions include women's enhanced self-worth and courage, greater perceived contribution, and to some extent control over money.
3. Participating women in the loan programme in this study (except for one) expressed enhancement in their "courage" and "awareness." They have linked this change to the opportunity to informally meet other women in the loan office and learn from them.
4. There have not been significant changes in decision-making power, gender division of labour and the range and location of women's activities. Women are mainly limited to doing homebound activities while men still largely take on work outside the home, even in situations where women have made investments with their loans.

MFI practice:

1. The MFI's practice on the ground is not always in line with its documented objectives. Although the loan groups have the potential to create strong social networks of solidarity for women, they are nevertheless not functional and women only meet sporadically when they go to the MFI to make their repayment.
2. Lack of proper communication between the MFI and the community has resulted in a misunderstanding about the MFI's focus on female clients. Two key reasons the MFI states for lending to women include supporting women's financial

independence and their contribution to the family economy. The community, on the other hand, had conflicting views and sometimes assumed that the MFI simply lent to men through women.

3. While women's financial independence from their husbands and their contribution in the family economy have been emphasised as the prime objectives of the MFI, it defines women's "helping role" narrowly, missing an opportunity to facilitate a process of empowerment by moving women into larger or different economic roles.

## 1. Introduction

This case study is part of a larger study that explores initiatives to include women in different development programmes in Afghanistan, by examining the effects of these forms of women's participation on gender relations within the family and local community. The study focuses on women's participation in two national development programmes: the National Solidarity Program's (NSP) Community Development Councils (CDCs)<sup>1</sup> and in microfinance initiatives supported under the Microfinance Investment Support Facility for Afghanistan (MISFA).

Most MFIs in Afghanistan have large number of women clients in their programmes, in part due to an expectation that a social outcome can result from their involvement. The question remains as to what extent women's participation in loan programmes actually translates into changes in intra-household relationships and power dynamics.

Three provinces are covered in the larger study: Balkh, Kabul and Parwan. This report focuses on one study village in Parwan Province. It examines the assumption that women's participation in development initiatives, and particularly microcredit programmes, necessarily leads to their empowerment. The research also examines the implementing agencies' motivations for encouraging women to participate and compares these with its practices on the ground. It also identifies enabling factors and obstacles to women's participation in and benefit from microfinance programmes.

Section 2 provides an overview of the methodology used (including the site selection details) and of the study village context. Section 3 lays out the analytical framework with a focus on the concepts of power, participation and empowerment, which are central to this study. Section 4 compares the objectives of the MFI against its practices on the ground. Section 5 is an overview of all 11 interviewed families with a focus on the extent of women's decision-making power. Section 6 discusses the changes in women's lives and to what extent they can be attributed to the loan programme. Section 7 draws conclusions which will be explored in further detail in conjunction with other case studies in an upcoming synthesis paper.

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1 CDCs are the decision-making bodies of the NSP programme at the village level.

## 2. Research Methodology and Study Context

### 2.1 Site selection

The criteria guiding the site selection included: security, long presence of the MFI in the village, the openness of the community to participating in the study, and credit programme success from the perspective of the MFI. In preparing a list of MFIs present in Parwan province to determine in which villages they worked and for how long, the field team, composed of three Afghan male and two female researchers, identified one that exclusively gave loans to women. The team decided to explore the impact of this MFI programme on gender dynamics as it was more likely to have made specific efforts to achieve these social outcomes. Since the MFI only worked in Charikar district, the team, in consultation with the MFI, selected Sabz Guzar<sup>2</sup> village where the MFI has been operating since 2007.<sup>3</sup>

### 2.2 Building trust and rapport among people

The team met a community elder who works for this MFI as a guide in Bagram district. His wife runs the microcredit programme in Sabz Guzar. The couple helped the team to enter the village and to gain the trust of and permission from the community to conduct its work. The team invited as many people as possible to a meeting to introduce AREU and the team members, as well as to explain the research and its methodology. This was done in order for the community to make a clear distinction between AREU as a research organisation and welfare NGOs.

In addition, the researchers spent weeks informally speaking with people in the shops, fields and wherever else available. The female team visited different households by knocking on their doors to meet the women. This helped to build rapport and assisted in selecting study households.

### 2.3 Household selection

The study sought to compare outcomes of women participants of the MFI programme with those of women who did not participate. Including both categories in the study helped to understand what other factors may have played a role in the changes observed and why some women did not join the programme. Eleven respondent households were identified through informal conversations and snowballing techniques, six of which were loan clients. They were selected to provide contrasting experiences, so the field team sought diversity among the client households and then tried to find similar households among those not participating. The criteria to select a household included: length of time involved in the MFI programme (for the client households), lack of relation to other selected households, and wealth group. The latter was assessed subjectively with the field staff rating households from 1-3 with 1 to show the poorest and 3 to show the wealthiest group. Indicators included home ownership, condition of the house, and assets owned such as land, livestock, carpets and cars.

The main method used for data collection was semi-structured interview techniques, supplemented by focus group discussions (FGDs), informal conversations and observations.

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2 This is a pseudonym.

3 Before starting data collection in Parwan Province, a pilot study was conducted in Kabul Province to allow for the testing and refining of the research protocols.

In total 47 semi-structured interviews were conducted in Sabz Guzar from March to June 2009.<sup>4</sup> Two people were interviewed from each participating family, one man and one woman. Each participating household was interviewed twice,<sup>5</sup> both by male and female teams. Five MFI staff members were also interviewed. Ten interviews conducted with other households at the beginning of the study were later factored out because the households were close relatives of a MFI staff member, which could have potentially affected the research objectivity.

Three main sets of questions were asked: (1) basic information on the household, (2) the aims and objectives of the MFI in giving loans to women, motivations for taking loans and how the loan was used, and (3) the possible changes in gender relations after taking the loan. The study also gathered information on the participating women's lives before the loan programme so as to look for changes either tied to their participation over time or other factors independent of participation. Interviews with non-participating families were mainly focused on understanding existing gender dynamics in these families and in the communities. The nature of interviews and the questions facilitated the comparison of gender relations between participating families and those of non-participating families as well as the participating families before and after taking loans. The outcomes that the study was specifically interested in assessing included the changes in women's mobility and benefits, such as increased confidence or courage, that may come through this; changes in the gender division of labour and acceptable activities and work locations for women; changes in women's perceived contributions to the family and what these may bring (respect, decrease in violence); and changes in decision-making power, including around control over resources. However, the questions asked were always open-ended and gave the respondents the opportunity to express their views on whatever were important changes in their lives.

Four FGDs were conducted at the end of the data collection, two with men and two with women. Respondents were a combination of those participating and not participating in the loan program. The FGDs were conducted to provide village-level information on community perceptions of the MFI, loans for women, and the effects of MFI participation on women clients.

## 2.4 Province and village context<sup>6</sup>

Parwan neighbours Kabul Province to the north and Panjshir Province to the south. As of 2007, its population was 491,870.<sup>7</sup> It is comprised of 10 districts, with Charikar and Bagram being the best known due to the presence of the provincial centre and a US airbase, respectively. The main livelihood of the province is agriculture with cotton, potato, wheat and grapes being the main produce.<sup>8</sup> 55% of the rural families are engaged in livestock raising and keeping poultry.<sup>9</sup> 42% of children aged between 6-13 go to school, 30% of which are girls.<sup>10</sup> People in Parwan are mainly Tajiks and Pashtuns.

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4 The female research team went back to Sabz Guzar in March 2010 to gather some missing basic information on the families.

5 Two men from participating families were interviewed once due to their unavailability.

6 It should be noted that the statistical figures in Afghanistan vary depending on the source.

7 "Province of Parwan: A Socio-Economic and Demographic Profile Household Listing" (Kabul: Central Statistics Office, UNFPA, 2003), 44.

8 "Province of Parwan," 28.

9 "Provincial Development Plan - Part One: Findings from Consultation: Parwan Province" (National Development Strategy for Afghanistan: The Islamic Republic of Afghanistan, 2007), 14.

10 "Provincial Development Plan," 15.

Parwan, due to its strategic location situated between Panjshir and Kabul, was at the forefront of Soviet-Afghan War as well as resistance against the Taliban.

### ***The village***

Sabz Guzar is a village of approximately 300 Tajik households surrounded by farming fields. Since it is a big village, NSP implementers divided it into two parts and created a CDC in each. The large village has then been further divided into five smaller sub-villages. There is a small mosque serving each of these sub-villages but there is a *Masjid Jami*, where all men gather for the Friday prayer. There are five shops in Sabz Guzar which sell basic grocery items, such as sugar, candies and tea.

Sabz Guzar's geographical location (with the Taliban in Kabul and the Northern Alliance in Panjshir) positioned it at the frontlines of conflict during the Soviet-Afghan War and the Taliban period. Almost every household reported having migrated to Panjshir or to the surrounding districts and villages as well as to the neighbouring countries. Residents suffered tragic losses, including of livelihood assets such as lands, vineyards and livestock. Some people even lost their children during their migration to Panjshir.<sup>11</sup>

### ***Livelihood***

People in Sabz Guzar make their living by a range of means such as farming, shopkeeping, labour work in Charikar City and Kabul, work in the Bagram airbase, carpentry, mechanical work and driving. Different products such as wheat, barley, maize, potatoes, green beans, okra and tomatoes are grown in Sabz Guzar. However, the main cash crops are grapes and mulberry, both grown only in the summer season. Almost every land-owning household is reported to have allocated some portion for grape vines. Livestock is also important and a majority of the MFI participating families reported spending some amount of their loans, if not all, on buying livestock.

Women in Sabz Guzar participate in different activities, but particularly in farming and rearing livestock. Informal conversations with community members as well the research team's observations showed that most women go to the farming fields to help their family by weeding and working in the grape vineyards. Women are found to be dealing with animal husbandry, such as collecting fodder and water, milking them and preparing the dairy products for sale. In addition, some women dry vegetables such as tomatoes and green beans for later seasons when they are not easily available in the bazaar. Tailoring is another activity women engage in. Some people are teachers in the village schools but interestingly only one woman from Sabz Guzar was found to be teaching in the girls' school of this village.

### ***Basic Services***

There was no clinic in Sabz Guzar at the time of research but it was reported that a petition had been submitted to the Ministry of Public Health to construct one. There were some wells dug through the NSP to provide clean drinking water.

There are two schools situated in the centre of Sabz Guzar, a high school<sup>12</sup> for boys and a middle school<sup>13</sup> for girls, built by the Japanese International Cooperation Agency (JICA) and the Provincial Reconstruction Team (PRT), respectively. There is no electricity coming

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11 At that time, the mujahiddin had control over Panjshir.

12 The high school offered classes from 1-12 grade to boys.

13 The middle school offered classes from 1-9 grade to girls. Grades 1-6 are co-ed.

to the village but some people use generators. It was reported that an organisation offered poultry training and gave eggs to women to sell, but such a programme ended before the research team entered the village. The other development programmes in the village, apart from the MFI, were the NSP programme which was in its ending phase. There was also a project for cleaning the irrigation canals.

### 3. Analytical Framework

In order to thoroughly explore the effects of Afghan women's local-level participation on gender relations in their families and communities, this research is focused around four key themes: power, politics, empowerment and participation.

Power is central to this research. Gender essentially describes a relationship between men and women based on power differentials, whereby neither gender is all-powerful or totally powerless, but in which power is skewed in favour of men in most societies. The power dynamics which operate between Afghan men and women at the level of the household, the extended family and in the wider community are addressed in the research. Similarly, the power dynamics which operate between implementing agencies and women participating in development programmes are also explored.

The research did not use one theorisation of power over another but instead drew on work which recognises both the conflictual and consensual nature of power dynamics.<sup>14</sup> While the research draws on theories of power which recognise strategies of resistance used by those who appear to have the least amount of power in a given social order,<sup>15</sup> it also recognises that this may only provide a limited understanding of power if the dominant hierarchies of power based on gender and social class are ignored.<sup>16</sup> It then follows that an investigation into the effects of women's local-level participation on gender relations in their families and communities also requires a detailed analysis of the various social, cultural and political structures that the women operate within and around. This is the context which can enable or constrain the changes signifying empowerment.

Politics is in essence the practice of power. From the outset, the research used a broad definition of politics to incorporate the multiple ways in which women practice power at the local level. For example, within the Afghan context, a woman simply leaving her home to attend a meeting can be defined as a political act.

Empowerment finds its origins in the concept of power. In recent years the term has become a buzzword within mainstream development discourses and as such has lost much of its initial potential for radical change. Empowerment has come to be held as a panacea for all social ills, from environmental degradation to low literacy rates. Large-scale projects and programmes are launched with the specific aim of empowering poor women. Despite this, not all definitions or understandings agree on what the process of empowerment entails. However, there is a general consensus in the gender and development literature that empowerment involves certain people acquiring more power over their lives; a process whereby a person becomes aware of the power dynamics operating within their own lives and develops the skills and capacities to gain control over them.<sup>17</sup> This is linked

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14 Steven Lukes, *Power: A Radical View* (London: McMillan Press Ltd., 1974); Naila Kabeer, "Resources, Agency and Achievements: Reflections on the Measurement of Women's Empowerment," *Development and Change* 30 (1999): 435-464.

15 James C. Scott, *Weapons of the Weak: Everyday Forms of Peasant Resistance* (New Haven and London: Yale University Press, 1985).

16 Martha C. Nussbaum, *Sex and Social Justice* (NY: Oxford University Press, 1999).

17 Srilatha Batliwala, "The Meaning of Women's Empowerment: New Concepts from Action," in *Population Policies Reconsidered Health, Empowerment, and Rights*, ed. Lincoln C. Chen M.D., Gita Sen and Adrienne Germain, 127-38 (Boston, Massachusetts: Harvard University Press, 1994). Naila Kabeer, "Resources Agency and Achievements," 435-464. Zoë Oxaal and Sally Baden, *Gender and Empowerment: Definitions, Approaches and Implications for Policy* (Brighton: Institute of Development Studies, 1997). Jo Rowlands, "Empowerment Examined," *Development in Practice* 5, no. 2 (1995): 101-107. Rosi Braidotti, Ewa Charkiewicz, Sabine Häuser and Saskia Wieringa, *Women, the Environment and Sustainable Development: Towards a Theoretical*

to what some call “power to” which is also associated with agency and decision-making control, particularly in areas of strategic importance which are not already typical for the group in question.<sup>18</sup> Gaining self-confidence and overcoming internalised oppression are often recognised to be the key to empowerment, a process of finding one’s “power within.” It is through the changes in the power resources of those with the least amount of power in a given society that empowerment can be most easily understood.

While there is no one understanding of what empowerment means, there is also no clear consensus on how to go about facilitating a process of empowerment. However, it is often assumed that the best way to achieve the empowerment of marginalised groups is through collective organising and group work, or building “power with.” Consequently, it has become very closely linked with strategies of participation. Participation is frequently seen as the key route for a process of empowerment to take place and an essential tool in that process.

Participation, as used in the development literature, has in theory aimed to change the power relations between experts and development professionals and the recipients of development. As with empowerment, participation has become a development buzzword since the late 1980s and it has similarly lost much of its radical potential. Rather, it has become subsumed within mainstream development discourse, often with a greater emphasis being placed on the efficiency outcomes of participation rather than any shift in power dynamics as a consequence.<sup>19</sup> Having people participate has become an aim in itself often without a detailed examination of the positive and negative consequences of the participation itself. Further, there is a need to explore how levels of participation are actually measured, in light of a tendency to equate presence with participation. In recent years, the theory and practice of participation has started to be criticised<sup>20</sup>.

This study operationalised these concepts in relation to MFI programmes using the framework reflected in Figure 1. The left side illustrates MFI programme aims, objectives and motivations, which influence the level and quality of women’s participation both through what is in writing and through how that is implemented in practice. The next section examines how the MFI’s programme and its practices influenced the potential to lead to desired social outcomes. This in particular relates to the functionality of loan groups as these are a means of supporting women’s participation, particularly “power with.”

Women’s participation is a potentially political act depending on women’s motivations for participating and how that participation manifests itself (e.g. do women attend meetings or are children sent). Not all women participate in the programme, so both the characteristics of the women participating as well as the quality of participation facilitated by programme implementers can affect whether and to what extent empowerment outcomes are realised. For the Afghan context, the immediate outcomes

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*Synthesis* (London, New York: Zed Books, 1994).

18 Kabeer, “Resources Agency and Achievements,” 435-464. Janet Townsend, “Empowerment Matters: Understanding Power,” in *Women and Power*, ed. Janet Gabriel, Emma Zapata and R. Townsend, 19-36 (London: Zed Books, 1999). Jo Rowlands, *Questioning Empowerment* (Oxford: Oxfam, 1997).

19 David Mosse, “People’s Knowledge, Participation and Patronage: Operations and Representations in Rural Development” in *Participation: The New Tyranny?*, ed. By Bill Cooke, Uma Kothari (London, New York: Zedbooks, 2001).

20 Bill Cooke and Uma Kothari, “The Case for Participation as Tyranny,” in *Participation: The New Tyranny?* ed. Bill Cooke and Uma Kothari, 1-15 (London and New York: Zed Books, 2001). Mosse, “People’s Knowledge,” 16-35. David Mosse, *Cultivating Development: An Ethnography of Aid Policy and Practice* (London and Ann Arbor, MI: Pluto Press, 2005).

on which the study focuses to illustrate the effects of women's participation on gender roles and relations include changes in: mobility and gains associated with these (courage, confidence), the gender division of labour (private and public), women's perceived contribution in the home or community which can result in greater respect and reductions in domestic violence, and decision-making power including related to access to and control of resources. These will be assessed within the household and community spheres as appropriate and from the perspective of the women participants and their families, as well as through the views of community members more generally.<sup>21</sup>

These outcomes were identified in relation to the strong gender norms characterising Afghan society. These norms relate to women's and girls' physical movement, appropriate income earning activities and their location (the home), the role of women in the home, and the limited extent of women's political voice and decision-making power, particularly related to economic resources.

Cutting across all of these outcomes and central to empowerment according to Kabeer, is the issue of choice.<sup>22</sup> Power can be exercised to reduce choices of others, so empowerment is about the process by which people are enabled to make important life choices,<sup>23</sup> such as who to marry, how many children to have or where to work. Understanding empowerment therefore involves a careful study of choices, including the conditions under which they are made and their consequences for different actors.<sup>24</sup> Not all choices represent increased decision-making power, and therefore empowerment. One must look at whether the choice moves women outside their "typical" sphere of decision-making and whether it therefore challenges or reinforces the existing norms and inequalities.

Kabeer's research on credit contends that simply measuring the output of participation in credit programmes is insufficient to assess empowerment effects.<sup>25</sup> Researchers also must look at the extent of choice women had in the decision to join the loan programme as well as in the use of loan. In this study, women's involvement in these decisions represented the starting point from which changes in empowerment were assessed.

Assessing levels of empowerment from loan use decisions is a complicated task. Some hold that empowerment is simply represented by women choosing how the loan is used, with the majority of it being used in her own business.<sup>26</sup> Kabeer, however, digs more deeply to look at the social context of a given decision. For example, if a woman's choice to give up a loan to a man enhances her perceived contribution and a man's commitment to fulfilling his gender role, it can be considered as empowerment—particularly in patriarchal South Asian contexts.<sup>27</sup> Such an act may improve a woman's immediate security, which could subsequently pave the way for more openly political challenges, particularly if efforts are made to strengthen social solidarity between several women. This incremental approach to challenging and changing gender relations may be most appropriate for Afghan context.

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21 MFI programmes also seek to create enterprises and employment, support economic development and alleviate poverty—outcomes which are outside of the scope of this study to assess.

22 Naila Kabeer, "Resources: Agency, Achievement."

23 Naila Kabeer, "Resources: Agency, Achievement," 437.

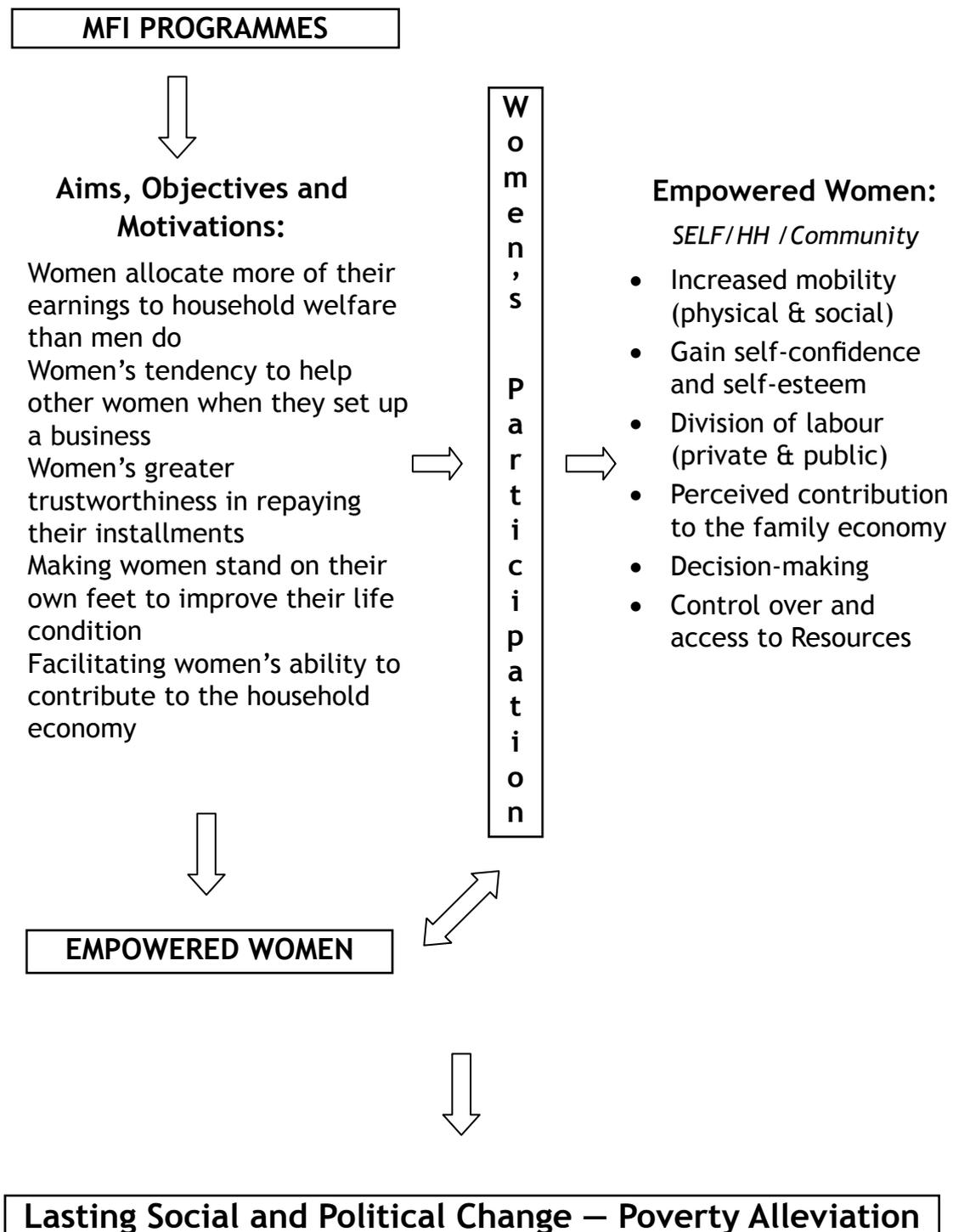
24 Naila Kabeer, "Resources: Agency, Achievement," 437.

25 Naila Kabeer, "Conflicts Over Credit; Re-evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh," *World Development*, 29:1 (2001), 66.

26 Anne Marie Goetz with Rina Sen Gupta, "Who Takes the Credit? Gender, Power and Control Over Loan Use in Rural Credit Programmes in Bangladesh" *World Development* 24, no. 1 (1996).

27 Naila Kabeer, "Resources: Agency, Achievement," 437.

Figure 1. Operational framework of the concepts used in the study



## 4. Microfinance Organisation and Empowerment

This section describes the aims and objectives of the study MFI and examines to what extent its practices in the study village matches these. It particularly assesses how MFI practices enable or constrain the achievement of the empowerment outcomes discussed earlier, with specific attention to the role of loan groups.

### 4.1 MFI information and background

The microfinance institution (MFI) in Sabz Guzar has been delivering loans in Afghanistan since 2004. At the time of the data collection, its total number of clients was 11,000. It started the loan program in Parwan Province in 2006 and started disbursing loans to the residents of Sabz Guzar in 2007. Its central office is based in Kabul and a provincial office is located in Charikar City, staffed by three people: a senior credit officer, a credit officer and a driver.

This MFI exclusively gives individual and group loans to women. The group loans use social collateral to enforce repayment: if one group member fails to repay the installment on time, the other group members are responsible to make the total repayment. In individual loans, the client pays a penalty in case of a repayment delay. Each group member is reportedly able to borrow between 5,000-10,000 Afs (USD 100-200) while individual loans range from 10,000-100,000 Afs (USD 200-2,000). A group member can borrow 10,000 Afs only if she has successfully repaid her first loan cycle. The difference between group and individual loans is mainly their terms and conditions. Individual borrowers are asked to provide stronger proof of repayment capability. Apart from the approval of the *wakil guzar* (a person appointed by the government to liaise between the community and the municipality) or *malik* (an influential member of the community) and a copy of their National Identity Card (ID, mainly male family member's<sup>28</sup>) which are asked of group borrowers, individual borrowers must also submit or introduce a well-known guarantor, a shopkeeper or a government employee, to the loan office. The loans in Sabz Guzar are usually group loans, with each group consisting of 4-8 members. Before the disbursement of the loan, there is an orientation course<sup>29</sup> to explain the rules and regulations as well as to encourage the women to invest the money in business and not on basic needs of the household.

The administration fee is reportedly one of the lowest amongst microfinance institutes. The MFI staff explained that the reason was their clients are not the major income earners in their families and therefore cannot afford high administrative costs. According to one management-level staff member, repayments used to be due every fifteen days, but due to the clients' discontent and their inability to repay within such short intervals, the MFI now accommodates people's needs by offering both fortnightly and monthly repayment periods.

### 4.2 Aims and objectives of lending to women

The study MFI has identified women's empowerment as one of its organisational goals.<sup>30</sup> It states that women's access to knowledge and the opportunity to express their voices along with access to and control over resources (like credit) results in durable social and political changes.

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28 Women do not usually possess ID cards in Afghanistan.

29 The length varies from one day to five days depending on the place and availability of women.

30 Information drawn from the organisation's website as well as the interviews with the MFI staff members.

Some key reasons this MFI targets women include: the expectation that women allocate more of their earnings to household welfare than men do, women's tendency to help other women when they set up a business, and women's greater trustworthiness in repaying their installments.<sup>31</sup>

The MFI staff members discussed two reasons in lending to women: (1) making women stand on their own feet to improve their life condition, and (2) facilitating women's ability to contribute to the household economy. The first phrase was frequently used by MFI staff to describe the objectives of the project and they pointed out that access to loans is a means for the women to start income-generating activities, make their own income and reach financial independence from their husbands. The second aim complements the first in that through their income-generating activities women contribute to what is defined as the "productive work" of the household and work alongside their men.

Based on our interviews, MFI staff sees these two aims as leading women toward increased mobility, reductions in domestic violence, increased self-worth and more voice in the household—all of which are integral to structural changes in gender relations, if achieved.

The MFI considers loan groups as a platform for women borrowers to create a social network and to provide support for one another. It sees the groups as a way to meet its objectives, as well as a way to facilitate on-time repayment through group peer pressure.<sup>32</sup>

#### ***How success is measured***

A key indicator of MFI success has been operational sustainability; that is, the ability to cover costs with revenue. The target is to achieve this in five years a challenge in most contexts and particularly in Afghanistan with its remote populations, levels of insecurity and staff capacity gaps. This timeline means that MFIs orient their operations to achieve lower costs and more clients, while sacrificing aims and objectives, like women's empowerment, not perceived as directly contributing to sustainability.<sup>33</sup>

The staff members all believe that their loan programme has generally been a success in terms of timely repayment, numbers of clients and loans disbursed, and changes brought to women's lives. Reasons they report for its accomplishments include: approaching influential community members before starting the loan programme, field staff showing respect of the local culture by wearing appropriate attire, introducing the loan programme as a family programme, and having many female staff members.

Mahdiah, a senior staff member in the Parwan region, reported that the repayment capacity of the borrower is the most important criterion determining entry into the loan programme.<sup>34</sup> This is assessed through home visits and investigation of the client's or husband's business. Repayment capacity is reported to be high in Sabz Guzar, according to one MFI staff member, because people have land and access to water which enables them to work with the loan.

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31 From the organisation's website.

32 From the organisation's website.

33 Paula Kantor and Erna Anderson, "Microcredit, Informal Credit and Rural Livelihoods: A Village Case Study in Kabul Province" (Kabul: Afghanistan Research and Evaluation Unit, 2007).

34 This is the main reason why the MFI does not lend to the poorest of the poor.

Timely repayment also appears to be a major motivation for group formation; this was expressed by almost all MFI staff members and can raise questions about how well the groups can achieve desired social outcomes. This is discussed in the next section.

*If anything goes wrong with the group, then the members are responsible to address the problem. If a group member wants to move from the village while we are not in the picture, the other group members should not let her go without paying the loan back. If a group member fails to pay, other group members are responsible for her share.*

Mahdiah, MFI Staff member

All staff members can recount stories of women who have been able to start a business, mainly in tailoring or livestock raising, and have earned some income and financial independence from their husbands. However, unlike the more quantifiable success indicators (numbers of clients, repayment rates) there is no monitoring mechanism in place to assess these social changes, which only leaves anecdotal references based on what clients tell MFI staff when they come to the office.

### 4.3 MFI practices in action

This sub-section examines the loan programme's implementation and respondents' perceptions of the programme to understand how well it was able to achieve its stated goals. It first looks at how the study community understands the MFI's focus on female clients and what this says about how well the MFI communicates its purpose. It then examines the loan groups and how well they might foster "power with" among the clients. Finally it looks at how the MFI promotes women's economic participation and reviews the types of activities the MFI recommends for women.

#### *Motivation for lending to women*

MFI documents and its staff emphasised that their focus on women borrowers brought about changes to women's lives. However, clients, their family members and community residents suggested other reasons for the MFI's focus on females, including prioritising repayment over social goals. As such, they perceived women's trustworthiness, lack of mobility and therefore greater likelihood of repaying the loan to be the primary reasons for giving loans to women.

*If men go to the loan office, they are not given the loan because the loan office does not trust men. The loan office said that women could not escape from their house. "If we give the loan directly to men, they could escape from the village." There is a possibility for men to be addicted or a gambler. They will escape from the village. Women can't escape from their houses.*

Sima Gul

*The office doesn't give loans to men because men can run away from Afghanistan and go to Iran but women can't run away. What should the office do if men go to other places and don't pay the installment?*

Sarfazar

Some men like Akram, quoted below, did not have a very clear idea of the aims and objectives and assumed that the sex of the MFI staff was the reason for lending to women.

*I don't know why this loan is for women and not for men. This may be because the wife of Mohamad Ali (Aziza) gives loans for women and she is a woman.*

Akram in a FGD

### ***Loan groups: myth or reality?***

Changing gender relations requires both individual efforts in private as well as collective action in public.<sup>35</sup> This is because gender norms are embedded within the community and therefore cannot be challenged and changed only by individuals. Individual challenges to gender norms can only have limited impact and may place those who act outside of expectations at social or physical risk. In relation to this case study, loan groups can play a vital role by providing a platform where women can build connections and act collectively to challenge the status quo. However the study found that the loan groups in the village essentially existed only on paper. Clients are listed as members of different loan groups, but the groups serve only an instrumental purpose. They are a means of organising the clients for delivery of initial orientation and loan disbursement and for motivating repayment through peer pressure, but the field team could not document that any regular formal group meetings were held after the first. Some interviewees even did not know the reason why the MFI gave loans in groups:

*The day I took the loan, there were eight people in the group, and then the loan office gave us the amount we had required...I really don't know why they give the loan in groups...*

*I really don't know about the responsibility of the head of the group. Aziza formed the group. There were people coming from Charikar and perhaps Kabul. They made the group and said to these people, "We have made a loan group."*

Anisajan

Once the loan is disbursed, each member is responsible to submit her own installment to the local office; this is not done through the groups. Some group members, however, might come across each other accidentally in Aziza's home where they take their installment.

*It's not that the group members should work together or meet each other. Everyone has her own responsibility to make the repayment individually. The group meets only on the day they want to take the loan. Sometimes when they want to pay their installment about two or three people come together by chance.*

Hasna

In Sabz Guzar, the weakness of the loan groups may relate to the local MFI leader, Aziza. Aziza plays a big role in ensuring that the clients repay their loans on time. Women clients have deep respect for Aziza and at the same time are afraid of her.<sup>36</sup> Therefore, it seems that the presence of Aziza in Sabz Guzar provides an assurance that loans will be repaid regularly, making that instrumental role of the groups less important for the MFI.

However, the lack of attention to the groups means that participation in the loan programme is largely on an individual basis, and the MFI appears to assume that access to credit is sufficient to achieve its social aims; no other support is given, such as through supporting strong and functional women's groups. Women's experiences from informal gatherings in Aziza's home while repaying demonstrate how much they value these interactions. They have expressed great satisfaction in finding this space where they could share, "learn" and find "courage" through talking with fellow women.

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35 Kabeer, "Resources: Agency, Achievement," 458.

36 Interviews and field observation.

However, it seems that the MFI, in its current practice, has not taken the opportunity to learn or build from this to better meet its social goals.

*When you are going to the loan office you will see some other women there. And you will learn from them how they work with the loan money. You realise that it is possible for you to work as well.*

Mozgan

*I went to Aziza's house to take the loan and I saw other women there. I became more courageous than before. When I saw the women in the loan office, I learnt about different ways of life. I learnt how to work and how to make my life better. I learnt what to buy and how to work with my loan money. It completely changed my mind.*

Hasna

### **Women's contribution: empowering or reinforcing existing gender relations?**

Interviews with MFI staff members clearly state the importance of both men's and women's contribution to productive work and to improve their lives. The MFI lends to women to increase women's abilities to engage in income-earning work. However, it defines the means through which women can make this contribution very narrowly, either through typically female activities like tailoring or livestock rearing, or through a marginal helping role to a male family member's business.

*[If a woman] takes loan and gives it to her husband to work with that money, I'll tell her that your husband shouldn't work alone and you also should work with your husband. Women should share the work with their husbands. For example, when a husband is a shopkeeper and the wife has taken loan for his shop, the woman should at least help her husband wash the vegetables, clean the beans and peas, etc. They should get involved in the work their husbands do. Woman also shouldn't feel that they are not able to work, woman should know that they are also able to work.*

Sakina, MFI staff member

*Women who don't have any skills like tailoring and cooking give the loan money to their husbands or sons to work with. The women help them for example; when their husbands or sons make a shop with loan money, they can clean and sweep the shop.*

Haleema, the credit officer

Supporting a process of empowerment clearly means tackling structural inequalities rather than reinforcing those that exist.<sup>37</sup> The narrow definition of women's economic activities given by the MFI is in contradiction with the MFI's aims of helping women stand on their own feet and achieve financial independence—or at least start this process. The activities supported and the limited idea of women's "helping role" are far from assisting women to achieve these ends. However, they are very much in line with how some respondents from the village also defined acceptable forms of women's work—livestock raising, keeping chickens, tailoring and making quilts—which allow women to maintain modesty.

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37 Naila Kabeer, "Resources: Agency, Achievement" 437.

*Women's participation is acceptable for us if hijab is observed. Modesty of women is the most important thing. If modesty is protected and what they do is in the frame of Islam, they can work to solve their economic problem. NGOs can make clinics for women and train them the health issues...women could also have activities like tailoring courses and carpet weaving.*

Haji Ali, FGD

### **Men's use of women's loans**

The MFI also seems not to have mechanisms in place in the study village to check that women use the loans taken in their names or even help male family members if they have invested the funds. How can the MFI ensure women have their contribution, even in the limited and closed sense interpreted by them? How do they react when they observe families whose male members are using women as an intermediary to have access to money?

The MFI promotes the idea of family businesses to enhance the general welfare of the family, by giving out loans to women as long as women contribute in their husband's business.<sup>38</sup> Nevertheless, the MFI staff members do not have any monitoring system to ensure women's participation on the ground. An MFI staff member stated that they check whether women are contributing to the productive activity of their household and if this is not the case, they stop giving out loans to that family. However, what is happening on the ground contradicts this. The MFI has no monitoring system whatsoever in place to assess women's contribution. The lack of a monitoring system, coupled with the notion of "family business" seems to have resulted in the community's impression that men are the primary users of the loan, with women just being the channel through which it is acquired.

*I don't know who said in this session that this office gives loans to women. It doesn't matter if it gives the loan to men or women. Here in this community if women take loans they give it to their husbands to work. Women don't work. There are very few women who are working with this loan money.*

A FGD participant

Requiring a man's ID card instead of a woman's as one of the guarantee documents also contradicts the MFI's goals:

*It is impossible for the office not to know men use the money. If women use the loan money how are they able to pay the installment? Why does the office take their husbands' ID cards? If the aim is giving loan to women, the office should demand women's ID card. The office knows about the usage of the money by men and this is why they take their husbands' ID cards. Women can't pay the installment in any case.*

Sarfaraz

Without any doubt, family is the most important institution in Afghanistan. Any interpretation of women's right needs to be seen through a family lens and use family as a platform. Taking a culturally sensitive incremental approach in efforts to challenge and change gender norms is vital to achieving sustained progress which does not cause backlash. However, the MFI does not seem to engage with men and women in this community to begin to expand notions of what is appropriate work for women or to raise the profile of the household work women do and its economic contribution. The

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38 Interview with the MFI staff member.

latter could increase women's perceived contribution to the household, even apart from their access to credit. This seems to be another missed opportunity to consciously work toward achieving the MFI's social aims.

### ***Conclusion***

Bringing social change by providing microcredit loans to women is one of the MFI's organisational goals. The MFI states that such loans can encourage women to contribute to the family's "productive work" and improve its welfare. It also considers the loan groups as a place for creating solidarity among the group members.

However, the MFI's current practices in the study village do not demonstrate concerted action aimed at achieving its social aims. Perhaps due to external pressures to achieve financial success, the MFI has missed opportunities for such action, particularly in relation to the role of loan groups. The next sections present and analyse the respondent cases to determine to what extent, even with the MFI's minimal social orientation in the study village, processes of change are apparent among the women and what role access to credit has played.

## 5. Overview of the Families and Their Case Stories

This section introduces all eleven families interviewed for this study, six of which participated in the loan programme and five of which did not. The families have been classified into three groups based on the extent of decision-making of the female members. The participating families have been classified based on how the decision over joining the programme and the use of loan was made while the classification of the non-participating families has been based on the extent of women's general decision-making power in their families. This kind of classification provides a baseline which gives us a better understanding of the dynamics of the participating families before the loan was taken, against which the study can assess any changes brought about by participation. It also provides a base of comparison between the participating and non-participating families in terms of decision-making process and women's empowerment. Tables 1 and 2 illustrate the basic characteristics of all eleven families.

### 5.1 Participating families

#### 5.1.1 Significant involvement in decision-making

Despite different ages and family backgrounds, three out of four women in this category have one thing in common: self-confidence. This characteristic of Mozgan, Hasna and Aziza is manifested in how they see themselves as proactive, capable agents of change rather than merely passive observers of life. Perceiving themselves as working women, they have not internalised a sense of inferiority and have good insight about their senses and selves.

Their self-confidence (power within) has enabled them to be involved as equal partners in deciding to take the loan. It is interesting that neither age nor illiteracy has been a hindrance for them. These three women do not refer to the involvement in decision-making as kind of right that has been delegated to them. They were the ones who heard about the loan and initiated taking it.

Sima Gul also falls in this category due to her widowhood and the decision-making power she has in her house. She does share some of the characteristics of the other three women but it is her age and her widowhood that brought her power.

#### *Aziza*

Aziza is forty years old and illiterate. She lives in her own house with her husband, Muhammad Ali, and her seven children including her twenty year old son, Farid, his wife and his new born child. She used to be the MFI's client but she has been working as the MFI guide in Sabz Guzar for three years and is highly respected by the members of the community. Her son, Farid, also works with the same MFI as a credit officer and her *mahram*. Muhammad Ali, her husband, is also involved in the MFI but is not paid by the MFI. He helps Aziza fill in forms and keep records of the loans. He also takes the money from the MFI office in Charikar to Sabz Guzar in his car. The MFI has recently opened an office in Bagram where he will be the credit officer.

Aziza took loans from different MFIs in Charikar. It is not very clear how many loans she has taken and how each loan has been spent.<sup>39</sup> They have been used for various things from buying a machine for well-digging for her husband, to providing start up capital for

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<sup>39</sup> Muhammad Ali contradicts this and reports that they had never taken any loan from any other office.

Table 1: Participating families' demographics

Name	Age	Ethnicity	Occupation	Education level	Total household member	Number of children	Ages	Name of head	Age of head	Occupation of head	Education level of head	School attendance
Aziza	40	Tajik	Guide for MFI	Illiterate	9 (wife, husband, 6 children including her married son, and her daughter-in-law)	9 children (7 sons, 2 daughters; 1 daughter is married)	Girls: 21, 13 Boys: 20, 18, 13, 12, 7, 4, 3	Mohammad Mahdi	58	Works for MFI as the credit officer in Bagram	Grade 12	All children go to school
Hasna	35	Tajik	Livestock rearing and milch cow	Illiterate	8 (wife, husband and six children). Mother-in-law lives in the same compound but has separate expenditure	6 children (3 sons, 3 daughters)	Girls: 14, 9, 1, 5 Boys: 12, 8, 5	Riz Khan	36	Sells vegetables in Charikar	Illiterate	All children go to school
Fauzia	35	Tajik	Housewife	Illiterate	9 (wife, husband and 7 children)	8 children (1 son, 7 daughters; 1 daughter is married)	Boy: 2 Girls: 16, 14, 10, 8, 7, 4, 3	Sarfaraz	40	works as a day labourer on other people's land	Illiterate	The 14 year old girl doesn't go to school. The other girls go to mosque to learn reciting the quran. the 10 year old daughter goes to school
Mozgan	25	Tajik	Livestock-rearing and milch cow, tailoring at home	Illiterate	5 (wife, husband and 3 children), husband's family lives in the same compound but expenses are separate	3 children (2 sons, 1 daughter)	Boys: 3, 2 Girl: 3 months	Mansour	22	works as a daily labourer on other people's land	Illiterate	N/A
Anisjan	50	Tajik	Helps her husband in his shop by making yoghurt and ice cream as well as cleaning vegetables	Illiterate	6 (husband, wife and 4 children)	10 children (6 sons, 4 daughter; 2 sons and 3 daughters are married, 1 son gone to Iran)	Boys: 35, 22, 20, 19, 17, 15 Girls: 32, 25, 18, 14	Akbar	50	Shopkeeper	Illiterate	The 15 year old son goes to school
Sima Gul	40	Tajik	Livestock rearing	Illiterate	3 (mother, her son and her daughter-in-law)	1 son	25	Akram	25	Driver	Grade 9	N/A

**Table 2: Non-participating families' demographics**

Name	Age	Ethnicity	Occupation	Education level	Total household member	Number of children	Ages	Name of head	Age of head	Occupation of head	Education level of head	School attendance
Asifa	26	Tajik	Housewife	Illiterate	7 (wife, husband, 3 children, husband's step mother and her daughter-in-law)	3 (2 sons and 1 daughter)	Girl: 3 Boys: 3, 1.5	Hamid	30	Works as a day labourer on other people's land, does mudwork and sells vegetable in the bazaar in summer	Illiterate	N/A
Saleema	35	Tajik	Housewife	Illiterate	8 (wife, husband and 6 children)	6 (2 daughters and 4 sons)	Girls: 13, 9 Boys: 14, 11	Haj Ali	58	Land owner ( <i>malik</i> ), head of the NSP cluster for Parwan	Grade 12 in teacher's training centre	All children go to school
Farzannah	35	Tajik	Housewife	Illiterate	12 (wife, husband and 10 children), mother-in-law alternatively lives with them and her other sons	10 (5 daughters and 5 sons; 2 daughters are married)	Girls: 13, 12, 11, 9, 8 Boys: 16, 15, 5, 3, 2	Bahram	40	Teacher, also works as a daily labourer on other people's land	Grade 12	All children go to school except for the second son who works in the field
Maryam	30	Tajik	Teacher	Grade 12	7 (wife, husband and 5 children)	5 daughters	Girls: 12, 9, 7, 4, 3	Zia	35	Studying to be a teacher, also has a small shop next to his house	Grade 9	All children go to school
Naderah	45	Tajik	Works on landlord's land	Illiterate	10 (wife, husband, 6 children, including 2 married sons, and 2 daughters-in-law)	8 children (2 daughters and 6 sons; daughters are married, 2 sons are in Iran)	Girls: 25, 20 Boys: 26, 18, 15, 9	Nader	55	Janitor in a school	Illiterate	The 15-year old son goes to school

her unemployed son, buying cows and lambs for herself, and paying the expenses of her son's wedding. She took three loans from the study MFI and bought a lamb, a calf and a fighting cock with it. She emphasises that she has made a lot of profit through investing her loan money. She usually buys her cows from a *Kuchi* and then sells them to people of her community. She grows mulberries and tomatoes and sells them to her neighbours. She paid the installment through selling yoghurt, milk and eggs and bought clothes and shoes for her children from the profit she made. Aziza, through the profit she made from selling the dairy products, paid her husband to buy his partner's share.

She was informed about this particular MFI through her widow sister who lives in Charikar. When she came back home, all three of them, Aziza, Muhammad Ali and Farid sat together and discussed her plan for taking a loan. She believes that consultation was vital because it involved money with all the opportunities or risks it could bring. She says she is perfectly capable of making her own decision but believes that people bring different perspectives to the table with their different experience. Muhammad Ali also reiterates what she says and emphasises that all decisions in their house are made in a consultative manner. It is interesting that he uses the same phrase as Aziza, "When you decide together, you share both the profit and the loss of the outcome of your decision." Muhammad Ali also reported that he does not know what his wife did with the loan money and how she made the repayment. He once saw Farid riding a new motorcycle and when he asked he found out that his wife had taken a loan to buy the motorcycle for him.

Aziza managed to repay the loan installments on time and gained the trust of the MFI staff. She then suggested that the MFI should open an office in Sabz Guzar where there is demand for credit among the community and especially women. Her personal capability and her reliability as a client became a motivation for the MFI to accept her offer. She first started disbursing loans in Sabz Guzar without being offered any salary but after the success of the programme, she was appointed as an MFI staff member with a monthly salary of \$60. Her son was later hired to work as the credit officer and he receives \$150 a month. Now, she is responsible for loan disbursement and collecting the installments not only in Sabz Guzar but also in the neighbouring villages, while her son is responsible for administrative issues, keeping the records and also acting as her *mahram*.

Aziza considers her husband's support as one of the determining factors in her success. She appreciates her husband's ID as a guarantee document and his encouragement in persuading her to work. However, she emphasised that even before taking the loan she was an independent woman who did business through selling and buying livestock. She calls herself a *jihadi*, who worked alongside her husband, a war commander, during the Soviet-Afghan War. She calls herself a smart woman whom the *qawm* and the community members are all scared of. Her husband has deep respect for her and points out that they have always worked *shaneh be shaneh* (shoulder to shoulder). He calls her a "heroine" for patrolling around the house with RPG during the war and protecting the house from enemies. An interesting story she told was about how the community considered the research team to be spies when they first entered the village. She told people that the research team were her guests and everyone should know she keeps weapon in her house, and that anyone who dares to approach her guests will have to deal with her.

### ***Hasna***

Hasna is 35 years old and illiterate. She lives in her own house with her husband, Riz Khan, and her six children and her mother-in-law. She reported however that her mother-in-law has separate expenses and is responsible for her own expenses, and household chores including cooking, cleaning and making bread.

She, like some other women in our research, has bought cows and lambs from the loan money, rears the calves, and then sells the dairy product. Her husband, Riz Khan,<sup>40</sup> sells the dairy products, and also has a pushcart and sells vegetable in the bazaar.

Prior to the loan, they had been in a very poor economic situation. Her husband was unemployed and they even had no money to feed their children. Sometimes the neighbours gave children food out of mercy. They looked after their neighbour's and brother-in-law's cows as *nesfah*<sup>41</sup> but could not afford to buy a cow and sheep of their own.

Like Aziza, it was she who was first informed of the loan office in Sabz Guzar through one of her husband's relatives. So far, she has used her three loans as capital to purchase her husband's pushcart and vegetables, cows and lambs, as well as to build more rooms in their house. With her profits, she then bought gold and home furniture. With his profits, her husband purchased a color television and also pays for a generator line. He also pays the installment to Hasna and depending on their availability, one of them takes it to Aziza's.<sup>42</sup>

There are, however, several contradictory account between Hasna and Riz Khan. For example, Hasna pointed out that she gives her husband money to buy household needs while Riz Khan notes that he saves 50 Afs a day and buys the household needs with the remaining money he makes.

Riz Khan reported that they sat together and decided to take the loan in consultation with each other whereas she implied that she herself decided to take the loan to give to her husband, who was unemployed at the time. She says she only informed her husband of her intention which made him happy. Unlike Aziza, she did not give a great deal of weight to her husband's support and considered herself to be the main bearer of all the responsibilities as well as planning for their lives and persuading her husband to work.

Like Aziza, Hasna perceives herself to have always been a smart woman whose effort and proactiveness were the prime reasons for the betterment of their life. She gave two clear examples of how she initiated and planned for their lives. The first was during their stay in Pakistan as an immigrant where she started learning carpet weaving first and then taught her husband too. The second example is after she took the loan and had planned to build a guestroom in their house.

### **Mozgan**

At 25 years of age, Mozgan is the youngest in this category. She lives in a house with her husband, Mansour, and her three children. She also lives with her in-laws in the same compound but like Hasna their expenses are separate. At home, she keeps livestock and does some tailoring. Mansour, who is 22, works on people's lands as a day labourer.

She has so far taken five loans and has bought cows and calves with it. She has given a part of her first and fifth loan to her sister and sister-in-law and the fourth loan to her brother, but collects the installments from them to pay to the office. She also pays

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40 This word literally means "a man who is small." He was given this name because he is physically small.

41 Those who can't afford to buy a cow borrow the calf from their neighbours, take care of it and raise it. The profit of selling the dairy product is divided between the owner and the borrower.

42 It is interesting to note that during the interview of the male team with Riz Khan, Hasna had been present behind a curtain and interrupted and corrected her husband many times when he was talking about the loan procedure.

her other installments through the money she makes from tailoring and selling dairy products. At times, her husband pays the installments because he has a bicycle and can ride to the office quickly.

When they took the loan, Mansour was unemployed, making it difficult for them to make ends meet only by the income she made through tailoring. It is not very clear who made the first suggestion to take the loan. Mozgan claims that it was she who went to her husband and suggested that they should take the loan to buy livestock whereas Mansour claims that it was him who heard about the loan office through a friend. However, he admits consulting and taking permission from his wife to take the loan. Mozgan considers her husband's age (being younger than her) a reason that they decided to go and inform her elder bother-in-law of their intention and have his consent for that.

Being young and inexperienced, Mozgan asked her father-in-law to accompany Mansour to the bazaar to ensure he would buy healthy cows. Manour also reported that he has taken Mozghan with him to the bazaar to buy the calves and cows. She has bought home furniture and gold through the profit she has made by fattening cows and selling them.

Mozgan is very happy with the loan programme and called it "a drop of water for the tongue of a thirsty person." She prides herself on being able to take the loan as well as encouraging her sister, brother and sister-in-law to do the same.

### *Sima Gul*

Sima Gul is a 40-year-old widow and lives with her son, Akram, and her daughter-in-law in a house that was left to them by her husband, who was the only child of the family. Her husband was killed by the Russians 25 years ago when her son was only five days old. She never remarried and raised her son, Akram, by making embroidery and scarves. Akram is a driver and he also sells vegetables in Kabul.

She has taken three loans which she spent on buying a cow as well as giving it to her son to buy vegetables to sell in Kabul. She has bought home furniture and carpet from the profit she has made through selling dairy products. Sima Gul like Hasna takes the installment from her son and takes it to the loan office every month.

She met Aziza at a wedding and found out that she could take a loan from her. Unlike Aziza, Mozghan and Hasna, she only informed her son of her decision and told him she wanted to take the loan to buy a cow. She feels very happy about the loan programme and like Mozgan calls the loan "a drop of water for the tongue of a thirsty person." The first time she took the loan, she was so stressed with the repayment that she felt the "angel of death would take her soul away" (she was fearful of not being able to repay the loan). She got her confidence back when she talked to her relatives who assured her and she became more confident when the time passed and she made her installments on time.

Slima Gul is the elder in her family, which gives her the authority and the decision-making power in the house. Her son also has deep respect for his mother and admits that he would not do anything without his mother's permission. The expression he uses to show his mother's power is "*zoor-i zanan ra ke darad?*" (who can have the power of women?). On the other hand, he called himself the head of the family and pointed out that his mother can work outside as long as the job is close to their home and does not require going to Kabul. It is likely that Sima Gul never remarried because her husband had no brother.

### 5.1.2 Somewhat involved in decision-making

The one woman in this category has not been as proactive as those in the previous. It is likely that the husband initiated the loan process; however, she is not totally passive. She had her own way of being involved in the decision over taking the loan, which included nagging her husband for not having anything at home.

#### *Anisjan*

Anisjan is a 40-year-old illiterate woman who lives with her husband, Akbar, and four children in their house. The family is not originally from Sabz Guzar. They lived in a nearby village until three years ago with all her children, including her two married sons. Akbar was the only breadwinner of the family which made life difficult for them. Therefore, they decided to build a house in Sabz Guzar and got separated from their married sons. This, as she reported, obliged her sons to start working on their own. One of her sons is engaged and has gone to Iran to make money for his wedding. He sometimes sends some money for his parents, too.

Akbar is a shopkeeper and Anisjan helps him with the shop. In summer she buys milk from people and she makes cream, ice cream and yoghurt, which her husband then sells in his shop. Before taking the loan from the study MFI in Sabz Guzar, he had already taken a loan from another MFI in Charikar to build his shop. The terms and conditions as well as the distance of the MFI from where they live encouraged him not to take any more loans from that MFI. He pointed out that it was especially difficult for him to take the installments on time as the only day his shop was closed was Friday which was a closing day for that MFI as well.

Building their house in Sabz Guzar resulted in spending all their capital and left them with little money. They had little money to feed themselves or buy fuel for the winter. Anisjan started complaining to her husband for not having anything at home. He was then informed of this MFI through Farid's brothers, whose school was close to his shop. He then asked his wife to find out the terms and conditions of the MFI and also of the identity of those who gave the loan. They have only taken one loan from this particular MFI<sup>43</sup> which became the capital for the items of his shop. Aziza tried to persuade Anisjan to buy cows with the loan money, but she did not. She was so worried about her husband being unemployed sitting at home "like a woman."

The repayment is made by Akbar and is collected by Farid who visits them every month. Anisjan and Akbar, at times, take the installment to Aziza's house.

In general, they are both happy about the loan programme, especially since Akbar was able to start his business; they can also buy home furniture from the profit they make. Anisjan, however, said that she has not yet been able to buy even a scarf for herself.

Akbar noted that his wife is a smart woman and has helped the family to improve economically. Anisjan also believes that she, especially over the summer, works more than her husband because she has to go from house to house to buy milk from people.

Anisjan reported that she was uneasy about the loan because she was so anxious about her ability to repay the installment. She is also unhappy with the *sudh* involved in the loan. She believes that the *sudh* in the loan has taken away the *barakat* (blessing)

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<sup>43</sup> In March 2010, when the team went back to the village to gather some missing basic information of the families, they found out that they had taken a second loan, as well.

of the money and calls loan like “the dirt of the hand” that is washed away quickly. Akbar admits that it is *sudh* but confidently says that if anyone ever mentions *sudh* to him, he would ask him for 20,000 Afs with no interest.

### 5.1.3 Little involvement in decision-making

Fauzia, the only woman that falls into this category, believes in strict gender division of labour between men and women. Lack of self-worth and self-confidence is not only manifested in her idea that women cannot make decisions, spend money or disagree with their husbands but also in the opinion that people do not respect poor people, including her family. She seems to be a conduit to provide loan access to her husband.

#### *Fauzia*

Fauzia is 35 years old and lives with her husband and her eight children in their home.<sup>44</sup> Both she and her husband work as sharecroppers. She works on a land which produces green beans and tomatoes. Her husband was the only child in his family and after his father’s death, they had a dispute with his uncle over land inheritance. In the end, he borrowed money from the *sarrafi*<sup>45</sup> to buy the disputed land from his uncle and built his home on it. However, their poor economic situation has not yet allowed them to build a surrounding wall for their home.

Both Fauzia and Sarfaraz believe in very strict gender division of labour and clearly defined roles of men and women. They believe that women are only responsible for inside affairs whereas men must only do outside work. Sarfaraz gave an example of how the Ministry of Women’s Affairs (MoWA) intention is to take away men’s authority and this is why MoWA staff are not allowed to enter their village. Their oldest single daughter who is 14 years old does not go to school because she might be harassed by men on the way.

They have thus far taken three loans which they have used on purchasing their basic needs such as oil, flour and children’s clothes and seeds. Fauzia also reports having had a cow as *nesfah* last year. She has so far paid the installment through selling green beans and dried tomatoes or through her husband’s wage. They alternate going to Aziza’s home to make the repayment.

It was Sarfaraz who first heard about the MFI in Sabz Guzar. According to him, the amount of loan given was too little to consult with anybody over taking the loan. He also states that he is the head of the family who has all the authority. He asked his wife to go to the loan office and explore the terms and conditions of the office. Once he found out that the terms and conditions were not difficult to meet, he told his wife to take a loan. Fauzia suggested buying a cow with the loan money but Sarfaraz rejected the idea. He believed that they should first meet their basic needs and then invest the money on cows. Sarfaraz waited for Fauzia to get back from Aziza’s home with the loan money. Once she was back, he took the money and went to the bazaar to buy food for the family.

Stress with payment is a big concern for both of them, especially because (until the time of the interview) they had failed to pay their last three installments. Fauzia reported that they had not been able to have quiet sleep and Sarfaraz believed that “the loan

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44 The research team reported that they are among the poorest families. Their house was badly built and it had no surrounding walls.

45 Currency exchange office that usually lends money to people with interest.

money removed bread from their home,” and they should have never taken the loan. He sometimes hides from Farid who comes to his door for money.

## 5.2 Non-participating families

### 5.2.1 Significant involvement in decision-making

*Table 3: Loan portfolio*

Borrower	Number and amount of loans (in Afs)	Use of loan
Aziza	4 times: 5000, 10,000, 15,000, 20,000	Son started selling chips. Saved a part and bought lamb, egg with the rest. Gave it to husband to buy a share in a well-digging machine.
Hasna	3 times: 20,000, 15,000, 10,000 (from study MFI but had borrowed before from another loan office)	Bought livestock. Her husband bought vegetables for his puchcart. Bought a piece of land.
Fauzia	3 times: 5,000-10,000, 15,000	Basic needs of the household (flour, oil, clothes for children) as well as seed for the land.
Mozgan	5 times: 10,000 (but gave half of it to her brother-in-law), 10,000, 20,000, 10,000 (gave to her brother)	Bought livesock, gave a part of loan to her brother-in-law and sister.
Anisjan	1 time: 15,000	Items for her husband's shop
Sima Gul	4 times: 10,000, 15000, 20,000, 30,000	Bought livesock. Her son bought vegetables to sell in Kabul.

### *Maryam*

Maryam is 35 years old and lives with her husband, Zia, and her five daughters in a house belonging to one of their relatives. They have land somewhere in Kabul that has not been built on yet.<sup>46</sup> Upon their return from Pakistan after five years, they faced a lot of economic problems. Maryam, who was then married, had done up to Grade 11 before the Taliban's arrival in Kabul. She decided to continue her studies in Charikar high school to be a teacher and help the family economy. All her five daughters also go to school.

She has been a teacher for five years in Sabz Guzar's primary school. She is now the main breadwinner of the family. Zia is studying to be a teacher. He also has a small shop which does not make any profit. The daughters run the shop in his absence. Zia entered the police academy when they came back from Pakistan but then he resigned because his salary was not enough to cover their expenses.

Zia and Maryam give different stories of their reason for not taking a loan. A few weeks

46 This is a piece of land given by the government to them in the Shahrak-i-Mohajerin in Bagram.

before *Eid* (the feast following the holy month of fasting), they decided to take a loan so he could buy the items for his shop during the busy days. What Maryam reported is that they were told they would be given the loan after *Eid* which was not useful for them anymore and therefore changed their minds. Zia on the contrary refers to the notion of *sudh* as the reason for dropping their request.

Maryam seems to have felt ashamed of being the breadwinner and tried to introduce Zia as the main decision-maker of the family. She reported having taken a loan from another MFI office with which she bought a cow.<sup>47</sup> She then sold the cow and gave the money to her husband to do a business. She persuaded him to buy children's clothes and sell them in the neighbouring villages, which he reluctantly accepted.

She has mixed feelings about her job. She believes that a woman's primary role and responsibility is at home and their poor economic situation was what pushed her to work outside. She especially feels reprimanded by people, including her colleagues, for her decision to work outside the home. She noted that her husband supports and encourages her to work and not to pay attention to what people say. Zia also pointed out that his wife's education and job won her people's respect.

Maryam can be compared with Hasna, Mozghan and Aziza within participating families in terms of her mobility, decision-making power, and the dynamics of the family. However, what distinguishes her from them is that it was her family's economic situation and not her self-confidence and "power within" that was the driving factor for her to step outside acceptable boundaries. The implication of her act will be discussed in Section 6.

### 5.2.2 Some involvement in decision-making

The second category comprises families whose female members are involved in household decision-making, mainly on daily issues of what to buy as well as some that are considered "women's affairs," including spouse selection for their children—all considered non-strategic issues in the Afghan context.

#### *Saleema*

Saleema is 40 years old and the wife of Sabz Guzar's *malik*, Haji Ali. She has six children including two daughters. Her older daughter has done up to Grade 9 when Haji Ali, under the influence of his brother who lives in Kabul, prevented her from continuing school.<sup>48</sup> Haji Ali is a big land owner in Sabz Guzar and was a commander during the Soviet-Afghan War. He is now the head of the cluster CDCs of Parwan and based on what he says is involved with community improvement affairs. He has endowed a piece of land to the government to build a school. Saleema's father was also very rich and owned a lot of land. Saleema is always involved in hosting women who often visit her.

Saleema wanted to take a loan to buy one of her father's lands from her brother but Haji Ali did not allow her to do so due to his status in the community and what people might say. She had her own way of manipulating her husband. She decided to sell her gold (or at least she pretended she wanted to sell it) but was stopped by her brothers-in-law since they considered selling the gold as a dishonour to the family.<sup>49</sup> The brothers -in-law

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47 Her husband, Zia, points out that the money was given through the NSP programme.

48 When the female research team went back to Sabz Guzar in March 2010, they found out that Haji Ali's brother, who lives in Australia, has convinced him to send his daughters to school.

49 Owning gold is a sign of status and wealth. It is also a means of saving that can be used in emergencies. Selling gold can mean being in dire need of money.

at last had to buy her the land to stop her jeopardizing their family honour.

Haji Ali, whose signature is one of the requirements for loan taking, considers loans a sin due to the *suhd* involved but noted that it is better for poor people to take loan instead of committing poverty-induced crimes.

She believes that women can only make small decisions, whereas men make bigger decisions such as buying and selling land. He notes that for family matters such as the engagement of their daughters Saleema is consulted but she states that it her husband who has the last word. She is also consulted on women's affairs by her sisters-in-law

### ***Farzanah***

Farzanah is 40 years old and lives with her husband, Bahram, and her 12 children. Her mother-in-law lives with them in the same compound but their expenses have been separate for the past five years. Her husband is a teacher who also works as a daily labourer on other people's lands. Her oldest son is in Grade 12 but as she reports, his second son was not able to continue school because of their poor economic situation. Like his father, he is now also working as a wage labourer.

There had been a lot of conflict between her and her mother-in-law when they all lived together with her brothers-in-law. According to Farzanah, no one apart from her mother-in-law could make any decision in the house. She was not even allowed to boil water without her mother-in-law's permission and her husband always supported his mother. Five years ago, Bahram and his brothers bought separate houses and now her mother-in-law spends time in intervals in a different son's house. She now feels that she has more decision-making power.<sup>50</sup>

The family keeps a cow as *doyee*.<sup>51</sup> Farzanah wanted to take a loan and buy a cow but Bahram disagreed and said they would not be able to pay back the installment. Bahram said that Farzanah had also suggested that he should leave his job and start a business with the loan money, which he also rejected. For Bahram, it is impossible for a woman to take a loan when there is a man at home. It is the man's responsibility to take the loan.

While Farzanah claimed that she can prevent her husband from going out with his friends, Bahram claimed that he is the sole decision maker and can decide who should do what activities in the house. However, he pointed out that he sometimes takes his wife's advice.

### ***Naderah***

Naderah is 45 years old and lives with her husband, Nader, and her ten children including her two married sons and their wives in the same compound. However, their expenses are separate from their married sons. Her husband works at a school as a janitor and Naderah and her daughters work on the land of the owner of their house. They plant and harvest wheat and give half to the landowner. They also own a cow and two calves.

Naderah has not and does not want to take loans because she cannot repay the installment.

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<sup>50</sup> But Bahram still considers his mother the elderly and the main decision maker of the family.

<sup>51</sup> This is another arrangement for those who cannot afford to buy a cow, lamb or goat. A calf or a lamb of is taken from the neighbours to raise till it gives birth. The cow is then returned to the owner and the calf stays with the family that has taken care of it.

She also believes that the loan money has no *barakat* (blessing) in it because it involves *sudh* which is a big sin. Nader emphasised that they do not need to take loan and this is why they have never even discussed it at home.

Naderah believes that women cannot make decisions on their own because their “brain is raw.” Men are more alert and this is why it is them who should decide. However, she points out that women gradually hold more decision-making power when they get older. Nader states that women are under men’s control but in women’s issues such as engaging their daughters, she has the authority to decide. For instance, he had decided to engage his daughter to a man who was not from the same village, but when he consulted with his wife, his wife disagreed with him and he accepted her decision.

### 5.2.3 Little involvement in decision-making

Asifa is alone in the last category. She sees her illiteracy as the reason she is not involved in any decision-making although illiteracy was by no means a hindering factor for women in the first category of participating families. For Asifa, her youth, being newly married, lack of skills and living with a mother-in-law who has all the authority have left her with low self-confidence and a very different view of her limitations.

#### *Asifa*

Asifa is 26 years old and lives with her husband, Hamid, her three children, her stepmother-in-law (her husband’s stepmother) and her daughter-in-law. Hamid’s stepmother is the head of the family and is very much respected.

Hamid does a variety of activities ranging from working as a daily labourer on other people’s lands and doing mud work to selling fruits and vegetables in the bazaar.

Asifa does not know much about the loan programme or even the office’s location; however, she expressed interest in taking a loan to buy a cow. Hamid has some knowledge, especially because Asifa’s uncle used Hamid’s stepmother’s ID card<sup>52</sup> to take a loan. He had expressed his interest to his stepmother to take a loan but his mother disagreed because he would not be able to repay the installment.

Asifa considers herself as having no decision-making power. She noted that she is not able to make decisions about the smallest things without her husband because she is illiterate and has never gone outside.

### 5.3 Conclusion

This section illustrated an overview of all the 11 interviewed families, both MFI clients and non-clients, in clusters. It provided a picture of the decision-making process and the extent to which women could exercise their power. It also highlighted the similarities and differences of various groups and individuals. The next section discusses the outcomes and achievements of the loan programme in women clients’ lives as a result of access to loans by drawing upon the lives of the women clients before taking a loan. It then compares these outcomes with the lives of non-client women using the overview given in this section.

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52 Widows are among the groups who usually have IDs.

## 6. Outcomes of participation

Research findings from Sabz Guzar reveal that factors such as family dynamics and women's existing "power within," coupled with access to credit, are the factors that can support changes in gender relations. However, without those important pre-existing conditions, credit is insufficient to generate desired changes. This section discusses whether and for whom those immediate outcomes identified as illustrating empowerment have occurred, and to what extent participation in the loan programme influenced such changes. Indeed there have been some areas of change, such as in levels of women's courage, their perceived contribution and control over money, but mainly in families where women had prior significant or some decision-making power. Overall gender divisions of labour and arenas of women's decision-making have not significantly changed.

### 6.1 Mobility and its effects

Throughout Afghanistan, *purdah* norms limit women's mobility but there are local differences in where it is acceptable for women to go.

Village respondents' testimonies show that travel to the family's land to help with work, or to health centres, or to other homes for ceremonies are acceptable. The team observed that there are some women from Sabz Guzar who take a rickshaw or walk to the Charikar bazaar. However, the bazaar, as women stated, is often identified as a "male place" where they are not allowed to go, particularly alone. Interviews also referred to requiring a husband's permission to leave the home, even to go to "acceptable" places. For example, Sarfaraz and Fauzia pointed out that a disobedient woman who goes out without her husband's permission has committed the *char aib-i-Shari'i* (biggest immoral act) and merits automatic divorce.

The definition of places where women can and cannot go as well as where and when they should wear a *chadari* varies depending on the social status and age of the female and the interpretation of mobility from the main authority of the house. Increased age often brings wider freedom of movement, while higher social status brings more restrictions. The latter is clear from Saleema's experience as the wife of the *malik*, an ex-commander. This position prevents her from even visiting neighbours or their lands, activities open to other women in the village.

*Because if I go to our land, there are a lot of men there, and they will see me and they would start gossiping, saying "Oh! Look the commander's wife is here." I only sometimes go to my land for a short time to eat some fruit.*

Because mobility is one of the more rigid gender norms, embedded in notions of male honour and shame, access to credit has not brought significant changes for women. Therefore, male-defined spaces remain as such, like the bazaar. Even Hasna and Aziza either go with a man or a boy (perhaps their young sons) or send their husbands.

Of the participating women with high decision-making power, Aziza seems to be the most mobile. She does not, however, link her mobility with the loan money. She calls herself a dangerous woman who has been capable of doing anything, even before taking a loan. She had been buying and selling sheep from some *Kuchis* whom she had met in the bazaar. She was also frequently traveling to Charikar to visit her sister where she was informed of the MFI.

Muhammad Ali agreed that Aziza has always been an independent woman. He proudly claimed that she is now more mobile, and spoke of her going to the bazaar (with her son) to purchase a TV. Before the loan programme, he was compelled to go himself and do all the shopping but now with his wife's salary, she can do these tasks on her own since she has her own money. Her access to credit and work with the MFI did not expand her scope of movement, but provided her with the resources to engage in a new activities.

Women and men such as Farzanah and Hamid link women's lack of mobility with their illiteracy and their unawareness of the public domain. For Muhammad Ali, however, it is being outside of the private domain that gave Aziza the knowledge and courage:

*If my wife had stayed home and had not gone to the MFI, she might have mistakenly bought a pitcher instead of a flask from the bazaar. If we were narrow-minded people like others and we had kept our women in the dark then these changes would not happen in our lives. If I had said to my wife, "Don't go to the bazaar because people will touch you and don't go without a hijab," then what could possibly have happened? No change would have happened in our lives. If she is in the house, with whom she can meet? You see that there is not even reception for mobiles in our house.*

Muhammad Ali is the only male member of the family who has explicitly expressed his happiness in his wife's unrestricted mobility.

Travel to the credit office (Aziza's household to make repayments) is the main mobility-related change experienced among participating women. In this way, the MFI has created an opportunity for women to learn from each other, find "courage" and increase their knowledge. This new opportunity has facilitated a process of "power with" other women and supported women's confidence building, or their "power within." While having functioning loan groups could have potentially furthered these changes, chance meetings and engagement with others at the MFI office seem to have had positive effects.

*There have been changes in my life because I went out of the home and got courage...In the past before the loan, I couldn't talk to people, I would only sit silently without saying anything...now I can talk with others without any stress.*

Sima Gul

*She [his wife, Anisjan] can talk with other women in the community with courage. Before taking the loan she couldn't talk in front of even two women but now she can talk courageously.*

Akbar

*I was always smart but when I went to Aziza's house to take the loan, I saw other women and my courage became more than what I had. I started to know more about how to work and what to buy with the loan money. Meeting with other women completely changed my mind and the way I talk to people.*

Hasna

Riz Khan also admitted that after joining the programme, Hasna has found more confidence and has gained the ability to lead other women in how to use the loan money. He tied it with Hasna's interaction with people outside the boundaries of her house and meeting new people in the loan office.

For Aziza, her meetings with "educated women" (MFI staff members in Charikar and Kabul) changed her insight. Despite her illiteracy, she has learned many things from these meetings and has passed them onto the women in her village, garnering much respect.

Akbar and Hasna associated house confinement with being “blind,” whereas going out of the home and meeting new people provided one with sight. The MFI provided this opportunity, as Akbar said below:

*They were blind and their eyes were closed before taking the loan but after joining in loan programme, they were able to see and they became cleverer. They can talk and make decisions and discuss about some problems in the family...When I am not present then she can take a loan, do some business and live her life.*

The only participating female who expressed no changes in mobility or courage was Fauzia. Her boundaries have not changed whatsoever because of her husband's attitudes and the use of the loan for consumption needs.

Two of the non-participating households provided some evidence in relation to mobility. For Maryam, though she goes out to work, her husband emphasises that she seeks his permission to go to other places and states that those women who don't should be divorced automatically. Asifa, the non-participating woman with the least decision-making involvement, is scared and has no confidence to go out. Her husband also prohibits it. She states that women cannot take a sick person to hospital quickly, cannot irrigate lands at night and in addition, it is bad for them and their husbands if women go out.

Compared with these examples, most of the participating women have more supportive household environments, and male family members who appreciate what the women have achieved. These male attitudes can therefore be considered part of the initial conditions facilitating the women's empowerment process.

## 6.2 Gender division of labour

The limits on women's mobility are linked to restrictions on the range and location of activities that are and are not acceptable for women. For some men, a woman's place is at home with the children. Men are defined as the breadwinners who struggle to provide food for their family. Some FGD participants associated these restrictions with Islamic *Sharia*.<sup>53</sup> Others, like Haji Ali, defined the boundaries of accepted activities for women according to the *charchoob-i-Islam* (framework of Islam), which includes tailoring, carpet weaving and working in health centres dealing with women and childbirth. Livestock raising is also considered women's work, because it can be done within the home compound.

It was not only men who espoused a strict gender division of activities. Fauzia also feels that there is no need for a woman to go out when there is a man present:

*So if there is a man in the house why should a woman go outside and spend money? God has created the man to work outside of the house and spend the money whereas a woman was created to do the housework and look after her children.*

Her acceptance of these norms may reflect her own lack of confidence, as well as her husband's seemingly dominant position. Many other male and female respondents adhered to these embedded views, including Maryam, Akbar, Hasna, Akram and Bahram.

Another reason one male respondent used to justify women's limited and homebound activities was women's “naivete” and “illiteracy.” However, the restrictions placed on

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53 FGDs with male members of non-participating families.

women's movement and exposure make these characteristics hard to overcome and rather self-fulfilling.

*It is very difficult for my wife to take loans and work outside the home. She is very naïve...she is illiterate and hasn't studied in school...maybe she can do what she used to do in Samangan, picking pistachio or other work inside the house.*

Hamid

How much has participation in the credit programme challenged these notions of acceptable activities and places of work for women and men? Not much. Men still largely take on work outside the home, even when related to the investments women have made with their loans. For example, as the case stories show, men sell dairy products from women's livestock and women maintain responsibility for household chores. This is the case even in Hasna and Mozghan's families, where, because of their initial levels of power, one could expect there to be more scope for change. Mozghan and Hasna are still responsible for all the household chores, including cooking, cleaning, washing and taking care of the children. They are also responsible for taking care of the cows. As for Aziza, she has given responsibility for household chores to her daughter-in-law, not to a male family member. She is busy with her job in the MFI but also oversees the activities in the house from guiding her daughter-in-law to do the housework to giving advice to her sons how to take care of their lands and crops.

Interestingly, the only diversion from the existing gender division of labour was observed in Maryam's family. Zia looks after the children when Maryam is at school and when she comes back, she is busy with the household chores while her husband studies with the children and teaches them Islamic lessons. However, economic necessity compelled Maryam to step out of what was perceived as acceptable boundaries. Therefore these changes reflect necessity rather than choice. As her story shows she does not seem to have experienced a process of empowerment and instead struggles with what has been demanded of her. It does not bring her greater confidence or power to achieve new things.

While Mozghan and Aziza traveled to more male-dominated markets with men prior to entering the loan programme, making independent purchases was not typical, particularly for larger items like livestock. This restriction on purchasing activities appears to not have changed. For both Mozghan and Hasna, purchasing cows and sheep still remains a man's activity. Hasna recounts many instances, both before and after joining the loan programme, of going to the bazaar to purchase food stuff and fabric but "it is impossible for women to go to the bazaar and buy a cow or lamb." What seems to differentiate Hasna from the others is her awareness of her capabilities and how consciously she has been maneuvering around the limitations placed on her so as to not risk her husband's (and by extension her own) honour. The following statement is a good illustration of this maneuvering:

*One day I said to him, "Oh man, you really do not know what to buy...If you don't know what cow to buy, I will go to the bazaar and I will buy the cow."*

*[Interviewer: How can you buy a cow?]*

*I would either go alone to the bazaar or take one of my sons to go with me, but in reality I will never go to the bazaar to buy a cow because people will say, "Oh look at Hasna, she has all the authority in the house." I don't want my husband to feel powerless among other people. Inside the house I become angry with him but I don't want him to feel inferior in front of other people. I*

*have all the authority in the house but I never make him feel inferior in front of people.*

Hasna

Aziza seems to have expanded her activity range but perhaps more related to her work with the MFI than her use of the loan. As mentioned in the previous section, through her own money she has taken on some of the purchasing her husband used to do.

Taking loans and becoming more involved in the family economy has increased the responsibilities of the women in the participating households. Although the addition of income-generating activities to women's existing domestic work could lead to a double burden, all the women in the participating families (except for Fauzia<sup>54</sup>) showed satisfaction with increased responsibilities because it is translated into being more financially secure and having a "larger contribution to the overall opulence"<sup>55</sup> of the family. They found pleasure in being included in space they had not been previously a part of.

*My husband and I are very happy that I have more responsibility in the house. I'm happy because we have some work to do in the house and we make a little bit of money too. My husband has changed his attitude since the loan. He now loves and respects me a lot. I now have cows to keep. I didn't have such a responsibility before the loan. When a woman has some responsibility and some income for her family, she is happy.*

Mozhgan

Participating women with significant decision-making roles have not internalised their inferiority and have quite good insight into their capabilities; however, they know they need to conform to certain rules and cannot risk their and their husband's position of honour in the community or household. For example, Mzhgan has full control of how money is spent in her house, but has left the outside work to her husband. Similarly Maryam, despite being the breadwinner of the family, prefers to give all her money to her husband and calls him the head of the house so as not to disturb the status quo.

### 6.3 Greater perceived contribution and its effects

The previous section discussed how strictly men's and women's activities are defined. Women are perceived to be responsible for the unremunerated activities whereas men are the breadwinners of the family. Some men like Sarfaraz and Haji Ali clearly articulated that men must support women since "women are under the control of men." Bahram also stated that the only condition for a woman to take a loan is when there is no man present in the house. Other men in the FGD also stated that loans for women are pointless because men will not allow their wives to work and the only way to reduce poverty is to create jobs for men.

Given these circumstances, one of the more evident changes related to taking and using loans is an increase in the women's own sense of value. None of the participating women in our interviews had, prior to taking the loan, considered themselves to be working women but do so now. Fauzia is the only participating woman respondent not able to share this sense, because she did not participate in the decision about taking or using the loan.

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54 Due the fact that she had no say in the use of loan.

55 Amartya K. Sen, "Gender and Cooperative Conflict" in *Persistent Inequalities*, ed. Irene Tinker (Oxford: Oxford University Press, 1990), 136.

Hasna sees herself as the main contributor and the only person who brought changes to her family:

*Now I have cows and sheep and I use their milk. I also have gold too which I have bought from the profit I made from the loan money. These things are from my hard work and hard service. I worked hard for it.*

*All the endeavours are only from my side all the time. I push my husband to work so I took the loan and I gave it to him to work with the money. He also helped me a lot. He sold the sheep and cow and also he sold the yoghurt. I worked inside of the house and he worked outside of the house.*

Mozhgan also expresses happiness with how she has been the one who changed her life by working with the loan money. And it is not only the women who entered the loan programme with significant decision-making involvement who perceive themselves as contributors. Anisjan and Sima Gul have also noted the value of their work, as Anisjan says below.

*In summer when it is the time for buying milk, I work harder than my husband. I go to every single house and ask them to keep their milk for me. I collect the milk and make cream and yoghurt from it. My husband only sells the dairy products in the shop...but I don't like to tell my husband that I work more than him. I will never tell him this and I will never show him I'm the one with more authority in the house.*

Anisjan's account, like Hasna's, shows the limits to which women will make claims around their work and enhanced status. She is clearly aware of her contribution but does not want to jeopardise her gains or her husband's support by challenging the status quo too far.

Such caution is not atypical as the data in this study shows that women strategically engage in incremental changes within prescribed boundaries of typically female activities and spaces, and without drastically challenging norms of male authority.

Unlike the others, Fauzia gained nothing through her loan programme involvement; in fact she may be at more risk. Her husband had taken the loan to buy their basic needs and now he cannot repay. This compounds her negative situation because he blames her for their current position. He is unwilling to share the responsibility, given his primary role in the decision to borrow.

Comparing Maryam, the only working woman from the non-participating families, with the women from the participating families (except for Fauzia) reveals an interesting contrast in their feelings. Whereas the participant women gained satisfaction from contributing to their family, Maryam feels shame for working. This is because Maryam is the sole breadwinner which she feels puts her in a shameful position in the eyes of society. It does not seem to matter that she was compelled to do so. Maryam's story is an example of the risks associated with individual action outside the norm, made even sadder because there was no choice involved.<sup>56</sup> The others have had a different experience of economic participation because of their choice and their participation within society's prescribed limits.

What do others think of women's economic roles? Some men clearly showed that they disagree with women taking loans and participating in the economy, unless compelled by circumstances. However, in some cases women's contributions have resulted in positive

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56 Kabeer, "Resources: Agency, Achievement," 458.

changes in the attitudes toward women borrowers by the male head of the family and other family members, namely parents-in-law and the community members.

Some men including Muhammad Ali, Akbar and Akram appreciate their wives' and mother's contributions and consider them an opportunity for the family rather than a threat. Akbar considers his wife a partner in the business who has helped him tremendously by cleaning the vegetables and making yoghurt and cream to be sold in the shop. Aziza's work with the MFI, and particularly the mobility associated with this, has given her a great deal of importance. Muhammad Ali spoke with a lot of respect about Aziza and considers her not only "the head of their family" but also "the head of all relatives."

In Akram's case, his mother's (Sima Gul) involvement in the loan programme raised his understanding of how she could contribute to the family. Despite having deep respect for his mother, he previously mistrusted her ability to take care of cows. However after she joined the loan programme he changed his mind and he now considers her an equal partner in providing for the family's welfare.

*Before, I didn't believe what my mother could do. When she took the loan and bought a cow, we benefited from it and I believed my mother could work. I have now full trust of my mother that she can do whatever she wants because she could get profits from the cows she bought.*

Women's contribution to improving family economy also has been the source of increased respect from extended family members as well as the community. This can be seen in the cases of Hasna, Aziza and Mozgan. For Mozgan, it is her sisters and brothers as well as her in-laws, who voiced their satisfaction about the *barakat* (blessing) she, despite her young age, has brought into her family. Hasna also reported that her husband's family, who had observed their poverty before, considers her "a smart woman" who has made her family's life better. Aziza proudly cited her courage and intelligence as factors that have brought a deep respect from the community, where people seek her advice not only on loan issues but also on how to make a business. Although Aziza considers taking the loan as the basis of the changes in her family, people's testimonies show that her position as the MFI staff member is what has gained her this respect.

Contrary to these participating women, Fauzia feels the community does not respect her family because of its poor economic situation. She implied that her contribution, if allowed, could have improved their lives, which then could have led to more respect:

*If people have money other people respect them. Those who do not have money are not respected. For example, me and my husband are poor and we don't have money, this is why people do not respect us. Loan money is good for women to work with.*

Maryam, despite being a working woman, believes that her job as a teacher has caused others to judge her negatively and disrespect her for supporting her family. Her husband disagrees and believes that people respect her for what she does.

*I think the position of women who have a role in bread-winning for the family is better than other women. My wife is a teacher and all people of this community from children to elders have respect for her. It is clear that she is more respected than illiterate women.*

The respect resulting from their loan programme participation has been defined differently across the participating women. For Aziza, respect means acknowledgement of her contribution and role within the family. She believes that her courage and her

heroism during the war has also increased her husband's respect for her; so her status is not completely related to her work with or borrowing from the MFI.

Mozhgan gives a more descriptive picture of how she defines the respect of her husband toward her:

*Respect means when my husband drinks tea or eats food, if I am not close to him he would say, "Oh wife, food has no taste if you don't sit with me." When I come in the room he would say, "Come and sit on the cushion." It's a sign of respect for me. He never told me to sit on the cushion before.*

Anisjan and Hasna noted that respect is evidenced through being listened to and enjoying some decision-making power. Fauzia recognised that being heard is an element of respect but then says that it is she who always conforms to her husband's desires.

Another visible change in gender relations is the reduction of domestic violence. This was reported in Mozhgan's and Hasna's families. The women's enhanced respect in the eyes of their husbands along with the elimination of poverty in their families are the two factors underlying this change. Riz Khan's unemployment, hunger and homelessness were, previously, the prime factors for Riz Khan to beat Hasna. Enhanced financial status and working out of the home all day stopped him from beating Hasna and brought peace to the household. Hasna's increased self-worth increased her willingness to threaten to leave her husband if he beats her again. Riz Khan did not explicitly report a reduction of family violence but implicitly stated that his employment outside the home did not lend itself to fighting with his wife. Mozhgan also directly linked a reduction in fighting with her husband with his employment and the respect he now has for her.

#### **6.4 Voice and decision-making**

There is no doubt that making decisions and having choices are at the heart of the empowerment process. In the Afghan context, and more specifically in the study village, there are a range of areas in which many women typically hold some decision-making authority. These include small day-to-day purchases such as bread, home furnishings, children's marriage partners, and the purchase of presents for *seyali va shariki*, a celebration which mainly involves women. However, for all that these areas are "typically" under women's control, not all can independently make these decisions. Therefore whether or not they illustrate an empowerment outcome depends on the household context and whether men's permission had been required prior to loan programme involvement. In fact the phrase "my husband has given me the authority to..." was common across all our women respondents, apart from Aziza.

Therefore, decision-making is not a clear right of women; instead it is more of a power which is delegated to women by men. Delegating financial decision-making power to women seems to have raised the most resistance among men. This can be due the fact that it can represent increased independence for women and the loss of power for men, threatening existing gender relations.

*Some people think that the organisation is encouraging women to stand on their own feet and be independent. People are worried about women being self-sufficient and possibly not needing their husbands. This issue is a bit worrying for the people. When women become self-sufficient in the house then they will not need their husbands and will start arguments.*

Haji Ali

Also evident from the data is that some women, such as Naderah, Asifa and Fauzia, do not give themselves the right to decide; they have internalised a feeling of inadequacy. Naderah and Asifa, for example, used the following phrases to justify men's role in decision-making: "men are more alert," "women's brains are raw," and "I am illiterate."

Given this challenging context, it is not surprising that the scope of women's decision-making power has not changed significantly as much as it has given them the agency to act on the power they have already had. The limited expansion in decision-making illustrates the limits of the MFI in challenging gender norms within its current practices.

Anisjan and Aziza have not experienced change, in that their views were taken into account before participating in the loan programme and continue to be the same, as Akbar recounts below:

*[Anisjan] knows better what is needed in the house. She suggests what we need for the house and I will bring it if I have money...Before the loan also if she had good reasoning for her opinion I would have accepted it. For example, one day she asked me to buy a tea flask for the house but I told her I didn't have the money. I bought her the flask when I found some money. I know that nowadays people use a flask instead of a teapot and she wanted to have it.*

The respondents who already possessed significant decision-making power before borrowing reported an expansion in their agency in relation to control over money; however, in some cases the changes were not only related to loan programme participation but to family characteristics as well. For example, Mozgan stated that her husband cannot even spend a penny without her permission and it is she who even pays for her husband's cigarettes. Although she links these changes and her control over money to taking the loan, she has in different instances reminded the research team that her husband is younger and less experienced than her. This difference in age and experience then provides her the confidence to speak out and manage household affairs.

*He is younger than me and he doesn't know about life and what we should decide for ourselves and our children. I think about my children and I also make the money. I said to him, "We should buy a cow, gold and clothes with this money." When I made this decision, he silently looked at me and said nothing.*

Hasna and Aziza believe they have always had the power to make decisions. Hasna, without even informing her husband, went to the bazaar (perhaps with one of her sons), bought bricks, brought them home and started building a guesthouse in their compound.

*When he came back from the bazaar he asked me what these bricks were for. I told him, "I want to build some more rooms to be used as a guesthouse."*

Having access to money from the loan enabled Hasna to act on her existing decision-making power to carry out this home improvement. Resources therefore did not increase her independent decision-making involvement, but provided her more room to act on it.

By having access to resources, those women in participating families who started their own business and make their own money (Hasna, Sima Gul and Mozgan) have been able to expand their control over the money, especially over their profits. Sima Gul, despite her claim of having the control of money matters in the house before the loan, reports that she is now able to buy the *seyali va shariki* gifts with her own money without having to ask her son to pay for it.

The stories of women who have made their own money either through income generating activities or being involved in paid work outside home reveals the interesting issue of how being able to make one's own money has, to some extent, enhanced the control over money in our studied families. Maryam reports that she hands her salary to her husband every month; however, her husband gives her a detailed list of how the money has been spent, an act which she finds unnecessary as the money belongs to both of them.

*When I receive my salary, I give it all to my husband. He buys oil and flour and counts the remaining money for me. I said to him, "Hey man, why do you count the money all for me? There is no difference between you and me. Why, you and I, we both work for our own life and our children. It's our life and it belongs to both of us."*

In some cases levels of decision-making power were related to factors unrelated to the credit programme, including, for example, Sima Gul's widowhood and Farzanah's separation from the in-laws and strategic decision-making in a time of crisis. Sima Gul has gained her power because she is *sar safid* (elderly woman), and is both a father and a mother to her son. Farzanah's separation from the mother-in-law gave her more authority in the house. She also gained respect from her husband after stashing a bag of flour before the Taliban occupied Kabul, an act which saved the family when there was shortage of food.

The testimonies of women about their decision-making power and the control over money demonstrate two important findings: 1) there has been very little change in the scope of decision-making power of women; having access to resources in some instances enabled them to act on the power they already had, and 2) other factors such as family dynamics play bigger roles than the loan.

## 6.5 Perceptions of the community

In general, both men and women in Sabz Guzar have expressed happiness with the loan programme as it has helped them address their economic problems. Men in Sabz Guzar in general do not seem to be against lending to women as long as it is beneficial to family welfare with no attempt to disturb the social order, mainly in relation to bringing women outside the private domain. Therefore, the weakness of the social component of the loan programme in the village has seemingly allowed it to continue. The other significant reason for peoples' positive attitude toward the programme is Aziza's and her husband's roles. They are a part of the same community and are not considered outsiders. Therefore when talking about the loan office, most people refer to it as Muhammad Ali's or Aziza's house and not the MFI office. The community's close relationship with the field staff members has given people and mainly men a sense of comfort to send their women to take loans.

However, except for Aziza who has been frequently noted as a well-respected member of the community, and to a lesser degree Hasna for improving her family's life, there does not seem to be a significant change in the perception of the community toward women who have taken loans. In fact, some men continue to deny that any change in gender relations within the household is possible, and that women will always remain dependent on men, irrespective of how many loans they take:

*Even if women take hundreds of loans from the office they are women and they will not change. They are dependent on men and can't be independent. Women all are under the power of men. They can't say to their husbands, "I*

*took a loan from the office. Now you should put my shoes out for me when I go out."*

Akram in FGD

This quote is a clear example of the challenges involved in mobilising changes in gender relations in the rural Afghan context. It, along with the evidence in the case study, illustrates how more nuanced and concerted attention to processes of social change, and not just to delivering access to resources, is needed for careful and sustained progress to be made.

### **Box 1. Maintaining social relationships**

Being able to fulfil social obligations is an important way to maintain social relationships which can provide a sense of belonging as well as help in times of need. This sentiment was strongly emphasised across participating families, except for Fauzia's. For women this means being able to participate in *seyali va shariki* and being able to fulfil a wife's duty as hostess and offer guests tea and cookies. Women usually save some money from the household expenses or ask for money from husbands to meet these obligations. However a family's poor economic situation can put huge pressures on both men and women to meet these requirements, risking a break in these social relationships and loss of the support from their *qawm* and community members.

Participation in the loan program has enabled all the families (except for Fauzia's) to improve their financial situation and more easily participate in the social life of the village. For example, Mozghan, Sima Gul and Hasna reported that they were not able to host their guests or offer them even a glass of tea previously. People would not go to their homes because of their financial situation. But after taking a loan and improving their financial situation, they were better able to act as a hostess should. They were able, as Sima Gul puts it, to appreciate the presence of their guests (*qadr mehman ro bedannand*). Akbar also noted this:

*She (Anisjan) took money and I worked with that money. She also bought gifts to do her seyali va shariki. This is a change in itself. When women have money then they feel proud among the women of their qawm. For example, if there is a ceremony and my wife is not present then all women ask, "Why is Akbar's wife not here in the ceremony?" For example, the day before yesterday in the village there was a ceremony and my wife participated and she did her seyali va shariki which made her happy.*

While this change does not necessarily represent empowerment, in that it has not challenged the accepted spheres of women's activity or decision-making, it does represent a significant contribution by women to their households' livelihood security, through the strengthening of social relationships. This could then increase women's perceived value in the household, with related positive effects.

## 7. Conclusion and Recommendations

This paper examined the effects of women's participation in an MFI programme on their gender roles and relations within the family and local community. It has illustrated that women's participation can be translated to changes in gender relations if and when other enabling factors are in place. These factors, including the individual characteristics of the women borrowers and their family dynamics as well as the quality of participation facilitated by programme implementers, affect whether and to what extent empowerment outcomes are realised.

More observable changes occurred in families where the women borrowers already had significant decision-making power prior to the loan. Taking the loan coupled with their "power within" and an enabling environment gave them the resources to act and bring about changes in their family dynamics.

One of the more evident changes is an increase in women's own sense of value due to their contribution to the family economy. In families where women used the money themselves, mainly for homebound activities such as raising livestock, or have been involved in their husbands' businesses, women borrowers were perceived, both by themselves and by the male head of their family, as working, contributing women. It is interesting to note that livestock raising is considered a usual task for women in rural Afghanistan but not considered "productive work," whereas access to financial resources or facilitating the way for husbands to have access have made their previously unpaid work valuable.

The perceived contribution has also enhanced respect for these women within their household and in some cases has resulted in reductions of family violence.

Another frequently cited change among the female borrowers was "gaining courage and self-confidence" from meeting other women, even if it was informally at the loan office. They all appreciated the space they found at Aziza's home to share with and learn from one another.

Some women have gained access to resources to expand their control over money, especially over the money they make. However, having access to a loan has not brought significant changes in the extent of women's decision-making power, their mobility and the range of their activities. This is more due to the very strict existing social norms, particularly the gender division of labour and what women are perceived to be able or unable to do. The limited change in these areas are of prime importance particularly because the "ability to make one's choices" is at the heart of empowerment. None of these women stepped out of the accepted social norms; they had to manoeuvre around social limits so as not to lose their position in the family or within the community. They played the role of contributors and not the breadwinners, a role reserved for men, but they nevertheless felt appreciated for having gained value. Indeed, Maryam, a member of a non-participating family, was compelled to take the role of breadwinner due to her family's economic problems and did not gain the same courage and confidence from this role that most of the participating women had; rather, she felt stigmatised for her untraditional responsibilities.

The MFI programme, both on paper and in practice, has limited the potential for access to credit to lead to desired social outcomes. This relates to the lack of proper communication between the MFI and borrowers in explaining the objectives of giving loans to women, as well as the MFI staff's own interpretation of the organisation's aims.

Another very important issue relates to the lack of functionality of loan groups. As discussed, women in our study have associated the changes in their courage to getting the chance to be together and learn from each other, even through the informal, chance meetings when making repayments. This takes us back to Kabeer's argument that "in a context where cultural values constrain women's ability to make strategic life choices, structural inequalities cannot be addressed by individuals alone...The project of women's empowerment is dependent on collective solidarity in the public arenas as well as individual assertiveness in the private."<sup>57</sup> Loan groups have the potential to act as a platform for women to engage with, learn from, and be inspired by one other. Ideally women could use these spaces to address and deal with community norms together as a group.

Overall, to better fulfil its social aims, the MFI needs to ensure the effective functioning of the loan groups and also engage in a discussion with the community, both men and women, on the role of women and the value of their unpaid work. The latter can increase women's perceived contribution apart from access to credit. This must be done in a slow yet consistent and culturally accepted approach, recognising that sustainable social changes are incremental. Time and space must be invested in the social process of empowerment, to strike a balance between operational sustainability and its social objectives.

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57 Kabeer, "Resources: Agency, Achievement," 457.

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