

Afghanistan Research and Evaluation Unit
Case Study Series

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



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The Afghanistan Research and Evaluation Unit (AREU) is an independent research institute based in Kabul. AREU's mission is to inform and influence policy and practice through conducting high-quality, policy-relevant research and actively disseminating the results, and to promote a culture of research and learning. To achieve its mission AREU engages with policymakers, civil society, researchers and students to promote their use of AREU's research and its library, to strengthen their research capacity, and to create opportunities for analysis, reflection and debate.

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, Norway, Sweden and Switzerland. Specific projects are being funded by the European Commission (EC), the International Development Research Centre (IDRC), the Humanitarian Aid Department of the European Commission (ECHO), and the UK Department for International Development (DFID).

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Acronyms

AREU	Afghanistan Research and Evaluation Unit
Afs	Afghanis, unit of currency in Afghanistan; 45 Afs is equal to approximately US\$1
AIHRC	Afghanistan Independent Human Rights Commission
BRAC	Bangladeshi Rural Advancement Committee
CDC	Community Development Council
FGD	focus group discussion
ID	identity card
MFI	microfinance institution
MISFA	Microfinance Investment Support Facility for Afghanistan
NGO	nongovernmental organisation
NSP	National Solidarity Programme

Glossary

<i>barakat</i>	bless
<i>chadari</i>	a long veil covering all parts of the body with a mesh screen for the eyes
<i>ghairat</i>	loosely translated as “honour”
<i>jihadi</i>	member of the resistance forces during the Soviet-Afghan War
<i>khan</i>	landowner; a village or tribal leader
<i>malik</i>	village representative
<i>mahram</i>	male chaperon
<i>sar safed</i>	elder woman; literally, “white hair”
<i>seyali va shariki</i>	social obligations that involve visiting neighbours with gifts on significant occasions such as birth, illness, weddings, etc.
<i>sudh</i>	credit with interest

Executive Summary

This case study is a part of a larger research project on women's participation in different development programmes and projects in Afghanistan, examining the effects women's participation is having on gender roles and relations within the family and the local community. Specifically, the project explores women's participation in the National Solidarity Programme's (NSP) Community Development Councils (CDCs) as well as nongovernmental organisation (NGO)-initiated microfinance groups under the Microfinance Investment Support Facility for Afghanistan (MISFA). This particular case study looks at women's participation in a microfinance programme in a peri-urban community in Qarabagh District of Kabul Province.

The findings in this paper are based on analysis of qualitative data collected in the community through in-depth interviews with eight families whose female members were the microfinance clients, as well as with two non-client families. The non-client families were interviewed to draw a comparison of possible changes in gender relations between those who are and are not involved in the programme. Eight focus group discussions (FGDs) conducted at the end of the study with participating and non-participating families provided an understanding of gender norms in the society as well as how people view loans for women.

The following key findings can be drawn from this research:

- The multifaceted nature of empowerment means that microfinance institutions (MFIs) can only contribute to this process. Bringing changes in gender relations will take the coming together of many different activities in different spheres of Afghan society. Microfinance has the potential to be one of these contributing activities.
- Access to loans is only one among other factors that can have an effect on gender relations. Those women who already had a higher status in their families and greater access to the public sphere were able to gain the most from their participation in microfinance programmes.
- Female clients who enjoyed the support of their family, especially the male head or the elder members of the household, have been able to take more benefits from their participation with the MFI.
- The community widely accepted and agreed that widows can take loans and have a homebound business.
- The main changes women identified as a result of their participation were enhanced feelings of self-worth and courage. Feeling that they contributed more to household well-being and gaining control over household finances were also important outcomes for some women.
- Microfinance initiatives have made little inroad into changing decision-making power or the gendered division of labour. Women are mainly limited to doing homebound activities while men still largely take on work outside the home.
- Women's "social reproductive activities" in the house, including childcare and household chores, are unvalued. Raising livestock and selling dairy products is often one of a woman's responsibilities but it is often considered an extension to their household chores.
- Loan groups have the potential to create strong social networks of solidarity for women. However, they are not fully functional and women only meet sporadically,

when they go to the loan office or meet neighbours or relatives who have also taken loans.

- MFI practices in regards to the process of lending are not in line with their stated aims and objectives. Women's economic independence has been sidelined while the economic well-being of the whole family and the repayment of the loan take priority.
- Both MFIs in the community have prioritised financial sustainability above efforts to achieve their social aims and objectives. Although a self sufficient, independent microfinance programme is of vital importance for rural development, the pressure of sustainability has overshadowed any organisational attention to the social impact of the credit.

1. Introduction

This case study is a part of a larger research project on women's participation in different development programmes and projects in Afghanistan, examining the effects women's participation is having on gender roles and relations within the family and the local community. Specifically, the project explores women's participation in the National Solidarity Programme's (NSP) Community Development Councils (CDCs) as well as nongovernmental organisation (NGO)-initiated microfinance groups under the Microfinance Investment Support Facility for Afghanistan (MISFA). This particular case study looks at women's participation in a microfinance programme in a peri-urban community in Qarabagh District of Kabul Province.

Access to microfinance has been highlighted as an important means for poverty reduction around the globe and in Afghanistan. Microfinance institutions (MFIs) have certain similar features: most of them have large numbers of women clients in their programmes, the size of the loan is usually small, and it is given to clients either as an individual or as a member of a loan group. Each group member is a key guarantor for the rest of the group to ensure repayment.

Including women in an MFI programme can have different motivations. The efficiency approach to lending to women emphasises that women are more reliable clients and giving loans to women raises the likelihood of timely repayment. The poverty reduction approach emphasises the well-being of the family. In this approach, it is expected that women allocate more of their earnings to household welfare than men do and as a result improves the welfare of the whole household, especially of the children. The empowerment approach focuses more on the social outcomes of women's access to loans, including enhanced decision-making power in the house and the community, enhanced visibility of women in the public domain, enhanced self worth and more control over resources.¹

This paper is concerned with whether the goals of the empowerment approach are being realised and explores if and to what extent women's access to microfinance has been translated into changes in intra-household relationships and power dynamics. The focus for examination is intra-household relationships as the household is widely recognised to be a primary site for the construction and enactment of gendered power. Also, most Afghan women spend most of their time in the home and interacting with household members; therefore, a change in gender relations within the household can have a wider impact on the society.

As of 2011, the total number of active MISFA-affiliated microfinance clients hit a record of 427,561, of whom 60 percent are women. Despite these statistics, there are questions to be answered: what does this mean in regard to social outcomes in the context of Afghanistan? To what extent does the inclusion of women in a loan programme have the potential to be empowering for them both as individuals and as a group? To answer these questions, it is first necessary to look more closely at the notions of power, empowerment and participation.

1 These three approaches are not limited to including women in loan programmes. The reasons of NGOs and donors (World Bank, the International Labour Organisation, UK's DFID and USAID) in targeting women in development programmes should be broadly looked at. For debates around targeting women in development programmes, see Srilatha Batliwala and Deepa Dhanraj, "Gender Myths that Instrumentalize Women: A View from the Indian Front" in *Feminisms in Development*, eds. Andrea Cornwall, Elizabeth Harris and Ann Whitehead, (London: Zed Books, 2007): 21-34; Anne Marie Goetz, "Political Cleaners: How Women Are the New Anti-Corruption Force. Does the Evidence Wash?" prepared for the workshop: "Gender Myths and Feminist Fables: Repositioning Gender in Development Policy and Practice" (Institute of Development Studies, University of Sussex, 2-4 June 2003); and Jahan Rounaq, "The Elusive Agenda: Mainstreaming Women in Development," in *The Pakistani Development Review* 35, no. 4 (1996): 825-34.

Central to this research is the notion of power.² In order to understand if women's participation in microfinance programmes is empowering, it is first necessary to understand how gendered power dynamics operate within the Afghan context and specifically in the sites of the family and the community.³ The research does not focus on only one definition of power over the other but instead allows a broader understanding of both the "conflictual and consensual nature of power dynamics."⁴ For example, Afghan women may prefer not to have direct conflict with the more powerful but rather to keep their status safe in the family and instead covertly influence a final decision. For a better understanding of existing power dynamics among Afghan men and women, it is also essential to take into consideration the dominant hierarchies of power based on gender or social class.⁵ Afghan women are not a homogenous group and their individual characteristics as well as their social contexts influence the way they live their lives. This report therefore investigates the various individual, family and social structures that women operate within and around, and explores the links between the context and the outcome of their participation in the microfinance programme.

"Empowerment" has become a buzzword of development language in the past two decades. However, there is little consensus on what empowerment means and how it should be measured. The theorising agrees on one thing: empowerment is a process whereby those who had been denied of power start gaining power over their lives.⁶ In this process they gain capacity, skills and confidence ("power within") to consequently acquire "power to" change certain aspects of their lives. Just as 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. It is assumed that women's empowerment can be translated into real action once it manages to transform the "existing power structures" through organising a mass movement where small networks are linked to each other and create a strong political force⁷ ("power with").

Most MFIs assume that women's access to microfinance can give them the resources to gain power and have more control over their lives. Loan groups are a platform for women to gain confidence as an individual and support each other as a group. This research explores the practices of the selected MFIs and explores if those assumptions have been achieved on the ground.

2 Some of the ideas in the next two paragraphs are drawn from the initial research proposal designed by Deborah Smith, a former Senior Research Manager at AREU who designed the project.

3 To understand the power dynamics between Afghan men and women, the research tried to be informed by Foucault's approach to analysing power. According to him, there is no one truth and each society has its own "regime of truth" that is based on its own beliefs, ideas and identities. The research tried to analyse the power dynamics in the study communities based on the community members' truth. See Michel Foucault, "Power and Truth," in *Power/Knowledge: Selected Interviews and Other Writings 1972-1977* by Michel Foucault, ed. Colin Gordon (New York: Pantheon Books 1980).

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

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

6 Srilatha Batliwala, "The Meanings of Women's Empowerment: New Concept from Action," in *Population Policies Reconsidered: Health, Empowerment, and Rights*, eds. Lincoln C. Chen. M.D., Gita Sen and Adrienne Germain (Boston, MA: Harvard University Press, 1994): 127-38; Naila Kabeer, "Resources Agency and Achievements: Reflections on the Measurement of Women's Empowerment," *Development and Change* 30 (1999): 435-64; Zoi Oxaal and Sally Baden, "Gender and Empowerment Definitions, Approaches and Implications for Policy" (Brighton: Institute of Development Studies: 1997); and Jo Rowlands, "Empowerment Examined," *Development in Practice* 5 no. 2 (1995): 101-7.

7 Srilatha Batliwala, "The Meanings of Women's Empowerment," 12.

In order to explore the process of empowerment, it is essential to scrutinise what kind of participation women have in the microfinance programme. Participation, like empowerment, has been frequently used in development literature. Cornwall makes a very close link between participation and empowerment. Empowerment is opening up the closed, confined spaces where a wider scope of engagement can take place, spaces where boundaries can be shaped by the people who make them.⁸ There are different levels to participation that varies from compliance and information sharing to self-mobilisation.⁹ Participation can vary from being equated to only presence, the “passive participation” of a small part of the community to the invited spaces provided by the powerful, or the collective action of the members of the community in mobilising themselves to conquer their own spaces. In this research we are interested to learn the levels of women's participation in the loan programmes and to explore what kind of mechanisms the MFIs have put in place to enhance or limit the level of participation among the female clients.

Box 1 explains some of the key terms and concepts that are frequently used through this report.

The next section provides an overview of the methodological approaches to data collection, outlining the methods used, the site selection process, and the challenges the research team faced during the fieldwork and how they were addressed. The research challenges provide important background for the rest of the report and especially illustrate the fluidity of gender norms within the community. Section 3 provides an overview of the social, economic and geographical context of the village. This section also gives an overview of and a background to the two active MFIs in the community and briefly describes their stated aims and objectives as well as their stated approach to loan disbursement. Section 4 lays the ground from which the changes can be measured against. It briefly discusses pre-existing gender norms within the community, how decisions are made in the household and the extent of women's mobility. It argues that gender norms are in flux and factors such as community context, family structure and individual women's status in the family determine the potential for change. This section also identifies which pre-existing factors enable or hinder women's participation in the programme. Section 5 explores to what extent women's empowerment through microfinance has been initiated and supported by the MFIs. It explores to what extent the MFIs' stated aims and objectives have been manifested in their approaches on the ground. It also examines the social outcomes as described by participants as a result of their participation in the microfinance programme. Section 6 concludes the paper by presenting the key findings in more detail and providing tentative suggestions for ways forward.

8 Andrea Cornwall, “Making Space, Changing Places, Situating Participation in Development” (Brighton: Institute of Development Studies, 2002).

9 Robert Chambers, workshop held in Iran in February 2009.

Box 1: Key concepts and terms

Productive vs. Reproductive Work

In an economy, productive work or paid work is referred to as the activities that go through market transactions and have monetary value attached to them. Reproductive or unpaid work refers to activities carried out within the domestic sector and is often unremunerated. Women carry out most of the unpaid work of the house, from taking care of the children and elderly to the household chores. These activities are mainly geared toward the well-being of the family but are often less valued because they have no monetary value and are a “natural” aspect of a woman’s role, and as not being work. Subsistence production often falls in this category as well. For instance, keeping livestock and grazing them to use their dairy product for family consumption is also unpaid work and is an extension of women’s domestic work.

In recent years, the value placed on paid work has been challenged and there is a push to use productive work in a broader sense; that is, the use of natural and human resources to satisfy human needs. By this, women’s activities can be more visible. To show the value of these unpaid activities, feminist economists have been using the term “care economy” or “social reproduction work” instead of “unpaid work.” In this report, the term “social reproduction” will be used.

Sources:

Iourdes Beneria, *Gender, Development and Globalization* (New York and London: Routledge, 2003).

Susan Himmelweit, “Making Visible the Hidden Economy: The Case for Gender-Impact Analysis of Economic Policy,” in *Feminist Economists* 8, no.1 (2002): 49-70.

Nancy Folbre, *Who Pays for the Kids? Gender and the Structures of Constraint* (London and New York: Routledge, 1994).

Perceived Contribution

The “perceived contribution” of each member of the family is their own perception combined with that of family or society toward the productivity of each member, and it plays a larger role than the actual productivity in determining the reallocation of resources. For instance, in the study the newfound value of some women within the household after taking a loan was linked to their ability to bring resources to the house, even if the loan was handed over to the husband.

Source:

Amartya Sen, “Gender and Cooperative Conflicts,” in *Persistent Inequalities*, ed. Irene Tinker (Oxford: Oxford University Press, 1990): 136.

Types of Power

“Power within”: Enabling women to articulate their own aspirations and strategies for change; this is what is often called “self-confidence.”

“Power to”: Enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations; this is mainly associated with decision-making in the areas that are not typical for the groups in question.

“Power with”: Enabling women to examine and articulate their collective interests, to organise to achieve them and to link with other women’s and men’s organisations for change;

“Power over”: Changing the underlying inequalities in power and resources which constrain women’s aspirations and their ability to achieve them.

Extracted from Linda Mayoux, “Microfinance and the Empowerment of Women: A Review of Key Issues” (Geneva: International Labour Organisation, 2000): 18.

2. Research Methodology

2.1 Research methods

The main methods used for data collection was semi-structured interviews with focus group discussions (FGDs), informal conversations and observations. These methods were used in a flexible, open-ended manner in order to give respondents the opportunity to express their views on whatever were important changes in their lives.

The team intentionally did not enter the community through any of the two MFIs, as this could have lead to the community seeing the team as working with the MFIs and subsequently influenced the information (particularly that of a critical nature) that community members would share. Also, it was important that the team were not seen in any way as being there to provide material assistance, and association with the MFIs could have lead to this. Instead, to gain access to and permission to work with the community the research team first met with village elders, including the *malik* (village representative) and the head of the CDC, to introduce themselves and the research aims and process, and gain informed consent. Once the informal introduction was complete, the *malik* was asked to invite as many men and women as possible to two separate meetings where the research team introduced AREU and the research aims and process in more detail. This was done to gain informed consent from the community leaders and other community members. These introductory meetings also acted as an entry point for establishing rapport with the community and identifying potential respondent households. The team at this stage also had extended informal conversations with community members, both men and women, in different settings. This assisted the team in selecting study households and gave background information on the MFIs' practices, village history and available services in the community.

The field team selected ten households for in-depth interviews, eight of which were MFI programme participants and two of which were not. Including both types in the study helped provide an understanding of what other factors, independent of a loan, may have played a role in the changes observed and why some women did not join the programme. Of interest in selecting the participating families was gathering their opinions on MFI programmes, to understand the existing gender dynamics in these families and to allow a comparison of gender relations between participating families and those of non-participating families.

The research team, two male and two female Afghan researchers from different ethnic backgrounds, considered two primary criteria for the potential participating families: 1) the perceived involvement of the female clients, even if limited, in the decision over taking a loan and its use, and 2) the length of time involved in the microfinance programme. These criteria were selected in order to allow for a better understanding of the possible changes of microfinance programmes through time. With the two above main factors in mind, the team included different categories of participating families to have a basis to compare the outcomes of participation of those categories. Female respondents in participating families were selected, including those who were the primary users of the loan and those who gave up their loan to the male member of their family.

Since there were two MFIs active in that community, it was assumed that different practices by the MFIs could affect the extent of change in gender relations. Therefore, the respondent families were selected to include female clients of each of the MFIs to

test this hypothesis. However, through the course of data collection the team discovered that there was little difference between the practices and approaches of the two MFIs. Hence, women were not classified by the MFI loan they took.

Also, in order to test if and how different factors independent of loans facilitate or limit changes in gender relations, the team selected a variety of respondents in different age groups, with different literacy rates and different activities they were engaged in (paid work vs. social reproduction work).

As the main focus of the research is gender relations, the team interviewed both female clients and non clients and the male heads of their households.

Three main sets of questions were asked: (1) basic information on the household, (2) the respondent's perception of the aims and objectives of the MFIs in giving loans to women, the family's motivations for taking a loan and how the loan was used, and (3) the possible changes in gender relations after taking the loan. 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.

In addition to in-depth interviews, eight FGDs and seven key informant interviews were conducted. The FGDs were conducted with different groups of interest, including village elders,¹⁰ male members of participating and non-participating families, and female clients and non-clients all divided by age. The diverse nature of the FGDs provided village-level information on community perceptions of the MFIs, loans for women, and the effects participation in a loan programme on women clients.

The key informant interviews, with five MFI staff members and two village elders, were conducted to capture a better understanding of the village context, its history, existing gender norms within the community, perspectives on the participation of women in public sphere including the loan programme, and possible changes in gender relations dependent and independent of the loan programme.¹¹ The MFI staff, both senior management and field-staff, were interviewed to learn more about the aims and objectives of the programme and how the programmes are actually practiced on the ground.

Annex 1 and 2 show the distribution of interviews and FGDs as well as FGD demography.

2.2 Research challenges

The research team faced different challenges throughout the course of data collection, but due to the flexibility of the research methods, many of them were addressed through revision of interview guides or using different interview techniques.

The first challenge was related to finding appropriate female respondents based on the defined criteria. The team wanted to have a combination of female clients who were the primary users of the loan and those who had given it to a male member of their family.

¹⁰ It should be noted that in one of the FGDs with village elders, two young men also joined. Their positions as a teacher and a mullah had given them the status of being considered wise and therefore able to be included. See Annex 2.

¹¹ While this report was being written, the research team had series of discussions with and presentation for the senior management of the two MFIs in their central offices in Kabul.

Table 1: Respondent information

Name	MF client?	Age	Ethnicity	Occupation	Education level	Total HH member	Children at home	Age range of children	Name of the head of the family	Age	Ethnicity	Occupation of head of the family	Education level of the head	Do children go to school?
Sabzina	Yes	55	Tajik	Housewife	Illiterate	12	8	Sons: 25, 22, 18, 16, 8; daughters: 19, 17, 13	Bahram	60	Tajik	Mullah	12th grade	Two younger sons
Shamsia	Yes	35	Tajik	Housewife	Illiterate	3	1	Daughters: 3	Saber	30	Tajik	Mechanic	Illiterate	NA
Anisa	Yes	35	Pashtun	Teacher	High school graduate	5	3	Sons: 5, 8 months; daughter: 4	Hafiz	38	Tajik	Low-level telco employee	Illiterate	NA
Saida	Yes	40	Pashtun	Tailor	Illiterate	17	None	NA	Saleem (brother)	35	Pashtun	Driver	Illiterate	NA
Nooriah	Yes	21	Tajik	Housewife	8th grade	4	2	Sons: 2, 35 days	Qader	22	Tajik	Baker and a part-time truck driver	Illiterate	NA
Rana	Yes	50	Tajik	Housewife	Illiterate	13	8	Sons: 28, 26, 20, 19; daughters: 27, 25, 24, 22	Aziz	52	Tajik	Livestock dealer	High school graduate	Two younger sons
Marina	Yes	35	Pashtun	Tailor	High school graduate	7	6	Sons: 14, 3; daughters: 12, 10, 6	Massoud	37	Pashtun	Truck driver	High school graduate	Son
Anita	Yes	35	Tajik	Housewife	Illiterate	9	7	Sons: 14, 12, 5, 2 months; daughters: 16, 15, 13	Hakem	40	Tajik	Vegetable seller	Illiterate	Two sons
Fatanah	No	35	Tajik	Teacher	12th grade, studying at the teacher's training centre	5	3	Son: 8; daughters: 5, 2 months;	Amin	35	Tajik	Mechanics	11th grade	The oldest son
Shah Qand	No	35	Tajik	Housewife	Illiterate	7	4	Sons: 14, 13; daughters: 17, 11	Samad	50	Tajik	NGO worker in agricultural sector	High school graduate	All

However, finding women, especially younger women, who were the primary users of the loan was not an easy task because they usually had given their loan to a male member of their family or were too shy to talk to the research team.¹² There were also instances of the male members of a selected family refusing to give an interview with the research team. Such families had to be dropped as case study households.

The second challenge was linked to the reluctance of the male respondents to talk to the research team. It was extremely difficult for the male researchers to discuss the changes in gender relations with male respondents. Crosschecking male respondents' interviews with the female team and also field observations showed that at least three of the male respondents had denied that female members of their family were recipients of a loan. This was perhaps an attempt to conform to prescribed gender norms that put men as the breadwinner of the family. This resistance, by itself, gave a very interesting insight into the existing gender dynamics of the study community.

To address this issue, the female research team conducted a few of the second-round interviews with the male members of the families. Crosschecking the interviews of female family members with the male interviews conducted by female researchers revealed more consistency between the interviews. In total, the female team conducted three interviews and two FGDs with male respondents. The two stories in Annex 3 shows how gender identity can affect the research and how the team, despite the limitations, made efforts to address challenges in the field by constantly being flexible to the reality of data collection on the ground.

2.3 Site selection

As explained in the introduction, this research is part of a larger study that looks at outcomes of participation for women in microfinance and NSP programmes. The research team selected communities where both NSP and microfinance programmes operated. It was essential that sites were identified where this could capture a better understanding of the outcomes of women's participation in the two development initiatives.

Responding to these criteria and in consultation with the NSP office, NSP facilitating partners¹³ and the MFIs, Qarabagh was selected as the study district. The study village in Qarabagh was selected due to the long term presence of two MFIs and the relative functionality of the NSP programme there. However, once the team had more detailed informal discussions with the community, they discovered that the female's CDC was not functioning and existed only on paper. At this time, AREU made the decision to concentrate only on MFI programmes in this village.

12 In the end, only one young woman in her twenties was selected for the sample.

13 These are NGOs or international organisations contracted by the Ministry of Rural Rehabilitation and Development (MRRD) to facilitate NSP processes in a community. See <http://www.nspafghanistan.org/default.aspx?sel=15#FacilitatingPartners> (accessed 25 July 2011).

3. Contextual Overview: District, Village and MFI

3.1 District and village context

Qarabagh is one of 15 districts of Kabul. It is approximately 40 kilometres from Kabul city. The population of Qarabagh was estimated to be 51,321 in 2004.¹⁴ At that time, it was estimated that there was one clinic for every 2,205 people¹⁵ and one school is serving between 1354-4402 students.¹⁶ Qarabagh, together with Shakar Dara, are the biggest grape producing areas of Kabul Province.¹⁷ It is also one of the biggest producers of carpets in the province.¹⁸

The study village is located only a few hundred metres from the centre of Qarabagh, which has a lively bazaar. It was reported to the team that this community was established in the early 1970s during the time of Zahir Shah, when he distributed the lands to *khans* (landowning village or tribal leaders), who later sold it to people. The history of the bazaar is longer than the history of the community and due to the importance of the bazaar for trade, many families later moved to the study village to be close to it.

During the Soviet-Afghan War, most villagers migrated to Panjshir or to neighbouring countries, and many never returned. The community experienced a flux of new settlers from the neighbouring districts of Istalif, Qaraqula and Najrib. The settlers also chose the study village due to its closeness to the Qarabagh bazaar.

There are 300-350 households in the village. The majority are Tajik, followed by a large minority of Pashtuns. Marriages between Pashtuns and Tajiks are common. People in this community make their living through a variety of activities, such as shopkeeping, carpentry, welding, teaching, working as government employees and day labouring. Some families own agricultural lands, mainly for grapes and wheat in more rural areas of the district. The grapes from their lands, fresh and dried, are sold either in the Qarabagh bazaar or in Kabul. The lack of a proper irrigation system combined with either drought or flooding regularly damages the produce.

There are a few small shops in the study village but the close proximity of Qarabagh centre has given the community the opportunity to do business there. Mondays and Thursdays are bazaar days and busy days for small traders and shopkeepers. Male respondents were never available to talk to the research team on these days.

The majority of women in the community do not work outside the home. They are, however, involved in livestock-raising. Some women in the community sew clothes for their children or for their neighbours for a minimal fee. It was reported that some NGO-led programmes had previously paid women to trim the grape trees for a better harvest, but no such programme existed in the community at the time of the research. A few younger literate women in the community are hired by the Bangladeshi Rural Advancement Committee (BRAC) to teach in a community education programme for children. These programmes are usually held in the house of the teacher. A few women bake bread for their wealthier neighbours.

14 "Province of Kabul: A Socio-Economic and Demographic Profile Household Listing 2004" (Kabul: Central Statistics Organization/UNFPA, 2003), 2. Statistical figures in Afghanistan tend to vary depending on the source.

15 "Province of Kabul," 37.

16 "Province of Kabul," 36.

17 "Province of Kabul," 31.

18 "Province of Kabul," 33.

Since 2001, various different service-delivery NGOs have operated in the community. However, at the time of the research only BRAC's education and health programme and the two study MFIs were present in the village. Previously, CARE, ACTED and Jawed provided village residents with shelter and helped people build their houses. There was a report of an NGO that had worked on the community's irrigation system and also another that provided women with tailoring courses and sewing machines, but the community did not remember what these programmes were called and there was no evidence that they were still functioning. The NSP was also present in this community, but respondents reported it to be ineffectual and badly-managed.

There is no electricity supply to the village but some households own generators and they supply power to their neighbours for a fee. The geographic closeness of the village to the centre of Qarabagh has enabled the community to have access to the services of the centre. There are two high schools, one for boys and one for girls, situated there which offer classes from Grades 1-12. There is also one Teacher Training Centre (TTC) close to the schools. Three of the respondents, two females and one mullah, were reported to be attending the TTC. There are two health centres in Qarabagh centre. One is an NGO-funded hospital with 20 beds and the other a private clinic that offers basic health services.

3.2 MFI programmes

There are two MFIs active in the study village. MF11 has been operating in Afghanistan since 2002 and covers 24 provinces. This MFI offers different kinds of microfinance to both men and women; however, it only provides finance to groups of clients. The total number of clients in the MF11 programme is 202,939 of whom 84 percent are women. The amount of credit for each member of the loan group is between 5,000 and 50,000 Afs. The MFI started its programme in Qarabagh district in 2004 and had 466 clients in the district at the time of writing.

MF12 began operating in Afghanistan in 2005. It has a presence in six provinces including Kabul. In total, it has around 10,000 active clients, 43 percent of whom are women. This MFI offers individual and group loans. The amount of a group loan is between 10,000-50,000 Afs while the individual loan starts from 50,000 Afs. The MFI started its operation in Qarabagh District in 2006. At the time of the data collection in the summer of 2010, the MFI had 200 clients in Qarabagh, 80 of who were female.¹⁹

Table 2 summarises basic information about both MFIs.

Table 2: The MFIs' basic information

		MF11	MF12
1	Start of operation in Afghanistan	2002	2005
2	Area of coverage	24 provinces	6 provinces
3	Regional offices	7	-

¹⁹ The number of clients of MF12 has been estimated based on the number of groups in the area. All efforts by the research team to confirm these numbers as well as the MFI's sustainability rate failed due to lack of response by the MFI.

4	Area offices	35	8
5	Total clients	141,549	10,000
6	Operational sustainability	92%-97% of costs covered	NA
7	Start of operation in Qarabagh	2004	2006
8	Number of clients in Qarabagh	466	200
9	Total women clients in Qarabagh	95	80

The group loans in both MFIs use social collateral to enforce repayment. If one group member fails to repay the installment, the other group members are responsible to make the total repayment. In MF11, each group consists of 10-25 members including a head that is selected by the clients. Every five members also have a leader. MF12's loan groups consist of five members with a head who is selected by the rest of the group members. The head of the group in both MFIs is responsible to collect a due installment and hand it to the loan office. They are also responsible for dealing with clients who refuse to make their repayments.

Clients in both MFIs need to provide the approval of the *malik* and a copy of their National Identification Card (ID).²⁰ Those who would like to take individual loan should be able to show the business they have or want to set up, along with their house deed. Before giving out a loan, the loan offices assess a household's assets to ensure the client's repayment capability. Both MFIs hold orientation meetings with their potential clients in order to familiarise them with their terms and conditions and advise them how to spend a loan.²¹

The administration fee for MF11 is 17.5 percent of each loan amount per annum. Previously there was also a compulsory savings aspect during the loan cycle, which now only operates on a voluntary basis. The clients now receive their loan as soon as they apply for it but the organisation keeps ten percent of each loan to ensure client repayment. Repayment periods are offered both weekly and monthly for individual loans and only weekly for group loans.

The administration fee for MF12 is estimated to be 18 percent annually, which is payable monthly along with the installment. The office does not have any savings scheme, but one of the MFI staff members referred to a "savings box" the group members are encouraged to set up and keep with the head to deposit a small amount of money on a daily basis. The group members can ask for a loan from the saving box when they need money. None of the respondents in the study mentioned the existence of such a box. There is a daily fine of 0.25 percent of the total amount of a loan if a client fails to make timely repayments; however, the office has been lenient on those who have not been able to repay.

²⁰ Female IDs are not among the requirements and male ID will suffice. The consequences of this practice are extensively discussed in Section 5.

²¹ Interview with MFI staff member.

Table 3 summarises both MFIs' disbursement processes.

Table 3: The disbursement process for group loans

		MF11	MF12
1	Number of women in each group	10-25 with one leader for each 5 persons	5
2	Amount of loan	5,000-25,000 Afs	10,000-50,000 Afs
3	Conditions	<ul style="list-style-type: none"> • Residence in the village for 3-4 years • Copy of National Identification Card • Approval of <i>malik</i> • Age range between 18-60 • Group members guarantee each other 	<ul style="list-style-type: none"> • Copy of National Identification Card • Approval of <i>malik</i> • Group members guarantee each other
4	Administration cost per annum	17.5%	18%
5	Compulsory saving prior to the loan	Previously 10-25 Afs for 4 weeks (now discontinued)	No
6	Compulsory savings to be paid with each installment	Previously 10-50 Afs (now voluntary)	No
7	Interest rate on savings deposit	6% per annum	-
8	Repayment periods	Weekly	Monthly
9	Other costs	10 Afs for each passbook 10 Afs member renewal fee (annual)	None
10	Late fees	No fine	0.25% of the loan per day

The two MFIs have gone through some policy revisions since the period of data collection. Box 2 shows some of the revisions made.

Box 2. Current policy revisions of the MFIs

MF11:

At the request of the Central Bank of Afghanistan, effective from January 2011, MF11 has shifted from compulsory saving scheme to voluntary saving. However, to ensure the repayment of installment by clients, 10% of each loan is kept by the organisation as a guarantee for repayment.

MF12:

- ID cards: The MFI decided not to give out loans to women who do not have or are not willing to give a copy of their ID to the loan office.
- Abolishing the loan groups: Due to issues within the groups, there was a serious debate over abolishing all group loans and only offering individual loans to the clients.
- Proof of business: There will be no loan provided to anyone, including women, if they are not able to provide proof for starting a business. This revision was made effective when the data was being collected.

Table 5: Respondents' loan portfolios

Female client	Number and amount of loan(s) (Afs)	Use of loan(s)	Which MFI	Type of loan(s)	How was the loan(s) taken	Repayment process
Sabzina	Six times: 50,000, 10,000, 40,000, 20,000, 60,000, 50,000. Two loans have been taken simultaneously	Capital for her sons' metal shop, bought a cow for her husband's nephew, paying off the informal loan for her son's wedding	MF11 and MF12	Group loan (she hoarded the loan)	She collected the money from the office	Loan officer collects the payments at her house
Rana	Three times: 15,000, 15,000, 30,000	First loan: for husband to buy a cow, but the loan money was pick-pocketed on the way to the bazaar. Second loan: she bought a cow but it layer died. They had to sell the calf to repay the instalment. Third loan: for her son to sell soup in the bazaar	MF12	First two in a group (she hoarded the loan)	She and her son or husband collected the money from the office	Sometimes she takes the instalment to the office and sometimes the loan officers collect it from her home, but it is mainly her husband who takes the loan to the office.
Saida	Five times: 10,000, 20,000, 100,000, 100,000, 150,000	It ranges from household furniture (the first loan) to buying livestock, shop materials incl. stones to build her own and father's shops, and fabric and a sewing machine for her business	MF12	Individual and group	She collected the money from the office	Pays it at the office
Anisa	Four times: 5,000, 30,000, 20,000, 20,000	Built a small room in her parents' family compound, paid for her wedding expenses, the two last loans were taken for her brothers-in-law	MF11	Group loan	She collected the money from the office	Her husband takes the instalments to the office
Anita	Two times: 5,000, 10,000	Extending their house, her husband's vegetable business	MF11 and MF12	Not known	She collected the money from the office	On rare occasions she pays the instalments at the office but mainly the loan officer collects them at her house
Shamsiah	Three times: 10,000 each time	First and second loan: capital for her husband's mechanic shop to separate from his brothers, third loan: household needs	MF11	Not known	The paperwork was done by the loan officer at home. Her husband was then called to the office to receive the loan	Loan officer collects the instalments at her house
Nooriah	Three times: 10,000, 20,000, 5,000	First and second: Capital for her husband to become an equal partner in their family bakery, third loan: household expenses	MF11	Not known	The paperwork was done at her home by her mother, who is also the MF11 loan officer. She also received the loan at home	Loan officer collects the instalments at her house
Marina	Two times: 5,000 each time	Bought a sewing machine	MF11	Not known	Her husband had already taken a loan so the loan officer knew her well. The loan was brought to her house	Loan officer collects the instalments at her house

Both MFIs identify poverty eradication as one of the primary goals of their organisation. A further priority goal for MF11 is women's empowerment. It believes women's empowerment is achieved through microfinance as it helps them develop their skills, improve their financial status and gain confidence and independence. MF12 believes that microfinance creates a window for empowerment, economic security and inclusion, and toward this goal it is committed to "social, gender and geographical outreach."²²

Staff from both MFIs emphasise that access to financial resources through microfinance encourages women to contribute to the productive work of the family, either by working with the loan themselves or giving it to the male member of their family. Micro-finance, in their opinion, encourages women to start a business and be financially independent from male household members. The women's commute to the MFI office culminates in their greater visibility in public domain. While MF11 staff mentioned reduced family violence, enhanced respect within the family and enhanced confidence as other outcomes of a loan, MF12 staff members pointed to women's inclusion in decision-making processes and having more say among the family as other outcomes of the provision of loans to women. Table 4 summarises the aims and objectives of both MFIs.

Loan groups for both MFIs have been considered a means through which they can meet their objectives. To MFIs, loan groups are spaces for women to learn from each other, create solidarity among themselves and address their social problems.

Table 4: Summary of the aims and objectives of each MFI

	MF11	MF12
Overall goal	<ul style="list-style-type: none"> • Poverty eradication • Women's empowerment 	<ul style="list-style-type: none"> • Poverty reduction • Empowering the disadvantaged members of the community
Specific objectives	<ul style="list-style-type: none"> • Developing women's skills • Improving women's financial status • Helping women gain confidence • Financial independence 	<ul style="list-style-type: none"> • Social inclusion of underprivileged communities including women • Economic improvement • Financial independence
Expected outcome of the loan	<ul style="list-style-type: none"> • Contribution to the families' financial well-being • Improved visibility in public sphere • Enhanced respect within the family • Enhanced confidence • Reduced family violence 	<ul style="list-style-type: none"> • Contribution to the families' financial well-being • Improved visibility in the public sphere • Enhanced decision-making power within family • Enhanced voice in the family

²² As defined on each organisation's website.

4. Social Context: Gender Dynamics in the Community

This section examines relevant social factors in the study village to understand their effects on the quality of women's participation in loan programmes. It argues that women are not a homogenous group and cannot be treated as one. Different characteristics such as age, literacy, family structure and the position they hold in the family and community contributes to their status and their potential to increase their status. This section discusses the decision-making processes in the households and explores the extent and nature of women's mobility in the community. It argues that the way people live their lives is very different to the restrictive gender norms which they at first claim to adhere to. It draws attention to the dangerous assumptions that development organisations can make if they base their programming on people's first accounts without a more in-depth and nuanced understanding of the fluidity of people's opinions and descriptions regarding their lives. These assumptions may lead the organisations to blame the environment for their limited success without focusing on their own approaches. This section identifies other factors, such as *chadari*,²³ migration experiences and the presence of development and human rights organisations, as facilitating factors in women's enhanced presence in the public domain and changes to gender norms. This section also identifies *sudh* (credit with interest) and women's lack of self-confidence and business opportunities as limiting factors for effective engagement in loan programmes.

4.1 Women as heterogeneous groups

Women in the community can be easily taken as a homogenous group who are bound by the fixed dichotomy of private/public, without paying attention to their individual characters or differing family structures. However, in reality women do not form a homogenous group that can conveniently be treated as such by development organisations and policymakers. Individual characteristics, levels of confidence and type of upbringing greatly inform women's identities and the way they are viewed by their families and communities.²⁴ Although a common understanding of Afghanistan is that widows are the "poorest of the poor" and the most vulnerable of women, widowhood is among the characteristics that enable women to exert the most influence and authority in their families and households. It can also give them greater mobility than married women of similar ages. Respondents speaking in both individual interviews and FGDs widely support widows' engagement in income-generating activities and their access to microcredit. Being *sar safed* (a woman elder)²⁵ is also a key feature giving women greater authority in their families, especially in the role they play in choosing the right spouse for their children or younger members of the house, being more overtly included in household decision-making and having greater physical and social mobility.

In the study village, two of the female microfinance clients have some unique characteristics that have been formed by a combination of family structure and support and their access to paid work,²⁶ which have given them relatively more varied skills, greater levels of self-

23 A long veil that covers almost all parts of the body, including the face, but with a mesh screen for the eyes.

24 For more on this, see Deborah Smith, "Decisions, Desires and Diversity: Marriage Practices in Afghanistan" (Kabul: Afghanistan Research and Evaluation Unit, 2009).

25 Being considered an elder is not necessarily limited by age. The position of a woman in the family, especially having grown-up sons, is one factor that can entitle a women to be a *sar safed*.

26 We need to be cautious about the nature of paid work and ask what kind of paid work in the study village is respected. The two working women in the study are teachers, a job that is quite accepted and respected among the community.

confidence and more influence in their household. These features allow them to make more use of the microcredit they have taken. Their stories are told in boxes 3 and 4.

Box 3: An unmarried woman's story

Saida is a 40 year-old woman of Pashtun ethnicity who has never been married. She lives with her old parents, her younger brother and his family, and the children of her martyred brother (see Table 1 for demographic characteristics of family members).

She is the second child among her siblings and gained herself the unique position of the head of the family just before her only elder brother and a war commander died from war wounds. She claims that her talent and intelligence even as a child won her the trust of her father and brother and persuaded them to thrust authority upon her, despite her being illiterate. She was perceived as a “brother” to her *jihadi* brother because her other two brothers were younger than her. When her *jihadi* brother was alive, she was responsible for feeding her brother's guests as well as protecting their house with a gun at night. When he was on his death bed, her brother made her promise not to ever marry and act as the head of the household.

When they returned from migration, they had nothing except for their house, which was in ruins. When they managed to restore their house, Saida started doing tailoring and after a little while took a loan to start a tailoring business. She managed to buy the furniture for their house including a generator and TV. She also owns two pieces of land, one her share from her father and also the share of her martyred brother. Currently, Saida is engaged in activities that vary from managing the household and dealing with shopkeepers to making decisions on how to invest their money.

She claims that her younger sisters in their twenties do not have her knowledge and intelligence and are not enjoying the same entitlements she had.

Box 4. A teacher's story

Anisa, a Pashtun, is thirty-five and a teacher. She has been married for six years and has three children. Her husband is an illiterate man of 38 of Tajik ethnicity (see Table 1 for more information on her family demography).

Anisa is the oldest child in her family. She also used to work as a loan officer in one of the study MFIs before she quit after giving birth. She claims that her education, her intelligence and her paid work gained her the support of her family and the position of authority in the house. She is very proud of her position as an educated, working woman and notes that her other siblings are different from her because they do not have the same vigilance, despite also being literate. Once married, she established her position in her husband's house through different means. She was engaged for a long time because her husband's family did not have enough money to cover their wedding expenses. She took a loan that enabled her to cover a part of the wedding costs. She also took another loan to extend their house after the marriage. She and her husband both pay a part of the instalments. She claims that her intelligence, paid work and taking of the loans brought her the respect of her husband, an illiterate man, and his family. She believes that her effort in improving the family's economic situation goes beyond taking the loan and includes her determination in finding a job for her unemployed husband. She thought her salary as a teacher would not be enough to cover their expenses, especially once they have children, and therefore found a job for her husband in a telecommunications company:

He was unemployed and I found a job for him in Kabul. I asked him, “how do you feel if I found you a job in Kabul?” He told me, “Whatever you decide is fine.” I told him I knew it would be difficult to commute to Kabul everyday but I couldn't find any job for him here in Qarabagh. I said to him, “You know my salary is not enough for us. We are going to have children and we should be able to take care of them.”

Despite their different family backgrounds and lifestyles, both these women share similar characteristics that determine their greater levels of power as compared to other women in their community. Both ascribe their achievements to distinctive intelligence and courage that they possessed since their childhood and both make a distinction between their abilities and those of their siblings. Their innate intelligence resulted in their families' support, respect and their families' reliance on them since early ages of their adulthood. In addition, they both relate their power to being the oldest child in the family with their siblings much younger than them. They have both played a much greater role than merely "helping" and are key players in their families' economy. Their families are financially dependent on them and rely on their strength and power.

There are also factors that distinguish the women from each other. While Saida is known to be "a man" and the elder of the house, Anisa's paid work as a teacher, a job that both she and her husband consider respected, has been the source of greater sense of value for her.

Comparing Anisa and Saida with a young non-client teacher in the study reveals that paid work is a factor leading to women being perceived as contributing more to their families' well-being and increasing their sense of satisfaction and self-confidence.

Women like Saida and Anisa, with their unique characteristics and their supportive families, have been able to take advantage of microfinance loans and bring positive changes in their lives. Section 5 explores more fully explores the potential that more ordinary women have of benefiting from microfinance.

4.2 The decision-making process

All respondents in the study village described their inclusion or responsibility in day-to-day decisions related to domestic affairs, such as what to cook, what furniture to buy and how to furnish their homes. Women traditionally keep the money their husbands or sons make. However, their actual control over the money is complex and varied. While there are women who do not have any power to spend the money they keep, some are able to spend it on daily household expenses. Nevertheless, in general, a woman does not have the power to make a significant independent purchase without their husband's prior approval. The permission is either granted on a day-to-day basis and when the purchase is required, or there is an understanding between the man and the woman on the acceptable purchases women can make independently (usually daily needs and gifts required for *seyali va shariki*).²⁷

It is a myth to consider men as totally powerful or women as totally powerless. Power does not operate as a zero-sum game. First, more often than not it is the elder of the house and not necessarily a woman's husband (if they are a younger man in the family) who has control over resources and makes decisions in the house. Younger family members, whether male or female, do not, in the main, make independent decisions or have control over resources. The money in the family is pooled and is often controlled by the elders. Any issue needs to be consulted on and approved by the elders before it is acted upon. This quote by a young FGD participant illustrates how both her and her husband are controlled by her mother-in-law:

My mother-in-law and my father-in-law are the elders in the house. We cannot make any decision without them. My husband gave me some money secretly

²⁷ Social obligations that involve visiting neighbours with gifts on significant occasions, such as birth, illness, weddings, etc.

and I bought some fabric for the cushions. When my mother-in-law saw the new cover, she told my husband, "Oh, I can see now that you have money in your hand and you have given all the authority to your wife." My husband cannot take any decision independent of his parents. He is afraid of his mother.

Separation from the family elders can expand a woman's role. Two of the female respondents reported that they have more control over resources and have more power in the house now that they have separate expenses from their in-laws.²⁸

Second, while men have a more overt role in decision-making, women use covert means to influence the process.²⁹ This means that women do not usually openly challenge men's role as the head of the house, but use different means such as the welfare or status of the house to manipulate their husband's ideas. None of the respondents, except for one, had taken a loan without the prior approval of the male head of the family, but there are numerous examples to show how women clients have influenced their husbands' or in-laws' decision and persuaded them to take a loan without undermining their status.

Two of the older female clients had to persuade their reluctant husbands to agree for them to take a loan. While Sabzina's husband, a mullah, did not want to lose his status as a religious figure who preaches against *sudh* (interest, which is seen as forbidden in Islam), Rana's husband resisted it because of the financial loss they sustained in taking two previous loans. They both managed to make allies with their sons, the ones who wanted to use the loan, and together with them persuaded their husbands to give approval. They based their arguments on the fact that their husband's or father's income was not enough to allow for a decent life and there was a need for another source.

One way women in the study village manoeuvre around restrictive gender norms is to argue that their actions are to contribute to the well-being of the family unit. The consent of one of these older women's husband, the mullah, paved the way for her to take the next loan without her husband's prior approval and buy a cow with it. Nooriah, a young client in her early twenties, took the first two loans for her husband; however, she took the third loan for household needs without informing her husband prior to the loan.

Third, the position women hold in their families differs according to different individual characteristics, as discussed in 4.2. This then has an impact on the extent of a woman's decision-making power in the household. For instance, in the case of one of the clients in her mid-thirties, who is a teacher with her own salary (see Box 4), life with her husband is based on mutual understanding and an equal share in what they make. They both have equal power in spending the money as necessary. Her husband explains:

My wife keeps and she spends the money when needed. I also spend money when I need to. We live together with joy and happiness. We do not take a pen and a notebook to write where we spent the money and what we bought.

Saida, the 40 year-old unmarried woman (see Box 3) makes almost all the decisions in the house, from the household activities to decisions regarding the marriage of her sisters. She gives advice to her neighbours on buying and selling properties and how to organise weddings. The research team observed that she also advised her father and brothers on what construction materials to use for the shop she owns.

²⁸ It should be noted that separate expenses does not necessarily mean living in a different compound. Who to cook for and where to eat is often a determining factor in the extent of separation. Respondent Nooriah still lives with her in-laws in one house but cooks her own family's meals and dines with them.

²⁹ For more discussion overt decision-making in the household, see Deborah Smith, "Marriage Practices in Afghanistan."

4.3 Physical mobility

Women's physical mobility is usually restricted to moves based on their domestic responsibilities. The attitude of a male head of household, where one exists, plays a determining role on women's mobility. Decisions regarding women's mobility are usually based on an interpretation of acceptable activities for women and different interpretations of religion and tradition, both linked to the concern over *ghairat*³⁰ (honour). The following quote by a young male shopkeeper in an FGD—an opinion shared by other respondents—illustrates the way people's judgment can determine men's honour and consequently affect women's mobility:

Women and men have the same rights but the problem is that here people talk more behind women's backs and we are compelled to be strict regarding our wives.

Going to health centres,³¹ relative's homes and doing one's *seyali va shariki* fall into the boundaries of acceptable activities for women. The first is essential for their health and hence the overall family well-being, and the last two form part of women's normal social responsibilities. Going to the bazaar in the district centre is a greatly contested issue for many women. Respondents to the study, both men and women, gave different accounts on women's freedom of movement to the bazaar depending on their age, the position a woman holds, and the activities they are engaged in. The line of demarcation between the acceptable and unacceptable places for women to go is not fixed. The unmarried 40 year-old woman and the teacher can freely move around the village and district centre due to the positions they hold in their family, while Sabzina, a woman in her fifties, associates her freedom of movement to her being an elder.

The better security situation after the fall the Taliban,³² *chadari*, migration and the presence of development organisations have been pointed to as important factors for women's greater mobility in this community.

Chadari is among factors that facilitate women's presence in public spaces and as noted by two of the male respondents, including a mullah, allow women to take paid jobs outside the home. One of the female clients in her fifties believes that *chadari* has given women the power of invisibility and therefore, the freedom to travel to the loan office without being recognised by community members. This, to her, is especially vital because her husband's reputation as a mullah who preaches against loans with interest will be safeguarded. A young non-client was only allowed by her husband and his family to keep her job as a computer operator by wearing a *chadari*. While the factors mentioned above enable women to be present in public domain, there have been instances of male community members referring to the total segregation of men and women and noting that "women's place is either at home or the grave."³³ Interestingly, such accounts have only been observed in FGDs with men, possibly because they wanted to keep face in front of other men and the male research team—more to do with people's artificial presentation of their lives than the more nuanced reality of how they live them. The

30 Most men see it their duty to protect the honour and reputation of the women in their family and are blamed when they do not show enough sensitivity. If a woman is regarded as loose, it is her husband, father and brothers who do not have enough *ghairat* to correct her. Lack of *ghairat* is similar to complacency.

31 Although one woman in an FGD reported that her husband does not even allow her to visit a doctor.

32 The security situation in some parts of Afghanistan has been deteriorated from 2005 onward. However, most of Kabul Province including Qarabagh District has stayed stable.

33 A Pashto proverb.

difference between how people describe their lives to the outside researcher and how they actually live their lives is discussed further in Section 4.4.

Migration to neighbouring countries is widely recognised as an important tool for social change.³⁴ Migration “opened people’s eyes” and allowed for the development of a relatively more liberal attitude toward gender roles and relations, particularly in terms of women’s mobility. One of the loan officers believes that women’s presence in the bazaar, a contested public arena where not all women are automatically allowed, is an effect of migration:

One thing which is very important is that women came out of their houses and went to the bazaar for shopping. During the Taliban era, people migrated to other countries and saw other women there and their freedom. When they came back, they had different ideas.

4.4 The way people describe their lives to outsiders

In the study community, the way people described their lives was often quite different to the reality of how they lived them and their actual life stories. This was evident, as explained in the methodology section, when the version given by a male member of a client family was very different from what he told the male team. It was the flexibility of research design and the methodology that allowed AREU’s research team to look beyond face-value accounts and capture the nuances of reality.

There is a general understanding among people in the study community and the MFIs that the study village is a conservative community where very strict gender norms prevail. Phrases such as “this is a rural area, it’s not like Kabul where women can be free” are frequent in the transcripts (said both by the community members and MFI staff).

Women are responsible for the household chores and *seyali va shariki*. Men are expected to make money and provide the family with their material needs.³⁵ To many of the respondents, including older women in an FGD, any changes in these ascribed gender roles is viewed as potentially disturbing the social order and bringing shame on the family, as this quote from an older non-participating woman shows:

Men will never do women’s jobs because it’s extremely shameful. It is shameful for us if a man does the duties of a woman. It’s very bad if a man cleans the room and a woman just sits idle looking at him.

Some respondents said that it is shameful for women to take loans if the male head is present and healthy, and for men to “eat the money brought by women.” This view is tied to the opinion that women accessing microfinance can undermine men’s primary role as the head of household and reduce their status as bread-winner. This view was the primary factor leading to three male respondents hiding from the male research team the fact that a female family member had taken a loan.

34 For more stories on migration as an impetuous for social changes, see Deborah Smith, “Marriage Practices in Afghanistan,” 33-34, and Deborah Smith, “Love, Fear and Discipline: Everyday Violence Toward Children in Afghan Families” (Kabul: Afghanistan Research and Evaluation Unit, 2008). For more readings on the experience of Afghan returnees from Iran and Pakistan, see Mamiko Saito, “Searching for My Homeland: Dilemmas Between Borders - Experience of Young Afghans Returning Home from Pakistan and Iran” (Kabul: Afghanistan Research and Evaluation Unit, 2009).

35 Kandiyoti has coined this type of gender relations as “classic patriarchy.” See Deniz Kandiyoti, “Bargaining with Patriarchy,” *Gender and Society* 2, no. 3 (1988): 274-290.

The claim of conservativeness was emphasised both by men and women, and the MFI staff members. It was often said that “we are traditional, we undergo all sorts of difficulties but do not allow our women to work,” or “we are rural people, our husbands will not even allow us to go to the bazaar.” However, this self-representation seems to have more to do with the tendency of people to present themselves to outsiders in an ideal manner rather than in the way they actually live their life.³⁶ This representation of self was to the extent that one of the female clients, from the Pashtun ethnicity and a tailor, frowned upon the freedom of movement of the Afghan female researchers during their first interview. Later, the researchers found out that she, herself, can freely go to the bazaar to purchase the material for her tailoring business. It is also interesting that two of the very powerful women in the study, Saida and Anisa, are Pashtuns—an ethnic group whose women are often perceived to be suppressed.

The difference between the way people describe their lives and how they actually live their lives can be both an opportunity for and a hindrance to challenging gender norms. It is an opportunity as it clearly shows that gender norms are already in flux and therefore greater change can be encouraged. However, it is a hindrance if development organisations base their programming on these initial superficial accounts of how gender roles and relations play out in a community. There is a danger that organisations make assumptions based on what people say rather than how they behave. As a result, spaces for change are ignored. The below quotes show how MFI staff members agree with the presentation of the community that is initially given by people, blame the environment outside their control for their limited success, and are resigned to not being able to do anything:

People in this community are very fanatical. They do not allow the women to even go to their relative's houses. Most women cannot go out. I know many women who have not yet seen the face of the bazaar.

—MFI loan officer

We have women here who are not ready to meet with the female staff of the loan office, even in their homes. They say that we don't want to meet women whose faces have been seen by male strangers. There have not been big changes in women's lives here. The environment is not amenable to women's participation because men restrict their wives. I don't want to lie to you and claim that there have been a lot of changes in women after their participation in the loan programme. There have been some changes in the lives of women after participation in our loan program in Kabul, but not here in Qarabagh.

—MFI Branch Manager

MFI2 has already bought into the self-representation of the community and stopped lending to women in the district. Women not using the loans and an environment resistant to social gender changes are among the reasons given by the staff for this halt. However, these impediments are more the result of MFIs' approaches to loan disbursement and the lack of will to challenge any of the existing gender norms in a consistent regular manner. This will be discussed in Section 5.

³⁶ This is an example of Mernissi's argument on identity: She argues that the self-representation of Muslims claiming that women in the Muslim world are traditional and have not been influenced by the social changes of the modern world is more of a “psychological need to maintain a minimal sense of identity in a confusing and shifting reality.” Fatima Mernissi, “Muslim women and fundamentalism,” *Middle East Report* 153 (July-August 1988): 8.

4.5 Role of development and human rights organisations

Gender norms in this community are in flux and it seems that the presence of NGOs after 2001 has at least played some contributing role in this. A few of the respondents believe that NGOs have laid the ground for the participation of women in public domain and have opened spaces for social change. NGOs and government offices provided an avenue for women to be engaged in activities outside their homes and learn skills. Women have taken paid work in these organisations and contributed to the economic wellbeing of their family or joined NGO-run courses varying from literacy and tailoring to poultry keeping.

Human rights organisations, mainly the Afghanistan Independent Human Rights Commission (AIHRC), have contributed to public awareness of women's rights. One woman among the respondents say that AIHRC messages broadcast on TV had given her the courage to go out of the house and take a loan. Another respondent pointed out that her husband has stopped beating her because he fears of being investigated by AIHRC if she files a complaint.

Not surprisingly, changes in gender norms have created a backlash—a usual consequence of social change—among some men in the community. One influential member of the community notes that the word “freedom” has been so over-used that it made the younger generation *bihaya* (with no shame). Men, in another male respondent's opinion, have lost the power they had and even if they make the slightest negative remark about their wife, she would file for a divorce. Of course, these statements are exaggerated, but they show the perceived changes in existing gender relations and illustrate the threat men feel from having to relinquish their power.

4.6 A lack of confidence and opportunity

Female respondents to the study largely have positive opinions regarding microfinance aimed at women and described resulting economic and social changes. Despite this, they also describe illiteracy and a lack of confidence, skills and opportunity as factors that make women incapable of using a loan themselves. In their opinion, there are only a few women who have exceptional individual characteristics and family structures that enable them to make good use of the money. The lack of capability mainly referred to was illiteracy, but given the fact that the literacy rate among men is also low, it potentially has more to do with the lack of self-confidence that results from a lack of skills and business opportunities outside the home. Women's gender-ascribed roles and responsibilities have limited them to activities located at home and restricted them from accessing the public realm where greater opportunities for business exist.

A young man speaking during an FGD provided an example of how women's perceived social isolation leads to them to have a lack of support for business activities:

There are some women who even don't know how to wear their clothes. It will be very far into the future when women start doing their own businesses. For example, I am talking about carpet weaving; if a woman makes a mistake, it will make problem for her, but I as a man can ask someone if I don't know about something and learn from him, because I am working outside of the house and there are many people that I can ask about how to do some work.

There is some truth in this analysis in that women may have fewer business skills resulting from their seclusion. However, one thing that this young man has failed to see is the

livelihood opportunities of women's spaces and the potential support they can give to each other. For instance, functioning, effective loan groups can be a platform for women to help learn from each other and build their confidence. This will be discussed more in the Section 5.

4.7 *Sudh* as an impediment

The interest attached to a loan and the fear of committing a sin was one of the important reasons for the non-participating families not joining the loan programme. Three people were identified who had opted out once they realised there was interest involved in the credit.

All the participating families, especially the male members of the family, feel they have committed a sin by taking the loan but say that their economic desperation left them with no choice. In their opinion, *sudh* can take away the *barakat* (blessing) of the money and leave clients in more misery.

MFI field staff emphasised that when they first entered the community, the MFI programme was welcomed by community members as a vehicle to address their economic needs. Nevertheless, later there was a large decline in the number of their clients in Qarabagh, mainly because mullahs started preaching about perceived sin of loans with interest.

There is no explicit evidence in the data to suggest that the notion of *sudh* is more of a hindering factor for women taking a loan than for men. However, it is possible that the negative aspects of taking a loan involving interest is intensified if the loan is taken by a woman in the family, because women in the private realm should always be purely imbued with a commitment to Islam and tradition, while men in the public realm may have to transgress this for family survival.

5. Women's Empowerment through Microfinance

This section explores to what extent women's empowerment through microfinance has been initiated and supported. It first argues that MFIs are having little success in achieving their social objectives, namely women's economic independence and their enhanced visibility in the public sphere through individual or group loans. Two reasons are identified for this:

1. The process of empowerment is a long-term project that needs a long-term commitment. Meanwhile, the pressure of financial sustainability pushes MFI staff to prioritise increasing and maintaining their clients, which can be at the cost of focusing on their social change goals. This results in missed opportunities for MFIs to build women's confidence and promote collective action.
2. MFI staff members view gender norms in the community as static. They view women's incapability of being the user of a loan as mainly due to these fixed gender norms, and invest little effort in finding spaces for change. This is mainly because they base their analysis of gender roles and relations on the initial normative accounts provided by community members, which do not present a full picture of the reality on the ground or the existing subversion of gender norms.

Second, this section provides an analysis of the extent to which MFIs are initiating a process of empowerment. It argues that some women do feel more valued as a result of their greater contribution to the financial wellbeing of their families.

The research does not look at the two MFI practices separately but instead analyses them as one. The primary reason for this is that the approaches and practices of the two MFIs are very similar and respondents from the community did not make a clear distinction between them. However, where differences exist, they these will be pointed out in the course of the discussion.

5.1 Challenging gender norms: How far to go?

The data shows that the current practices of the two MFIs are not fully in line with some of their objectives, mainly women's economic independence and their social visibility—two factors that can support the process of empowerment.

A specific objective of both MFIs, as outlined in Section 3, is to provide ground for women to be contributors to the productive work of the house and gradually become less financially dependent on the male heads of their families. In the context of Afghanistan, where families are the most important institution it would be very difficult and even a mistake to consider women only as individuals. Women's contribution to the productive work of the family can be a start toward their financial independence. The question that needs to be answered, however, is to what extent the MFIs' approaches have been geared toward financial independence.

The research team found it extremely difficult to find female clients in the community who used their loans themselves, rather than just handing it to male family members. Of the eight participating families, only in two had women used the loan for their own businesses. The rest had handed the loan to the male members of the family. As discussed in Section 4, the homebound nature of women's activities and their lack of skills and education are the reasons given by the community for women not being able to be the

primary users of loans. Similarly, the research team found little evidence on the part of the MFIs to work toward their goals of building women's confidence,³⁷ identifying women's skills or providing them with the necessary skills. Indeed, a loan officer from MFI1 clearly agreed with an analysis that women are incapable of using loans efficiently and believed therefore that only men should be lent money:

To be honest, what kind of work could women do with loan money? We know this. Women don't have any particular business to do, so when they take a loan they give the money to their men to work with.

In addition to the impression of the MFI staff members regarding women's capability, one of the MFIs' regional managers sees women as an intermediary to enhance the economic well-being of the whole family, an idea which does not necessarily lend itself to women's empowerment, either as an individual or a group.³⁸ He said:

If a woman takes a loan and gives it to her son for doing a business, in that case I can say that we have achieved our goal, that the woman has improved the economic condition of her family.

This quote is a classic example of a poverty reduction approach toward giving loans to women. This believes, as the MFI manager also explained, that since women tend to contribute more toward family well-being, it is more efficient to target women as the main client.

Another reason for the limited effort made by the MFIs toward women's economic independence is the pressure for operational sustainability. This can mean a focus on increasing the number of clients with little attention to who is using it. One of the MFI branch managers admits that the MFI, in the past, had a policy of loan delivery to women only if they were the primary users of the loan, but this is no longer enforced because they do not want to lose clients.

It is not surprising when respondents widely note that the MFIs only worry about the timely repayment of the installment rather than who uses the loan. The two quotes below are only a few among many that show how female clients and their families regard the MFIs' motivations:

The loan offices know well that there is no activity for women to do with money. Women take the loan from the office and give it to men to work with. The office does not object to that. The only thing they want is the timely repayment of the installment.

—A female client in her fifties who gave her loan to her sons

The loan office knows that men use the loan. They only want to take money. They don't care if men or women use the money.

—A man in his thirties who used his wife's loan

37 As will be discussed later, two clients of MFI2 appreciated that a loan officer gave them the confidence to buy a sewing machine and start a business. However, this was on an individual basis and not an approach as an organisation.

38 This is not to argue that the financial well-being of the family should be sidelined. However, an efficiency approach to empowerment places too much weight on the welfare of the family and society to the extent that women become only a means. One example of this for some MFIs around the world is the focus on women because of their higher repayment rates and the benefit the whole family receives if women are targeted. Another example is the focus on educating women, not because education is good for them but because educating a mother brings down the birth rate.

Another stated objective of the two MFIs is that access to loans can increase women's visibility and active role in public sphere. However, the MFIs do not insist that it is the women who travel to their office to collect their loan. Two of the younger respondents (Shamsiah and Nooriah) who gave their loans to their husbands reported that loan officers brought the forms to their home, filled them out, and took the clients' fingerprints and their husbands' ID cards. Once the paperwork was complete, Shamsiah's husband was called to the office to receive the loan. In Nooriah's case, her mother, who is a credit officer, delivered the loan to her house.

Most of the female clients do not repay their installment at the office either. Of the participating families only Saida, the 40 year-old unmarried woman who already has a large degree of mobility, regularly takes the installment to the loan office. One other older woman occasionally travels to the MFI office in the district centre but all others either rely on their husbands to take the installment to the office or the loan officer collects it in their homes.

The door-to-door approach of MFIs to loan disbursement is not amenable to the objective of the MFIs for women's enhanced visibility in public spaces and contributes to the opinion that the loans are not really for women's use. The quote below shows how this MFI approach has confused some people to the degree that they do not understand why the loans are given to women:

We don't think it is a loan for women. The loan office hands over the loan to men. They ask women to tell their men to go to the loan office and take the loan. When loan office said that, we men went to the loan office and received the loan.

–FGD with young males from participating families

A widespread view among respondents is that women receive the loan because they are always home, accessible and more trustworthy. One of the MFI loan officers underscores men's freedom of movement as an impediment to timely repayment, which therefore makes them less desirable candidates. She then refers to the sense of responsibility women feel in safeguarding the loan money as insurance toward timely payment. This approach to lending to women is another example of the efficiency-based argument. The officer shared her experience with male and female clients:

Collecting money from women makes things easy for us. It is very difficult to find men and ask them for repayment. One of our female colleagues, in another district, gave a loan to a man. That man said to our colleague "You can collect the money from my wife." Our colleague went to their house for the installment but the woman was unaware of the loan her husband had taken. Our colleague couldn't find that person and had to pay the installment from her own pocket. Therefore, we give the loans to women. When we go to their houses for collecting instalments, they say: "We keep the loan money under our teeth."

We can draw two interwoven reasons for the MFI staff in adapting the door-to-door approach to lending loans:

1. The priority is given to repayment rates and increasing the number of clients, not facilitating the process of empowerment.
2. Gender norms are very strict in this community (as believed by MFI staff) and the pressure of operational sustainability does not allow them sufficient space and time to make strenuous efforts to change the status quo.

One MFI loan officer told the story of a colleague who lost her job due to her inability to find more clients. Meanwhile, a client's husband associates the collection of instalments at home to the understanding of the MFIs' staff members of social gender norms, especially women's lack of permission from husbands to travel to the loan office:

Women from the loan office come to our houses to collect the instalments. Loan officers know about the customs and traditions of this area. They know that people in Qarabagh don't allow their female family members to go to an office to take a loan. The people of Qarabagh are strict people.

Home disbursement of loans to women serves the purpose of timely repayment but it does little to challenge gender norms that restrict women's mobility. One of the MFI's regional managers recognises women's limited mobility to travel to the loan office but emphasises that the office can address it by recruiting women as branch managers. To him, having female managers gives men of the household more comfort and opens up spaces for women to move to the loan office freely.

In addition to women's trustworthiness and accessibility, two female clients believe that "women standing on their feet" is another reason to give loans to women. This means having access to their own money and not being totally financially dependent on the male head of the family. Having their own money is important as it enables them to do their *seyali va shariki* without having to rely on their husbands. Such independence is of great value to them because they find pleading with their husbands humiliating, as the quote below illustrates:

They give the loans to women because the loan office wants women to stand on their own feet and solve their financial problem. They should be independent and they should be able to do their seyali va shariki. In our village there are many women whose husbands refuse to give them even ten Afghanis and they are not able to buy anything.

This shows an understanding by the speaker of the objective of the MFIs. However, the small number of respondents who referred to this, and one of them being a former MFI loan officer, shows the general lack of understanding among the majority of respondents about the aims of the MFIs.

Another important example of MFI practice that is contrary to encouraging a process of empowerment is the practice of taking only men's ID cards as a repayment capability document. Women, and many men, in Afghanistan do not possess national ID cards. Women who work or go to school are among the few categories of women who usually have them. Widows are another category who usually have IDs, with which they can regularly receive basic food from different programmes. Respondents pointed out two main reasons why women do not have IDs: 1) women's homebound activities and their lack of interaction with the outside world does not require them to have one, and 2) IDs require a picture of women which is not acceptable to the community.

Even those women who possess their own ID cards usually do not submit a copy to the loan office because it is not among the requirements. Among the eight interviewed female clients, three possess ID cards. Nooriah and Anisa's jobs as teachers required them to have IDs, while Saida's position as a middle-aged woman without a household head entitled her to benefit from the services for widows and therefore compelled her to obtain an ID. However, two of the three refused to provide the loan office with a copy of their ID card due to the shame it would bring to their family. They said:

I have a national ID card but I took the loan with my father's and brother's ID cards. If I had taken the loan with my ID card, people in our community would have talked behind my back and said, "Oh look, the daughter of so and so has an ID card and used her card to take a loan." I have an ID because my father gave me some land and a shop. Sometimes people have some aid for widows and I use my ID card there too...It is very good for women to have national ID cards, but men say, "What do you want to do with national ID card?" They say that ID cards are not useful for women. Though I have an ID card, I did not give my own to take the loan because the office wants the malik to guarantee the client and he would have seen my ID card, which would have been shameful.

ID cards are a sign of citizenship and a mark of having an individual identity, a foundation of being included in the society. Only requiring men's IDs means that women's identities are dependent on men's, which is a sign of social exclusion.

The only exception among the female clients is Anisa. A teacher and a previous loan officer, she is proud of having an ID and believes it differentiates her from illiterate, uneducated women. She said:

I took the loan with my own ID card. In our community most women don't have ID cards. People think it is bad for women to have an ID card, but all educated people have one.

Aside from cultural reservations, one reason the MFIs do not require a woman's ID is a perception about its effectiveness as a legal document to hold female clients responsible in case of default. One of the MFI managers gave instances of cases of clients who were reported to the district police for refusing to pay their instalments. He emphasised that it is culturally inappropriate to report a woman to the police, and therefore requiring a woman's ID is pointless.

Women's empowerment through loan groups

For the MFIs, loan groups, or "solidarity groups" as they are called, are important vehicles for women's empowerment and a means for more effective participation of women in the loan programme. MFI staff acknowledged the importance of these spaces, where people can "learn from each other" and "enhance their unity and solidarity." However, they admit that timely repayment, and not social capital, has been the main reason for forming the groups because it reduces the field staff's workload. The field staff do not need to go door-to-door for repayments and can instead collect the instalments at the weekly or monthly meetings.

Respondents expressed how much they value their informal gatherings on their rare visits to the loan office to make repayments. They reported that such spaces enable them to learn from each other, share their experiences and consequently gain self-confidence and courage—two preliminary steps in the process of women's empowerment.

Male respondents in the study also either feel very positive about these all-women spaces or have no objection to them. One of the male respondents believe that interaction of women with each other, especially with those who are "educated" and "experienced," can be a process toward gaining individual knowledge that can then be passed to others. People's collective knowledge can ultimately build the community.³⁹

³⁹ There is extensive literature about the links between knowledge and power. The most well-known is Foucault, *Power/Knowledge: Selected Interviews and Other Writings*.

One reason these spaces can be very enjoyable for women is because they are held among those with shared experience of gender norms within their community and beyond the bounds of kinship, which provides love and support but is also fraught with hierarchy and power struggle.⁴⁰ These spaces are important as gender inequality cannot be altered only by individual efforts and it is a long process. It requires collective action which also reduces the cost of individual action.⁴¹

Forming and maintaining groups, however, is not an easy task. There are some problems with group dynamics that can consequently create serious issues for the office. Some group members refuse to pay their installment to the head of the group, which then results in tension among the members. This frequently dissuades the head to accept the responsibility of loan collection.⁴² These problems are intensified by the pressure of financial sustainability, which consequently encourages the MFI staff to explore ways to facilitate timely repayment rather than how to strengthen the group dynamics. Hence, it is not surprising when both the staff and clients admit that the loan groups essentially exist 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 clients for the delivery of initial orientation and loan disbursement. The instalments, as mentioned above, are collected by the loan officers at clients' houses. None of the respondents in the study were able to give any instances of formal meetings beyond the first orientation meeting and were quite unaware of the rationale of the loan disbursement in a group since each of them is responsible to submit their own installment to the loan office (see Box 5).

Box 5: Lack of group functionality

I really don't know why the loan office gave us the loan in a group. I only know that I took the loan and I repaid their installment. Sometimes the loan office staff came to my home and they take the installment from me.

–Client

The group members don't have any responsibility in the group. Everyone has their own responsibility. Each person pays the installment by herself to the office. But most of the time the credit officer comes to our house and collects it.

–Client

There was no meeting. Just the first time they made a group and after that each member of group was responsible for the repayment of loan. Sometimes the female staff of the loan office collected the money for instalments and sometimes I took it to the office.

–Client's husband

5.2 MFIs and the process of empowerment

The research found that there has been little to no change in the gendered division of labour—an important factor toward a change in gender relations—as a result of

40 Sen calls the household a site of cooperation and conflict where members with different powers bargain over resources, gender and cooperative conflicts. For examples, see Deborah Smith, "Marriage Practices in Afghanistan."

41 Naila Kabeer, "Resources: Agency, Achievement," 485.

42 Interview with two MFI staff members.

microfinance activities aimed at women in the community. A change in the gendered division of labour can expand the range and location of women's activities and engage them in activities which are beyond the household domain and in occupations that are not necessarily considered "women's work" (such as tailoring).⁴³

Men still do most productive work outside the home while women are largely engaged with domestic activities. A few engaged in "female" income-generating activities inside the house, such as tailoring and livestock raising, the latter being considered an extension of household chores. Even for the client in her fifties, purchasing cows and sheep still remains a man's activity, particularly because the livestock bazaar is a highly male-dominated area. Other factors, independent of loans, have differentiated the 40 year-old unmarried woman (Saida) and the teacher (Anisa) from the rest of the respondents. While Saida's younger sisters and her sister-in-law are responsible for all the household chores due to her outside engagements, Anisa's husband happily helps her with the housework and cooking if he comes home before her. Women like Saida and Anisa, who are already self-confident with skills and abilities beyond their social reproductive work in their family, have benefited more from the loans.

However, despite little change in the gendered division of labour as a result of loans, there have been areas of change that will be discussed below.

Enhanced perceived contribution

The most evident changes brought about by women's access to microfinance is an increase in an individual woman's sense of self-worth. The female respondents have always been engaged in the social reproduction work in their house, which receives less recognised value by the family and the women themselves than men's work. However, taking a loan has placed a monetary value on their contribution which has resulted in their sense of value.

Marina, a 35 year-old Pashtun woman, is one of the two women in the study who has used the loan for a business development. She has been married for 17 years to her husband, a truck driver of the same age. She bought a sewing machine with her loan and started making clothes for her children and later expanded to her neighbours. Her husband is responsible for meeting the main necessities of the house, such as flour and oil. Her small income allows her to do *seyali va shariki* and occasionally make small purchases for the house, such as soap and tea, in the absence of her husband. Prior to the loan she was a homemaker engaged only in social reproduction work, while she now places monetary value on what she does and values herself for having some economic independence and contributing to the family's economic well-being.

Anita, a 35 year-old Tajik woman, is another client who values and recognises her work at home after taking a loan. She has been married for 15 years and has seven children. She took the loan for her husband, a 40 year-old vegetable seller, to expand his business. She is not directly engaged in income-generating activities but she gives her husband help washing and cleaning the vegetables as well as drying tomatoes for sale. Anita, like most other Afghan woman, has always been responsible for household chores. However, the newly-found value she gives to her hard work is linked to the money this activity generates for the family. She said:

43 It should be noted that women's engagement in the labour market does not automatically empower them since the "labour market is a gendered institution" as well. See Diane Elson, "Labour Market as a Gendered Institution: Equity, Efficiency and Empowerment Issues," in *World Development* 27, no. 3 (1999): 611-627.

I work as hard as my husband but inside the house. You know, it's very difficult to wash the dirty vegetables and separate different kinds of vegetables. I work during the night and I make the vegetables ready for sale. He works during the day and sells them.

Two other women in the study feel pride in contributing to the well-being of their family and releasing their men from being dependent on other members of the family or people outside their home.

Sabzina, a woman in her mid-fifties, took the loan for her sons to have their own metal shops, rather than having to work for other people. She believes that her existing confidence was what persuaded her to take the loan but the sense of pride in her contribution to the well-being of the family, including engaging her son, illustrates an increase in her confidence, an essential step in the process of empowerment:

I made my own and my families' life better. Other people should also take a loan and improve their life. I want others to take loans as I did. They should work like me...Since I took the loan I built my house, engaged my son and also bought some livestock.

Shamsiah, a young woman in her thirties who lives with her parents and brothers-in-law, gave her loan to her husband to have a separate mechanic shop from his single brothers. She envisaged that once his brothers got married, the lack of financial clarity in their shared business would be a source of dispute. Therefore, it would be wise for her husband to have a separate shop and be financially independent from them. She is very happy that she has been able to release her husband from the likely future financial conflict in the family. In addition, it can be assumed that having separate expenses from her in-laws has not only released her from being financially dependent on them, but also allowed her to avoid possible disputes with her future sister-in-laws. Shamsiah values her role in her family's economic improvement and reminds her husband of the contribution she has made to their lives, perhaps in order to have further future claims including more control over the money. She says:

I thought that I should take the loan and my husband should work separately from his brothers, because in future they will be married and everyone should be responsible for their own life. I told my husband, "Things are much better since I took the loan and you started working alone. You have enough income." I'm also happy that I could do something for my husband.

Respect

Women's contributions to improving their families' economic well-being are a source for increasing the respect they are shown, from their immediate and extended families to the community more widely. The respect resulting from their loan programme participation has been defined differently across female clients. Nooriah, a young woman in her twenties who gave her loan to her husband, notes that her mother-in-law shows her respect by inviting her to dine together.⁴⁴ She constantly calls Nooriah "a smart woman" who, despite her young age, managed to improve her family's economic well-being by taking the loan. Sabzina describes her sons' respect by their constant verbal appreciation toward her. Her sons note that they would be "*bisarnavesht*" (without a bright future) if their mother had not taken the loan for them. The only two clients who used the loan for their own business point out that their immediate

44 Although they live together, Nooriah and her husband have separate expenses from her in-laws.

families show their appreciation by acknowledging their increased responsibility, as the quotes below show:

When he comes home in the evening, he tells the children, “Don’t make a lot of noise because your mother is very tired.” He says, “Oh wife! Come here and sit quietly because you have been very busy all day and you are tired with the housework and tailoring.”

–Marina

Since I took the loan, my family respect me more because they know I have more responsibility in the house, including the repayment of the loan. I feel happy because my brother and my parents are proud of me and they all love me a lot.

–Saida

As was discussed earlier, Saida owes her respect and power in the house mainly to her unique status as the breadwinner and the “man” of the house. Women in the community frequently refer to her as an example of someone who has brought major changes in her life, including gaining more decision-making power, greater mobility, more control over money and full authority in the house. However, it is not particularly the loan but Saida’s inherently powerful character, her family structure (especially having an old father and only one brother to support the family) and her unmarried status that have given her a unique position. The pressure of the loan repayment has only increased her already possessed value within the household.

The same is applicable for Anisa, the teacher whose story was told in Box 4. It is her status in the family that has gained her husband’s respect to her. He views her as the “best woman” in his family and owes his own respect among the community to her and her reputation. He enjoys it when Anisa is referred to as the “wife of Hafiz” in their village and as a woman who is serving her community members by teaching their children.

For four of the respondents, the enhanced respect is not limited to the family and is expanded to the wider community. Marina, the tailor, owes the respect of her neighbours and family to the service she offers them. Her customers respect her for her skill and the ability to make her own money. They show their appreciation to her by bringing her food and giving her special respect by placing her at the top of the room in weddings. Sabzina, who gave her loan to her sons to start businesses with, notes that her neighbours regard her as a smart woman who has improved the well-being of her family. They come to seek her advice on how to improve their own families’ economies.

Mobility

As discussed in Section 4, there are certain places, such as health clinics and relatives’ and friends’ homes, that are generally accepted places women can go. But family structure and circumstance as well as women’s individual characteristics determine their mobility beyond this.

None of the women in our study can go beyond the Qarabagh bazaar without being accompanied by a *mahram* (a male family member who acts as a chaperon). Even for the most mobile women in our study, the boundaries of women’s activity and mobility lie only a few hundred metres from the village.

Of the participating families, three acknowledged a change in their mobility, however. Anita, who gave the loan to her husband to expand his vegetable business and helps with it, reports that now her husband gives her permission to spend the night at her mother's home and links this with his recognition of her work toward the family's economic well-being. Shamsiah, whose husband used the loan to have a separate business from his younger brothers and thus separate expenses from his family, now uses this financial separation as a reason to travel to the bazaar. To get her family's consent she says that she is doing the shopping as a favour to her elderly mother-in-law, who is unable to go out. She has intelligently worked her way around gender norms by behaving as the devoted daughter-in-law and wife:

I do the shopping for the house. My poor husband is not home often. I told him: "You are not home from morning till evening and your sisters are married and have their own house. Your mother is an old woman, so I will buy anything we need for the house." He did not disagree with me. He told me, "Who will do the shopping if you don't go to the bazaar?" I am not a child. I know where to go and where not to go.

Shamsia's increasing mobility cannot be clearly identified as an outcome of the loan. However, the better financial situation of the family as a result of the loan she took has put more resources in her hand and has given her the opportunity to find an excuse to go to the bazaar.

Decision-making

Some literature on empowerment gives a lot of weight to decision-making as an important outcome of empowerment.⁴⁵ Participation in decision-making that is in the absence of any coercive force and represents strategic life choices are indicators of a shift in gender relations. These strategic life choices vary from who to marry, how many children to have or what type of livelihood to choose. It would be very naïve to believe that microfinance programmes alone, even if they operate within their stated social objectives, have the ability to bring such a change in gender relations within families and in the community. However, they can contribute the process of empowerment.

Marina's experience is an example of the lack of any increase in women's influence over decision-making as a result of participation in a microfinance programme. Despite having her independent income through tailoring, she was not able to prevent her brothers and husband from stopping her daughters going to school. When they discovered that she had secretly sent the girls to school, her brother and her husband threatened to kill the girls if they continued going.

Despite the limitations of credit in expanding women's scope of decision-making, participation has given one of the clients more voice in her household and enabled her to assert more authority. As discussed earlier, Anita is helping her husband with his vegetable selling and gives herself credit for working as hard as her husband toward the economic well-being of the family. She acknowledges her value in the household is due in part due to the supporting words of the loan officer, who reminds her of being the partner in the business her husband has. This has made her more assertive in voicing her concerns. She has expressed her dissatisfaction with her husband's late arrival back home after work, and her husband changed his behaviour accordingly.

45 Naila Kabeer, "Resources, Agency and Achievements," 435-464; and United Nations Population Information Network guidelines on women's empowerment, available at <http://www.un.org/popin/unfpa/taskforce/guide/iatfwemp.gdl.html> (accessed 25 July 2011).

It was widely noted by the participants that women who are engaged in an income-generating activities, regardless of getting the capital through a loan or not, can have control over the money they make and influence the process of economic decision-making. Having an independent income means more control over money for Marina, who no longer depends on her husband for her *seyali va shariki* and small purchases for the house.

Two of the participating families have managed to use the loan to have separate expenses from their in-laws. Having separate expenses, although not necessarily separate living situation, allowed them to have more access to their husband's earnings and to spend money on "small things." Shamsiah, a client in her thirties who gave her loan to her husband, has shown her assertiveness by confidently spending the money her husband earns. This is mainly due to the fact that she feels taking the loan has given her ownership of the money her husband makes and therefore entitles her to spend it. She explained:

I keep and spend the money my husband makes. We both spend a lot on medication. When my husband complains about me spending a lot, I tell him, "You have your separate business since I took the loan. We now have money and I can spend that."

She also made some small savings from the money her husband gives her for *seyali va shariki* and buys small household requirements without having her husband's approval. Nooriah can also spend money on children's clothing and basic household necessities. However, neither of them can make decisions in spending the money on personal luxury items such as jewellery. Both asked their husbands for a pair of earrings, requests that were rejected due to lack of sufficient income. Nooriah's sense of contribution to the economic well-being of the family by taking the loan, however, has given her the courage to voice her demand again, despite being rejected once by her husband before the loan. She has slowly but consistently tested the boundaries of her authority through carefully negotiating her rights with her husband:

I wanted to buy a pair of earrings before the loan but my husband said, "No, I need the money." Now I decided to try again but was worried that he would say no to me again. A few days ago I asked him. He laughed but didn't say anything. He may not reject it this time because I took the loan for him.

Building confidence through interaction with other women

Women in the study have all expressed great satisfaction in finding spaces where they can share, "learn" and find "courage" through talking with fellow women. These spaces outside the family can facilitate a process of "power with" (see Box 1 for definitions) other women and support women's confidence-building. Two of the female clients link these spaces with the loan. Microfinance has provided them the opportunity to meet the MFI staff members or other women through the businesses they have established. The interaction with female staff members (mainly when they visited them in their house), women whom the respondents consider educated, gave them the opportunity to learn from them, such as in health-related issues or just in general conversation.

Marina, the tailor, emphasises that she would not have had the confidence to take the loan and work with it had it not been for the persuasion of the loan officer. The loan officer sat with her on different occasions and gave her different examples of women who had been able to change their lives by taking a loan and working with it. These supporting words encouraged her to put confidence in herself and believe that she was capable of working with the loan as well.

Another point noted by Marina's husband is the support his wife and her tailoring customers receive from each other, especially when they go out. They consult with each other on what to buy and together make sure that the shopkeepers do not cheat on them. Rana, a 50 year-old woman who took one of the loans to buy a cow, also notes that the customers who came to her house to buy her dairy products helped each other with basic literacy.

Another important point raised by Marina, the tailor, is the process of learning negotiation skills after she dealt with different customers:

The early days I had started tailoring, women gave me about 20 to 50 Afs for a piece and I felt shy to ask them for more money. I have gained more courage and I tell them, "you should pay 100 or 200 Afs for the dress!"

Another aspect of interacting with female loan officers is observed in the account of one of the older client's husband (Rana's). Social interaction with loan officers, women who have paid jobs, has been a motivation for her to have the same aspiration for her daughter. She, despite her husband's initial resistance, managed to convince him that education is necessary for her daughter, a persuasion her husband is proud of surrendering to. Their daughter now makes money by being BRAC's community school teacher.

When my wife saw the educated women from loan office, who was working, she was motivated to send her daughters to school. My wife reasoned that our daughters should study in school and become literate. My wife was saying, "We've remained illiterate so let our children study and become literate." I am proud of my children. My daughter is now teaching a course.

Social relations that are based on choice and not kinship can create solidarity and love among women and can be a tool to work toward transforming gender relations in the community.⁴⁶

46 Naila Kabeer and Lopita Huq, "The Power of Relationships: Love and Solidarity in a Landless Women's Organisation in Rural Bangladesh," *IDS Bulletin* 41, no. 2 (2010): 80.

6. Conclusion

This report sought to understand the possible ways that women's participation in microfinance programmes have influenced gender roles and relations within their family and local community. Being a case study, this report will not offer a set of recommendations at this stage, but it is trying to shed light on the factors that can enable or hinder women's active participation in the programme and what can result from this. Some lessons can be drawn from this report:

The first lesson learnt is that despite the potential of the loan groups to be a vehicle for change, the MFIs have not taken advantage of them as platforms to build solidarity and sisterhood among women. Loan groups only appear on paper with no functionality on the ground. Women in this study expressed deep satisfaction in their interaction with either other women in the community or with the loan officers. They regard these spaces as a safe haven to share and learn from each other and enhance their self-confidence. A few, despite acknowledging their workload at home, articulated their desire to attend groups where they can collectively learn a skill and can also share their skills with others. The male members of the family were also positive toward such groups, where women take a loan and learn how to work with it to improve the financial well-being of the family.

The second lesson is that context and family structure matters. Gender roles and relations are not static and they change through time depending on factors such as security, presence of development agencies and human rights organisations, and the experience of people in migration to neighbouring countries. It was evident from the data that the accounts people give about the fixed rigid gender norms are not usually the way they live their life and are more of a self-representation of themselves to outsiders. Age, literacy, family structure and the position women hold in the family all contribute to the ever-changing gender relations in the community.

The next lesson is tied to the previous one and is that women in this community were rarely the primary users of the loan and acted as a conduit to provide the male members of their family with capital. Lack of opportunities for women to start a business, women feeling inadequate and men's resistance toward women's work were some of the reasons noted by people and the MFI staff members. Women's role as a conduit has been the major factor for MFI2 to withdraw from providing loans to women unless they are able to provide the solid proof of a business.

The fourth lesson is that MFIs have a huge potential to be empowering if the attitudes and the way the MFIs work change. With the current practices of the MFIs, the only women who really benefit from taking loans are those who are already in influential position in and well-respected by their families. For other women, it makes little difference to women's well-being or empowerment. That is not to say that microfinance aimed at women does not have the potential to be significantly empowering. However, the management and staff of the MFIs need to change their attitudes and the way they work to enable this.

The fifth lesson is linked to the MFIs' practices in the field. Aiming at operational sustainability has led them to make a notable diversion from their social aims and concentrate on approaches to keep or increase their clients. For instance, both MFIs have adopted a door-to-door approach to receive repayments. This is more "culturally acceptable" and reduces the risk of late repayment and default, but it reinforces the existing gender norms within the community rather than challenging it in a gradual

manner. Another impediment to women's empowerment is the poverty reduction approach of some staff members in providing credit to women. In this approach, women are only an instrument toward the economic well-being of the family, with little attention to them as individuals. This notion has been coupled with a perception that women are not able to work with the loan due to a lack of their opportunity and skills.

The sixth lesson is that the monitoring system of both MFIs focuses on client number, repayment rates and loan disbursement, with little concentration on social monitoring indicators. The director of MF12 noted that reaching sustainability does not lend itself to a concentrated focus on the social outcomes of the loan programme. Women's economic independence, more visibility in the public domain and the possession of ID cards are steps toward social inclusion and signs of the process of empowerment. Focusing on sustainability-oriented methods toward loans for women without addressing the social aspects can limit the process of empowerment and equates participation with "add women and stir."⁴⁷

This leads to the last lesson learnt in this case study. There does not seem to be any will among the senior management of either MFI to keep a balance between social aims and the operational sustainability. Reaching financial independence is of vital importance in ensuring a sustainable, long-term microfinance programme in Afghanistan, but this goal seems to have largely sidelined social aims, including women's empowerment (MF11) and social inclusion (MF12).

⁴⁷ This is the term Cornwall and Goetz coined in their discussion on the presence of women in political spaces. See Andrea Cornwall and Anne Marie Goetz, "Democratizing Democracy: Feminist Perspectives," *Democratization* 12, no.5 (2005): 795.

Annex1: Distribution of FGDs and Interviews

Type	Number of IDIs with group members	Number of IDIs with group members' families	Number of IDIs with community members	Number of IDIs with families of community members	Number of "chitchats"	Number of IDIs with NGO staff	Number of FGDs
Men	0	0	2	2	2	3	3
Women	8	8	2	2	0	2	5
Total	8	8	4	4	2	5	8

Annex 2: FGD Demography

Type of FGD	Sex	Age	Ethnicity	Education attainment	Occupation
Non-participating family	Male	33	Tajik	14th grade	Mullah
		60	Pashtun	Illiterate	Whitebeard
		55	Pashtun	Illiterate	Whitebeard
		60	Pashtun	Illiterate	Whitebeard
		50	Tajik	Illiterate	Farmer
		45	Tajik	14th grade	Teacher
Participating family (conducted by the female team)	Male	27	Tajik	3rd grade	Mechanic
		19	Tajik	10th grade	Student
		30	Tajik	Illiterate	Welder
		24	Pashtun	Illiterate	Shopkeeper
Non-participating family	Male	76	Tajik	Illiterate	Day labourer
		70	Tajik	Illiterate	Retired driver
		52	Tajik	Illiterate	Farmer
		50	Tajik	Illiterate	Unemployed
		45	Tajik	Illiterate	<i>Malik</i>
		50	Tajik	Illiterate	Farmer
Participating family	Male	25	Tajik	Illiterate	Housewife
		55	Tajik	Illiterate	Housewife
		28	Tajik	Illiterate	Housewife
		23	Tajik	Illiterate	Housewife
		30	Tajik	Illiterate	Housewife

Participating and non-participating family	Female	32	Pashtun	Illiterate	Housewife
		28	Pashtun	Illiterate	Housewife
		55	Pashtun	Illiterate	Housewife
		40	Pashtun	Illiterate	Tailor
		28	Pashtun	Illiterate	Housewife
		36	Tajik	Illiterate	Housewife
		42	Pashtun	Illiterate	Housewife
		57	Pashtun	Illiterate	Housewife
Non-participating Family	Female	25	Pashtun	Illiterate	Housewife
		40	Tajik	Illiterate	Housewife
		30	Tajik	Illiterate	Housewife
		33	Tajik	Illiterate	Housewife
Non-participating family	Female	25	Tajik	Illiterate	Housewife
		35	Tajik	Illiterate	Housewife
		25	Tajik	Illiterate	Housewife
		30	Tajik	Illiterate	Housewife
Non-participating family	Female	50	Pashtun	Illiterate	Housewife
		55	Pashtun	Illiterate	Housewife
		40	Pashtun	Illiterate	Housewife
		45	Pashtun	Illiterate	Housewife

Annex 3: Stories from the field of the female team’s experiences with male respondents

Interview with Saleem:

Saleem, a Pashtun, is the younger brother of one of the female respondents, Saida. She was selected due to her unique individual characteristics and her position in the family. She is a 40 year-old single woman whose reputation as an active woman has gone beyond her family and reached the wider community and the MFI loan officer. However, Saleem, in his first round interview with the male team, claimed that it was him who took the loan and used it to repair his car. Crosschecking and observation showed that Saida had taken the loan to expand her tailoring and embroidery business.

It was then that the two Afghan female researchers, one whom is a middle-aged Pashtun woman, went to his house to do the second round of the interview. The Pashtun female researcher asked Saida to call her brother for the interview but Saida came back empty-handed, saying that Saleem was embarrassed at being interviewed by a younger woman. The Pashtun female researcher started talking loudly in Pashto: “Why are you embarrassed? We are like your sisters and you are like our brother.” Then she turned to Saida and said, “Tell your brother if he does not come to us, we will go to him.” Once Saleem heard this he came out of the house but had covered his face with a scarf to avoid having face to face contact with the female researchers. He agreed to talk to the researchers but from behind a curtain. This was agreed by the research team. The interview started with the research team on one side and Saleem on the other side of

a curtain. The Pashtun researcher told him occasionally: “Why are you hiding yourself from us? We are like your sisters.” Throughout the course of the interview he rolled the curtain up little by little until it was rolled up completely.

FGD with Whitebeards

Together with the male team and based on the experience of the first FGD with the whitebeards (village elders), it was agreed that the female team might have a better quality interview in the second FGD with a different group of elders. The same female researcher from Saleem’s story above, together with the Iranian team leader of the project (and the author of this report), conducted the FGD in a mosque. The whitebeards were very happy with the female presence and some of them started making jokes and talking about their experience in Iran with the Iranian researcher. In response to a question about authority in the house, one of them, a seventy-year-old man, said: “I always talk smoothly to my wife. I call her ‘my dear,’ ‘my sweetie,’ but her response to my terms of endearment is either angry words or a kick in the shin.” Other participants in FGD burst into laughter once he said that and started whispering into each other’s ears. It was then realised that his wife had passed away a while ago and he had no female company in the house.

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