



**WOMEN'S ECONOMIC EMPOWERMENT FOR SMALL BUSINESSES**

BUILDING FINANCIAL INDEPENDENCE, STRENGTHENING COMMUNITIES, ONE WOMAN AT A TIME.

**WHY OUR WORK MATTERS**

Women in Afghanistan face significant barriers to economic participation: limited access to finance, few entrepreneurial opportunities, and weak community support. These challenges are most acute for women in low-income households running informal or home-based businesses.

In response, Cordaid and Women and Children Legal Research Foundation WCLRF implemented the Just Future Project in 2025. With the aim of promoting gender equality and economic resilience by empowering women as active economic actors and leaders.

**KABUL – BAMYAN - NANGARHAR**



**OUR CORE OBJECTIVE**

To enhance women's access to finance, entrepreneurial skills, and business management capabilities, leading to long-term economic resilience and stronger, more cohesive communities.

**ACTIVITIES & METHODOLOGIES**

**COMMUNITY-SUPPORTED FINANCIAL INCLUSION**

- 20 Village Savings & Loan Associations (VSLAs) established (7 Bamyān, 7 Nangarhar, 6 Kabul).
- A \$2,500 grant is provided to each VSLA to strengthen revolving funds.
- 126 savings & loan sessions conducted, with cumulative loans of \$48,710 issued (Sep-Dec 2025).
- 34 community mobilisation sessions engaged elders, religious leaders, and families to build support for women's economic participation.



**STRENGTHENING WOMEN-LED MSMEs**

- 53 Women-led MSMEs supported with grants (\$2,100 - \$3,300 each).
- Group mentorship programs focused on leadership, financial planning, marketing, and business growth.
- Two major exhibitions (Badam Bagh & Imam Abu Hanifa) generated \$17,590 in sales and connected women to real markets.
- 30 CSOs/CBOs strengthened through capacity-building training to build local support networks.

**KEY ACHIEVEMENTS & IMPACT SEP-DEC 2025**



**\$48,710**

**Total loans disbursed**



**\$5,188**

**Total savings accumulated**



**65%**

**Loan repayment rate**



**\$17,590**

**MSME exhibition sales**



**300 (VSLAs)  
53 (MSMEs)**

**Women beneficiaries trained**



**60 (30 orgs)  
CSO/CBO Staff trained**

## NAVIGATING CHALLENGES WITH LOCAL SOLUTIONS

CHALLENGES	SOLUTIONS
Lengthy project registration (6-month delay)	Used delay for preparatory activities: tool development & stakeholder planning.
High community demand exceeds capacity	Implemented transparent, merit-based selection criteria to manage expectations.
Coordination misalignment in Nangarhar	Realigned sectoral coordination from DoIC to DoEC for merit-based selection.
Literacy barriers in training	Used participatory methods: case studies, role-playing, group discussions, and visual aids.
Operational delays in grant disbursement	Adjusted schedules, intensified mentoring, and shifted to a single instalment where needed.

*"Through the VSLA group, I found the chance to grow my business... I sold my handmade traditional clothes for the first time and made a good profit."*  
Ms Soughra, VSLA Member

## KEY RECOMMENDATIONS

The Just Future Project has proven that when women gain access to finance, skills, and community support, they build stronger businesses, improve household well-being, and inspire lasting change.

**Sustain & Expand VSLAs** – Continue training, mentorship, and consider scaling to new communities.

**Strengthen MSME Support** – Provide ongoing business development services and market linkages.

**Promote Market Access** – Facilitate participation in exhibitions and trade fairs.

**Leverage Digital Tools** – Introduce digital solutions for savings tracking and business management.

**Foster Financial Linkages** – Build partnerships with banks and microfinance institutions.

**Capture & Share Learning** – Systematically document success stories and lessons for replication.

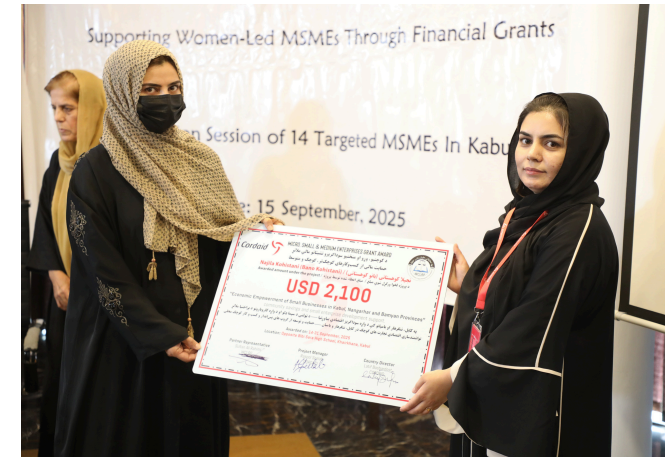
*"The mentorship gave me the knowledge and confidence... I learned how to plan, manage finances, and reach new customers."*  
Ms Kainat, MSME owner, Nangarhar

## OUR COMMITMENT

The Just Future Project has proven that when women gain access to finance, skills, and community support, they build stronger businesses, improve household well-being, and inspire lasting change.

## WOMEN ECONOMIC EMPOWERMENT

*"Investing in women's economic agency is investing in community resilience."*



## CONTACT

**Cordaid Afghanistan**  
Communicate  
cordaid.kabul@cordaid.org

**Address**  
Street 6, Qala-i-Fathullah,  
Kabul, Afghanistan  
www.cordaid.org  
020 220 4944

