

# Research Report on Women Access to Financial Services in Kabul

With Focus on Women's Mobility

27<sup>th</sup> December 2017



Noor Educational and Capacity Development  
Organization (NECDO)



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*Research Report on Women’s Access to Financial Services in Kabul  
Jan 2018*

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**Abbreviations:**

- WEE-PPN – Women economic empowerment- National Priority Plan
- MoWA- Ministry of Women Affairs
- MoRA- Ministry of Religious Affairs
- MoJ- Ministry of Justice
- MoIC- Ministry of Information& Culture
- NUG- National Unity Government
- NSP- National Solidarity Program
- NAPWA- National Action Plan on Women- Afghanistan
- AWCCI- Afghanistan Women Chamber of Commerce And Industries
- AMA- Afghanistan Microfinance Association
- CEDAW- Convention on Elimination of Discrimination against Women
- FGD- Focus Group Discussion
- ICT- (Information & Communication Technology)
- HPWO- (An Afghan Local NGO)
- OLSFG- (An Afghan Local NGO)
- AIB BANK- (Afghanistan International Bank)
- UN- (UNAMA-UN mission in Afghanistan)
- Vision SABAH NGO- (An Afghan Local NGO)

**Acknowledgment:**

While insecurity, a lack of infrastructure and weak business-supporting policies and services negatively affect all legitimate economic growth in Afghanistan, Afghan women face unique challenges in sustainably engaging in their country's economy. The challenges that Afghan women face are considerable and require a strategic and multifaceted approach to overcome. Women must be empowered at all levels of economic engagement at the livelihoods level, as employees, and as business owners and they require the development of an enabling environment that promotes their success. Women's lack of access to financial services is one of the main concerns that keep women away to get aware of the opportunities.

There are new opportunities that women need support to grasp by formal announcement of the very first national Priority Plan under title of Women Economic Empowerment National Priority Plan WEE-NPP. Establishment of Afghan Women Chamber of Commerce and Industries is the key tool to push for equality in the financial sectors of Afghanistan. The lure of international trade provides a market that is gender-neutral if women can access it. Increasing such access would include the development of industrial zones that provide women with a safe place to work as employees as well as a venue for production and sales for female business owners. Engaging more women in growth sectors at the nascent stage is important.

NECDO is grateful to ADB for its technical and financial support for conducting the study to make this research report on Women Access to Financial Services in Kabul With Focus on Women's Mobility possible in a very sensitive time needed. NECDO thanks ADB for the extended trust and partnership to conduct this research from 200 women target group, through questionnaires, Focus Group Discussions and Interviews with stakeholders conducted in Kabul city from 12<sup>th</sup> October to 1<sup>st</sup> November 2017. We would also like to thank all NECDO team and our interviewers each Mr. Ali Reza, Ms. Muzhgan Malikzada, Ms. Zarifa Sediqyan, Ms. Parina Jahid and Ms. Malina for their valuable contribution to this research.

Thanks,

NECDO

2018

## **1. Executive Summary:**

This research is undertaken to examine the travel patterns of women travelers in Kabul city, assessing their mobility issues, and challenges affecting their access to financial resources, information & other services. In addition, in this study key initiatives have been proposed to improve women mobility, their access to financial services. It also indicates types of capacity building programs needed for women to improve their income-earning options. The main purpose of this research study is to identify the major obstacles for the demand and supply of financial services & information that converge. Based on the findings of this research Afghan women lack the support of family and community to be allowed for their engagement in income generating activities, the main reason behind the lack of families and community support is the technical and social barriers such as:

- Harassment (Multiple kinds of sexual harassment on the public & work place, dialect, languages, & inappropriate behavior of drivers and conductors).
- Lack of transport facilities (late arrival of women employees to their work places by using public transport, over-crowded public transport, misbehavior of people, discrimination based on gender within transportation chains, shortage of space for women travelers using public transport, and expensive private transport fares).
- Lack of first hand information to get access to the opportunities (high rate of illiteracy among women, lack of access to latest technologies, lack of social mobility and lack of information, gender based segregation within business chains).
- Gender based discrimination within the current financial institutions and government policies and laws.

The abovementioned challenges restrict women's full participation in the Afghan economy that include restrictions on their mobility and access to resources, markets, and venues for production, sales, and employment. The lack of support infrastructure such as viable business and social networks necessary to successfully conduct business and share the information. Some challenges are common to both men and women, but have a greater impact on women. While access to finance is often an impediment for starting and growing a business, for example, Afghan women have less access to start-up capital and equity to start their businesses. As the findings of this study indicate that 82 % of the women are not able to pay for the transport services

The challenges that Afghan women face are considerable and require a strategic approach by government, donors and civil society actors. Women must be empowered at all levels of economic engagement and require the development of an enabling environment that promotes and ensures their success. The finding of this study indicates that skills for the marketplace range from basic literacy and numeracy to vocational, professional, office worker, services sector, ICT, and basic and advanced business skills are essential tools for women economic empowerment. The result of this study indicates that 20 % of the women are currently involved in tailoring field, the other 15 % of them are employed and interested in teaching field, 11% of the respondents are running different businesses such as perfume shops, automobile business and designing, 8% of the respondents are interested and engaged in handicraft activities. At the same time 7 % of the respondents are government employees, whereas 6% of them are university students. In addition, 6% of the women are currently engaged in

administrative field in banks and other private companies, 12 % of the respondents are not engaged in any business or income-generating activities. Thus, the above mention percentages shows that women economic contribution is low and capacity building initiatives will empower them to get access to financial resources

Women have limited access to information. They are confined to the home rely on male members of the household to relay information. Those who enjoy more mobility are often still limited in their information sources. Access to information can be improved by improving women's physical access to ICT (Information & Communication Technology) as well as by developing content that is responsive to women's needs. As women experience the benefits of improved access, they can increasingly use the Internet to find job and training opportunities, view images to generate new ideas for product design, communicate with mentors, develop market linkages, and conduct business communication. Based on the result of this study 70 % of the respondents do not know about financial institutions and their related services in Kabul city but are interested to know. But on the other hand 17 % of the respondents are aware of financial services. It shows a wide gap about the having information on financial services in the city.

The other major points this research indicates is overall, the lack of safe transport facilities for women and their products transfer. The general increase of insecurity has worsened safety conditions of the transportation inside and outside Kabul. Sexual harassment is one of the main reason that female cannot feel safe while using public transportation. Meanwhile the private transportation is very costly which have affected their access to financial institutions, information and getting of vocational trainings and skill for their engagement in the economic and development process.

## **1.2. Key Findings:**

### **1.2.1. Access to Financial Services and Information:**

**Women Economic Gains and Challenges:** Research findings indicate that despite some achievements during the past two decades, gender disparities persist across almost all sectors in Afghanistan. Women are unpaid or low-paid work is unaccounted for in an informal and unregulated economy. While the micro-finance investment sector could be a potential opportunity for women, is currently quite restricted, there is lack of support for women in small and medium-scale entrepreneurship. Nonetheless, some of the strategies, programs and projects of the past years in capacity- and skill-building are beginning to bear fruit but still there is a long way ahead.

It is very essential to provide small business training and marketing workshop and vocational training to women in Kabul city. These training should include basic financial literacy, business planning skills to develop viable business plans, access to market opportunity and management of financial resources. Key findings of this study shows 20 % of the women are involved in tailoring, 15 % of them are involved in teaching field, 11% involved in different business activities (perfume, automobile and designing), 8% involved in handicraft activities. At the same time 6% are government employees and student respectively whereas 6% work in administrative at banks and other private companies. On the other hands 12 % of the total respondents are not involved in any business or income-generating activities. The remaining respondents that have less percentage compared to the above mentioned professions

are involved in different activities such as medical, engineering, cooking, beauty parlor, cloth business, and many other fields.

This research indicates that women's economic participation is hugely dependent upon localized (men dominated business system), most of the business women are not aware about the market and market profitability, cannot use the smart phone and internet for their business. The study found that 30 % of the respondents need information about financial services and trainings to be held near their residence, 16 % are ready to avail information on working days, 15 % are willing to participate and attain information at any time and places. About 9% are ready to participate in these trainings only on Thursdays while the other 9% of them are ready to participate in even days. The rest of respondents are interested to participate on different days, times and places. This shows that women are interested and willing to get information and access to financial services.

**Travel patterns and use of public transport:** The key finding of this study shows that the dominant mode of transportation is (buses, taxi and mini-bus) whereas 72.8 % of all the respondents travel by car and the remaining 27.8 percent travel by foot or using three-wheelers. Majority (46 %) women commuters travel to city to access market, 27 % use city transport for work and their own business, 18 % commuting to university, 9 % for sightseeing purposes. There are different social and cultural barrier for women while traveling in Kabul city. Poor infrastructure and inaccessible roads, street and limited transport services constrain male and female mobility. For safety reasons a group of women 3-5 women use the same ride in order to avoid harassment and get less expensive fare without a male escort. Most of the public buses or vans are usually over crowded with men and there are two to four seats for women only. Usually, women have to wait long time to get space in the public buses. Women with children mostly use small cars called SARACHA<sup>1</sup>. Based on the survey results, 24 % of the respondents make 6 -10 trips and 21 % 1-5 trips in a week. On average 18 % of the respondents make 16-20 trips, 16 % making 11-15 trips and 9% make more than 20 trips per week. On other hand 11 % of the respondents do not travel. This indicates that women are travelling for their personal, family and business needs quiet frequently. Men spend three times as much as women on transport because they control the family finances and travel more. Women with limited or no income or sometimes lacking a male family member to escort is also making them to pay more in order to have another person to escort her to desired destination. The research data shows that 75 % of the respondents do not have financial support to access to financial institutions. Thus, women are lacking financial means to get information and the lack of startup capital is more appealing.

**Safety and Security:** General insecurity is a huge problem for men and women due to unexpected suicide attacks at any time in any part of the city. From the other side, the pedestrian environment is unsafe due to lack of sidewalks and pedestrian crossings. Poor vehicle maintenance, and unsafe driver behavior contributes to accidents in all areas. Lack of enough transportation facilities especially during evening and winter is concerning. Based on the results 25 % believe there are cultural limitations while using city transport, while 18 % of the total respondents felt disrespect for women, elders and women with disability. Meanwhile other 12 % complains from different kinds of harassment, 10 % don't have family permission to travel, 8 % complain about lack transportations in city, 14 % did not notice any cultural limitation.

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<sup>1</sup>Toyota which has a space in toolbox at the back

**Socio-economic Impacts:** Lack of appropriate transport severely limits female access to education and health and economic opportunities in most parts of Afghanistan. Many educated women have given up aspirations for employment due to traditional mindset of families and the increasing sexual harassment using local transportation. Based on the results from the survey 41 % of the respondents experienced different kind of harassment, 20% faced harassment specifically for their outfits, 26 % of the total responded did not face any harassment, and the rest of them faced harassment to some extent such as staring.

Based on the survey, 48% of the respondents recommended that the traffic system in Kabul city should be improved, 14 % suggested separate buses for women travelers, 10% stated that the number of buses should be increased, 21 % did not recommend any improvement, and the remaining respondents recommended for improvement in transportation services such as less charges, and the introduction of electric buses and other means. In the same way the respondents suggested capacity building, awareness raising for financial services as the responses, 20% of them stated that they need training without mentioning any particular field of interest. On the other hand, 14 % require training in tailoring, 14 % require vocational training, 10 % need training in administrative field to improve their skills, 5% require training in handicraft business, 7 % needs training in teaching field. About 6 % of the respondents need, 8% need training to expand their business whereas 5 % of them were interested in political and the financial services fields such as information how to access to financial service, banking, taxations, marketing, small and medium business management and leadership. The remaining respondents that are less than one percent need training in proposal writing, computer, English language and media. So, there is immense potential for new opportunities for women in the small and medium-sized enterprise industry, particularly in horticulture such as Saffron, poultry, agri-business and manufacturing, and handicrafts (hand made products), and dry fruit and seasonal products with their empowerment. Women-only occupational groups and producer associations need to be nurtured and strengthened in an enabling environment through regulatory reform, investment and trade links.

## **2.1 Introduction:**

The new political shift since 2002, private sector role has increased in Afghanistan. Public & private transport service providers have also increased over the years. Increase in financial institutions has also been noticed in the country with 4 government, 8 private and 6 international banks. Apart from these, Vision Financial Institute, BRAC Bank (Bangladesh), Exchange Zone, and The First Microfinance Bank provide loans to Afghans including women. There are 800-registered businesses led by women in Kabul only. Expansion of transport network can facilitate many positive impacts on women and men's lives. However, transport planning in Afghanistan does not routinely address gender issues with limited or no sex disaggregated data of commuters.

Afghanistan's economic growth<sup>2</sup> is projected to increase slightly to 2.6% in 2017 from 2.2% in 2016 as the country's deteriorating security weighs on the economy, according to the latest series released 21<sup>st</sup> November 2017 by the World Bank. Afghanistan's security environment is continuing to deteriorate, with the increased crime and conflict holding back business and consumer confidence from recovering fully from the impact of the security transition in 2014 that saw large numbers of foreign troops leave. Sustaining these efforts will very much depend on progress in improving local governance; deepening reforms; building public confidence and fighting corruption are key drivers of sustainable growth and

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<sup>2</sup> [Afghanistan Development Update](#)

prosperity for Afghan nation. Therefore, over all men and women are not confident in promoting their business in Afghanistan.

In Afghanistan lack of access to common and traditional financial resources are major challenges, as the financial markets leadership, mechanism is in the hands of men. Formal financial institutions are a relatively modern phenomenon in the country, and women's access to these institutions is constrained by several factors, including lack of literacy, low educational standard, lack of awareness and access to information of the existing and available services. The strict formal documentation requirements, legal and cultural barriers, restricted mobility outside the home. Lack of access to new market system of credit and other financial services limit women's opportunities to scale up their own income-generating activities. Women access to mobile phone technology is 80% (48% own mobile, 32% borrow when needed, based on the survey conducted by USAID on Connecting to Opportunity in the year 2013),

## **2.2 Research background and Objectives:**

The subject study is one of the key outputs of a pilot project "Bringing Finance Information and Assistance Services Closer to Kabul Women" financed by ADB's Regional Technical Assistance (RETA) "Strengthening Gender-Inclusive Growth in Central and West Asia". The main goal of this project is to address the lack of access to financial services faced by Afghan women in Kabul, through improved financial literacy skills and increased access to financial services and knowledge products specifically; the project aims to bring financial services and knowledge products closer to Afghan women. One of the interventions will be the use of a mobile finance information facility that will provide financial services across the city. This is expected to increase awareness on financial literacy products and provide an interactive opportunity to help answer women's queries on utilizing financial services.

Main objectives of this research study are to find out what kind of financial services are in demand among women commuters, and identify at least 10 areas in Kabul where women foot traffic is the heaviest. Following are the key research questions:

## **2.3 Research Questions:**

1. In what ways do women's travel patterns influence their access to financial and other services? What limitations and challenges do they face in using transport services, and how do these affect their access to financial institutions and other social services such as health and education?
2. What type of initiatives needs to be taken to improve women's mobility and access to financial and social services?
3. What types of information and capacity building programs are needed to improve women's income-earning options?

## **2.4 Research Framework and Method:**

The mix-method approach i.e. quantitative and qualitative methodologies were considered for this research. The research process enabled NECDO's researcher team to establish salient issues on women's access to financial services and draw conclusions about the travelling patterns of women in Kabul including; purpose of travel, problems (including sexual harassment), needs and preferences, timing and route.

Comparability across datasets required more efforts, due to the differences in structure of survey questions, differences in terminology, identification of unique fields, and so forth.

#### **2.4.1 Literature review:**

The literature review was used to frame the research findings and place them in context, as well as identify gaps and areas where inconsistencies are observed between existing literature and information gathered through on-line searches. The literature review provided the background information related to the government policies that paved the way for women economic empowerment and also to identify the gaps for further improvement.

#### **2.4.2 Study Design and Analysis:**

NECDO used both qualitative and quantitative methods of data collection, focused group discussions and analysis while using SPSS. The use of both methods also ensured that the data is effectively interpreted using the numbers, figures as well as the narrative. Beside, the 201 women were interviewed, 5 key informants from concerned government policy makers were also conducted & added to this research report as important data.

#### **2.4.3 Focused Group Discussion (FGD):**

During the study five (5) Focused Group Discussion were conducted to get ideas from the participants and learn about their perceptions about the challenges and opportunities for women to access financial services in Kabul. The solution recommended in the FGD section 4.2 p 32 of this report. The agenda of the discussion was related to constraints for women to access financial institutions, mobility issues, problems, effects and impacts and also finding the possible solutions for them.

#### **2.5 Quantitative Data:**

NECDO used the questionnaires with closed ended questions to collect the data from a sample size of 201 women respondents. The questionnaires were designed to give insight for the 3 main components of the project (i) a research study on travel patterns of female travelers in Kabul; (ii) provision of on-site finance information and referral service for women; and (iii) finance literacy and life skills training for women, survey questionnaire are attached as annex (2).

#### **2.6 Study Population:**

Kabu<sup>3</sup>l with a population which has ballooned from approximately 1.5 million in 2001 to around 6 million people now. The rapid urbanization is taking a heavy toll on a city originally designed for around 700,000 people. With economic growth slowed from 9% in 2003 to 3.2% in 2014, jobs are scarce and the vast majority of Kabul workers are either self-employed or casual laborers.

For this research we have targeted 201 women from different walks of life. There are 10 major transportation hubs in Kabul namely Saray-e-Shamali, Panjsad Family (Khairkhana Mina), Kart-e-naw, BiniHesar, Kuta-e-Sangi (company), Dasht-e-Barchi, Darul-Aman, Afshar, Taimani, Makroyan, Sinama Pamir, Pul-e-Bagh-e Umumi, Jadah-e-Miwand. For the purpose of this study, only four hubs were selected. Based on the results majority of the respondents is aged 17-46. Of the total respondents, 97 percent of them are permanent residents of Kabul city. Majority (161 respondents) of the residents are Dari-Speaking natives, followed by Pashto and other languages.

#### **Sampling:**

Probability (representative) sampling method considered for research because this approach is considered as representative of the population and provides the most valid or credible results. The

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<sup>3</sup>Kabul is estimated to be the fifth fastest growing city in the world.

target beneficiaries were 201 women from different walks of life. Although in this research political and cultural reactions do not exist to source the problem, however, due to concerns of gender and relevant possible problems the provided information dealt with care and confidentiality; overall information documented and recorded in NECDO research department.

The below chart shows the respondent categories:

*Table 1 Occupation of the Respondents*

| Occupation   | Number | Percent | Location       |
|--|--------|---------|----------------|
| Business Women directly travel or plan to travel to financial institutions | 150    | 75 %    | Kabul province |
| Women working with Private sector, companies and services, etc.            | 10     | 5 %     | Kabul province |
| Self- employed   | 10     | 5 %     | Kabul province |
| Homemakers   | 10     | 5%      | Kabul province |
| Government operation and policy makers relevant ministries/ institutions   | 5      | 2.5%    | Kabul province |
| NGO's and financial institutions operating in women advocacy               | 10     | 5 %     | Kabul province |
| Private companies operate in transport sector                              | 5      | 2.5 %   | Kabul province |

## 2.7. Literature Review:

In the light of existing literature review in Afghanistan some major steps have been taken by the government and civil society actors in the form of policies which guarantee women economic empowerment and access to financial services but still there is a long journey ahead to change community and families mindset about rule of law in Afghanistan. Some of the key points are highlighted below:

The National Priority Program on **Women's Economic Empowerment (WEE-NPP)**<sup>4</sup> is the third pillar of this national strategy. One of the historic achievements of NUG is the National Priority Program on Women's Economic Empowerment (WEE-NPP). The starting point for the Women's Economic Empowerment National Priority Program (WEE-NPP) is the Constitution of Afghanistan, which guarantees equal rights for women and men. The WEE-NPP concentrates on the constraints limiting women's economic participation. But economic participation is not sufficient by itself, it would be quite impossible to increase women's participation in poorly paid and oppressive working conditions without in any way improving their access to those constitutional rights.

**National Action Plan on Women- Afghanistan (NAPWA)**<sup>5</sup> indicates that although women are important contributors to household income, particularly in the fields of agriculture, livestock management and handicraft production, such as carpet weaving. The cultural constraints on women's movement, security

<sup>4</sup> <http://www.molsamd.org.af>

<sup>5</sup> <http://www.mowa.org.af>

concerns and limited transport, restrict their ability to work outside of the house. This limits women's access to information and technology, business services, financial services and marketing information. As a result, women are trapped within a cycle of low profitability, low quality of product and inability to scale up production. The restrictions in access to market and other business tools limit women's ability to control their profit stream. That is why NAWA was focusing for inter-ministerial mechanism for its successful implementation.

**Afghanistan Women Chamber of Commerce<sup>6</sup>** was officially established in late 2017 by a group of active women entrepreneurs. They came together with a united voice and a common aim to advocate for the economic stability of women to ensure that women entrepreneurs and women who are economically active are valued and recognized. Based on the information available in official website of Afghanistan Women Chamber of Commerce and Industries (AWCCI), shows, Women-owned business have made an investment of USD 67.2 million and have created around 47,861 jobs (13% for men and 87% for women). This data shows information about formal business of women and it is clear indication of women's high contribution. The contribution of women in informal sector is much higher and it is important to consider the integration of their concerns to the government policies, programs and budgets.

**Based on the data form WCCI** data 682 women-owned businesses are active all over Afghanistan where 328 of them are in Kabul. Mostly, they are involved in food processing and handicraft. Women entrepreneurs have different challenges that includes lack of infrastructure (electricity, roads and lack of industrial parks for women), lack of long-term business management training, technical training institutions for business, employable skills, lack of knowledge exchange among women from district level to regional and international levels, lack of interaction between men and women, and lack of information and advocacy system to reflect women's economic concerns. In addition to the above problems lack of financing sources and long-term loans, lack of access to government and donor contracts, lack of access to buyers, difficulties accessing raw materials and lack of an entity to advice women on their marketing their businesses and solve their challenges in their business.

**Based on the Central Statistic Organization (CSO) Employment in Afghanistan<sup>7</sup>** is dominated by agriculture sector which accounts for two fifth of all employment. Less than a tenth is in manufacturing where construction sectors accounts for 14 % and trade, transport, financing and real estate account for 18 percent. But, the major problem is the gender differences in distribution of employment of men and women across the main economic sectors. While men account for 79% of all the employment and women accounts for 21 percent, In fact, women are engaged in three out of nine sectors, agriculture, manufacturing and community, social and personal services (WCCI).

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<sup>6</sup> <http://cso.gov.af/en/page/1500/4722/2016-17>

<sup>7</sup> <http://cso.gov.af/en/page/1500/4722/2016-17>

The above mention points are showing that there is still long way forward for women getting access to financial services. The government policies such as NAPWA, in its second goal says “To create an enabling economic and social environment for women which guaranties the full development and realization of women’s economic potential”. The WEE-NPP theme is on women economic contribution and empowerment and access to financial services is an important part of the policy. The EVAW Law’s article 35 and 36 guaranties women employment and access to financial service. The mentioned policy and laws are the ground for legalizing women economic empowerment that will pave the way for access to financial services. The change of community’s mindset and to remove the social and cultural barriers needs multidimensional and coordinated efforts by joint ventures of government, civil society, women groups and donors.

### **3.1 Detailed Findings:**

#### **3.2. Demographic Profile of Sample Respondents:**

Kabul city has four gate ways (Ade JalalabadTurkham, Ade Ghazni – Kandahar, Ade Paktia- Khust and Ade Kabul Mazar e sharif- Badakhshan connected Kabul to overall Afghanistan. Kabul is over-crowded and populated with residents from all over Afghanistan based on the Central Statistical Organization (CSO) data Kabul population is over (4,635,000)<sup>8</sup> as of 2015. Comparatively security of Kabul is relatively better than other provinces.

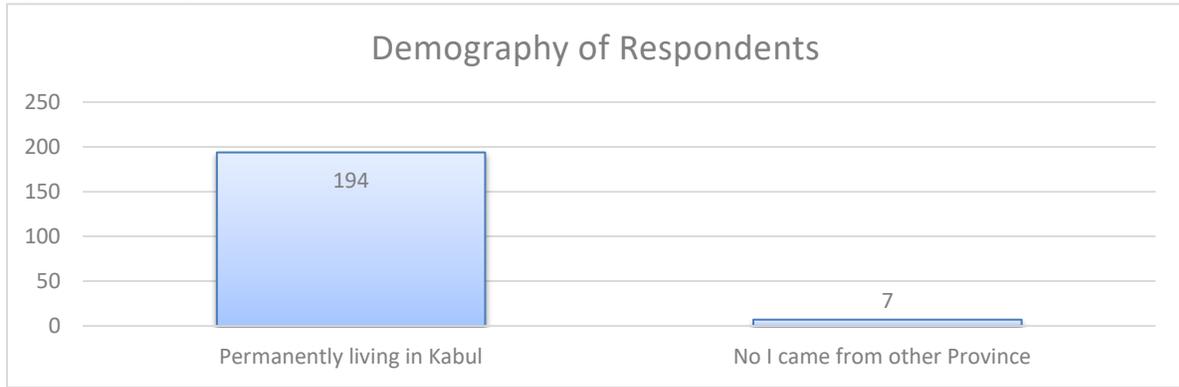
In this study, 201 respondents were interviewed aged 17-65. The below table indicates, that large sample respondents are young with 55.7 % in the age group of 17 to 26 years. The second largest segment respondents aged 27-36 that makes 25.9 percent of the total respondents. The third and fourth age groups in this study are between 37-46 and 47-56 years of age that makes 10.4 and 5 percent of the total survey respectively. The last group is aged 57-66 that contributes 2 % percent to the total survey respondent, whereas 1% of the respondents did not disclose their age.

*Table 2 Age group and percentage*

| Age Group                         | Percentage | No of Respondents |
|-----------------------------------|------------|-------------------|
| <b>17-26</b>                      | 55.7%      | 112               |
| <b>27-36</b>                      | 25.9%      | 52                |
| <b>37-46</b>                      | 10.4%      | 21                |
| <b>47-56</b>                      | 5.0%       | 10                |
| <b>57-66</b>                      | 2.0%       | 4                 |
| <b>Did not disclose their age</b> | 1.0%       | 2                 |
| <b>Total</b>                      | 100.0%     | 201               |

<sup>8</sup> <http://cso.gov.af/en/page/1500/4722/2016-17>

Figure 1. Demographic Information of Respondent:



In this study, Absolute majority of the respondents lived in Kabul city for more than 10 years. Based on the sample data, 70 respondents that are aged 17-26 and have been living in Kabul city for more than 10 years. In addition 36 respondents that are aged 27-36 live in Kabul city. On other hand only 27 respondents have been living in Kabul city for less than one year. 8 respondents have been living for more than one year in Kabul city and the remaining 26 respondents have been living for five years.

Table 3 living description of respondents

| Age Group | Less than one year | Above one year | Above five years | Above 10 years |
|-----------|--------------------|----------------|------------------|----------------|
| 17-26     | 21                 | 2              | 14               | 70             |
| 27-36     | 6                  | 2              | 8                | 36             |
| 37-46     |                    | 3              | 3                | 15             |
| 47-56     |                    |                | 1                | 9              |
| 57-66     |                    | 1              |                  | 2              |

Figure 2 Native language speakers

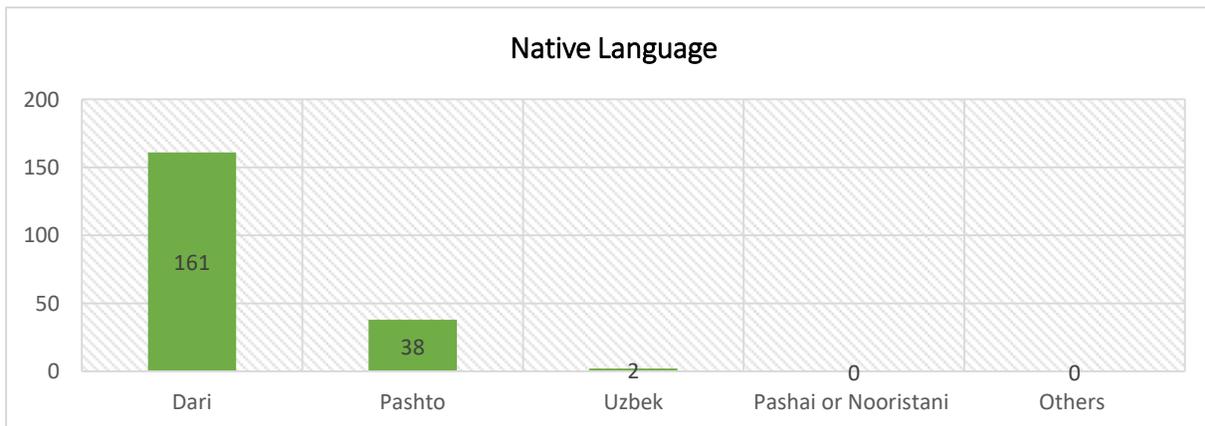


Table 4 Native language or ethnicity of the respondents

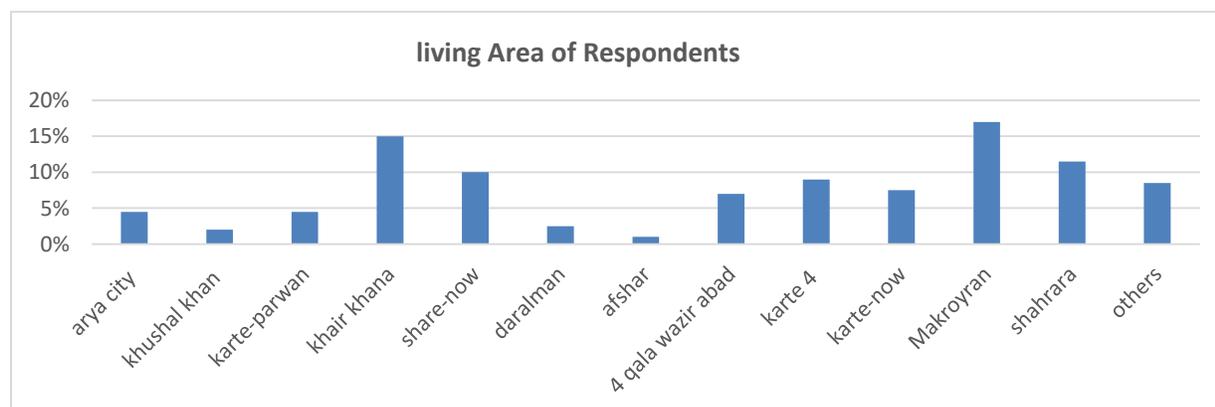
*Research Report on Women's Access to Financial Services in Kabul  
Jan 2018*

| Age Group    | Dari     | Pashto     | Uzbek     | Pashai or Nooristani    | Other, please specify     |
|--------------|----------|------------|-----------|-------------------------|---------------------------|
| 17-26        | 91       | 23         | 2         |                         | 1                         |
| 27-36        | 38       | 15         |           |                         |                           |
| 37-46        | 20       | 3          |           |                         | 1                         |
| 47-56        | 10       |            |           |                         |                           |
| 57-66        | 4        |            |           |                         |                           |
| <b>Total</b> | 163      | 41         | 2         |                         | 2                         |
| Age Group    | Dari (%) | Pashto (%) | Uzbek (%) | Pashai or Nooristani(%) | Other, please specify (%) |
| 17-26        | 78%      | 20%        | 2%        | 0%                      | 1%                        |
| 27-36        | 72%      | 28%        | 0%        | 0%                      | 0%                        |
| 37-46        | 83%      | 13%        | 0%        | 0%                      | 4%                        |
| 47-56        | 100%     | 0%         | 0%        | 0%                      | 0%                        |
| 57-66        | 100%     | 0%         | 0%        | 0%                      | 0%                        |

Figure 5, indicates the living area of respondents in Kabul city, based on the survey conducted

Living areas of respondents 17% of the respondent are living in Makroyan and its surrounded areas. The second largest groups are living in Khair-khana (15%) and its surrounded areas, about 10 % of them are living in Shahr-e-naw and nearby areas. About 12 % of others are living in shahr-Ara area.

*Figure 3 Residency of the Respondents:*



### 3.3 Education Status of Respondents

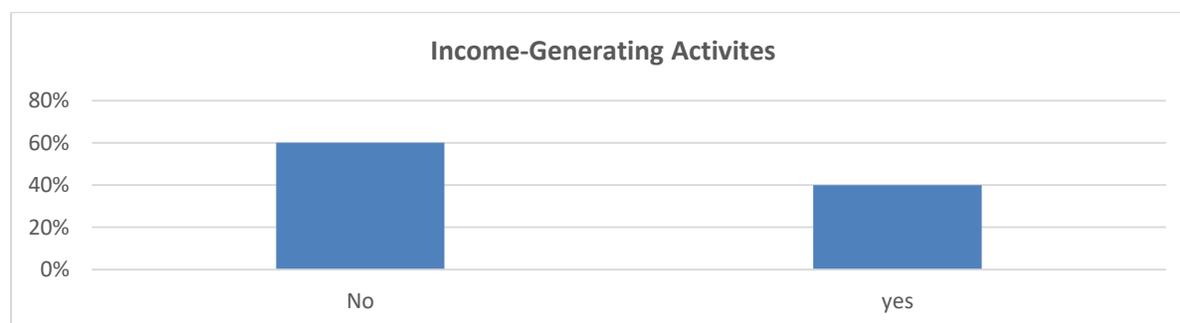
The table (6) shows 112 number of the respondents are currently have baccalaureate degree and student in bachelor level, 25.9% of respondents have bachelor degree, 10.4% of respondents have master degree, while only 3% of the respondents have PHD degrees. Only 5% of the respondents are uneducated. The table below shows the number of respondents based on their level of education.

*Table. 6 Level of Education:*

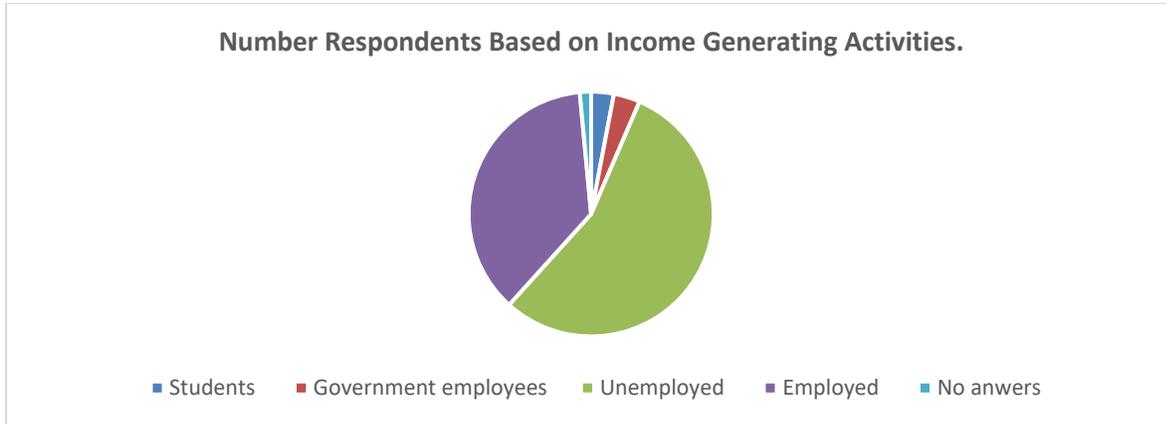
| Level of Education   | Percentage | No of Respondents |
|----------------------|------------|-------------------|
| <b>Baccalaureate</b> | 55.7%      | 112               |
| <b>Bachelor</b>      | 25.9%      | 52                |
| <b>Master</b>        | 10.4%      | 21                |
| <b>PHD</b>           | 3.0%       | 6                 |
| <b>Uneducated</b>    | 5.0%       | 10                |
| <b>Total</b>         | 100.0%     | 201               |

**Economic Status of Respondents:** Based on the responses 60 % of the respondents are currently not engaged in income-generation activities and the remaining 40 percent are engaged in income-activities. Figure 7 shows income-generated activities. Of the total respondents, 74% were employed with public and private institutions and self-businesses such as (food processing and handicraft business), on the other hand, three respondents did not answer about their employments. The chart below shows the number of respondents based on income generation activities.

*Figure 7. Income-Generation Activities:*

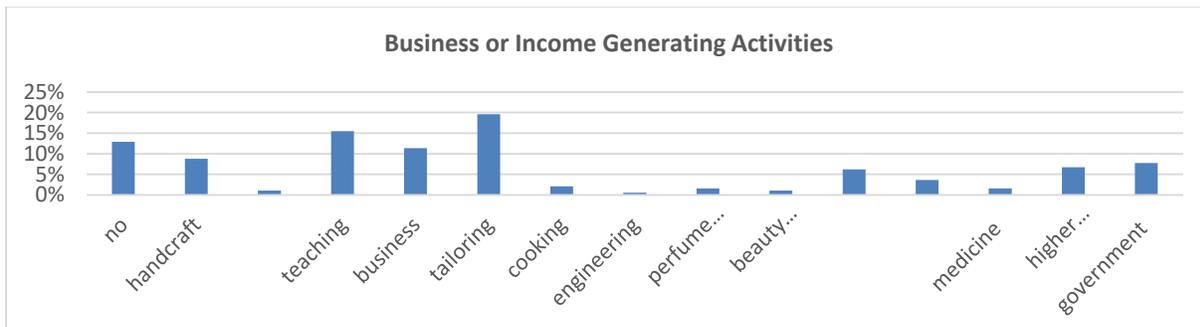


*Figure 8. Number Respondent Based on Income Generation Activities:*



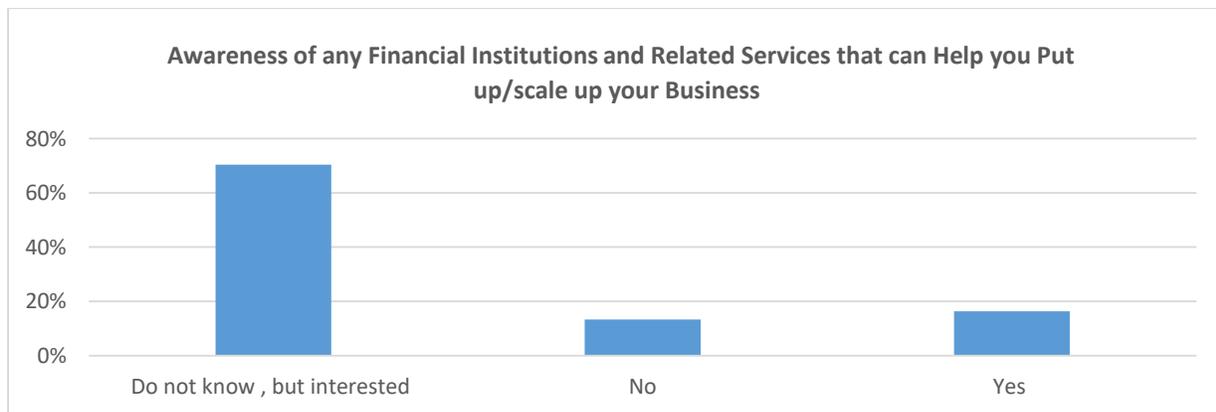
**Access to Financial Services and Information:** Figure 8, shows women involved in income generating activities in the Kabul city. Based on the results, 20% of the women are currently involved in tailoring fields, the other 15 % of them are employed and interested in teaching field, 11% of the respondents are running different business such as perfume shops, automobile business and design, 8% of the respondents are interested and engaged in handicraft activities. At the same time 7 % of the respondents are employed by government, whereas 6% of them are university students. In addition, 6% of the women are currently engaged in administrative field by banks and other private companies, 12 % of the total respondents are not engaged in any business or income-generated activities. The remaining respondents that have less percentage compared to the above-mentioned professions are involved in different activities such as, medical field, perfume business, engineering, cooking, beauty parlor, cloth business and cooking.

Figure 9 Respondent Engagement in income generating activities:



**Business or Income Generating Activities:** Based on above figure10, 70 % of the respondents do not know about financial institutions and their related services but they are interested to know about these institutions. But on other hand 17 % of the respondents are aware of financial institutions; the remaining 12 % of respondents do not and are not interested to know about financial institutions.

Figure 10. Awareness of Respondent about Financial Institutions:



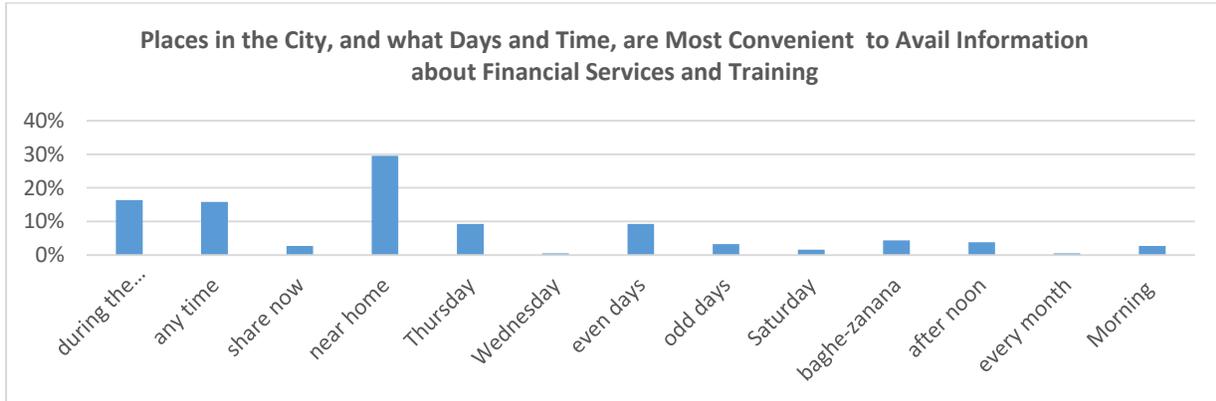
Based on the responses, 20% of them stated the need for training without mentioning any particular field of interest, 14 % of them stated training in tailoring, 14 % other require vocational trainings, 10 % of them need trainings in administrative field to improve their skills, 5% of them require training in handicraft business, while 7 % of the total respondent needs training in teaching field. About 6 % of the respondents need capacity building trainings, such as, advocacy, public awareness, information to access to MFI is seem to be needed. 8% of the respondents stated that they need training to expand their business and also 5 % of them are interested in the financial services fields such as information how to access to financial service, banking, taxations, marketing, small and medium business management and leadership. The remaining respondents that are less than one percent need training in proposal writing, computer, English language and media.

*Figure 11 Training Needs to Improve their Business:*



Based on the results shown in figure 12, about 30 % of the respondents need information about financial services and trainings to be held near their residence, 16 % of them are ready to avail information on working days and 15 % of them are willing to participate and attain information at any time and places. About 9% of them are ready to participate in these trainings only on Thursdays while the other 9%of them are ready to participate on even days. The rest of respondents are interested to participate on different days of the weeks and different times and places that included Shahr-e-now and Bagh-e-Zanana.

**Figure 4** Places in the City, and What Days and Times, are Most Convenient to Avail Information about Financial Services and Training:



**3.4. Pattern of the Travel and Issues Related to Traveling:** Most of the commuters travel for different purposes such as going to work, shopping, medical treatment, attending vocational trainings, business and etc. They use different means of transportations such as small vehicles, busses, auto-Rikshaws, Gadies (Horse Cart). Based on results most of them face different problems such as physical harassment, lack of transport facilities, different kind of harassment, traffic jam and over-crowded busses (no seats for women).

Figure 13, indicates the frequency of travelling among the respondents in Kabul city, 36% of the commuters are travel more than once a day, 6% of them travel once a day in addition other 6% of them are traveling every Fridays. Based on the results 12 % of the respondents travel once a year whereas 10 % of them travel more than two times a year. The remaining 21% of commuters did not mention their frequency of traveling.

**Figure 13** Frequency of Travels:

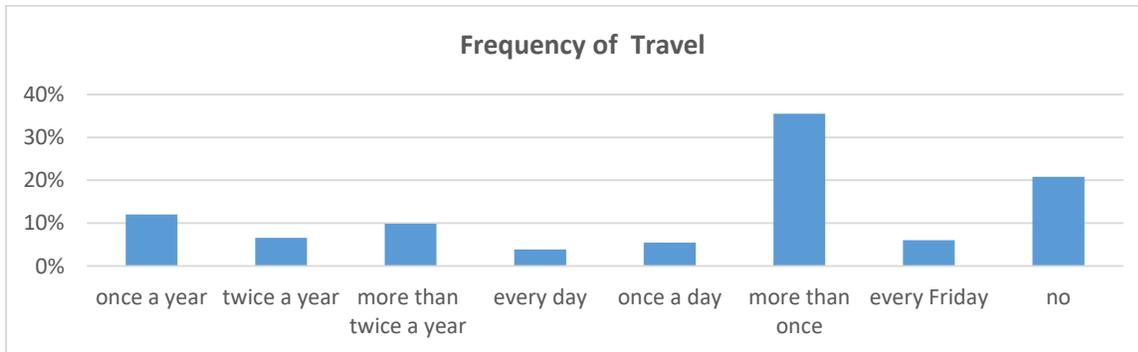


Figure 14, shows the purpose of the travel which is distributed as follow; 24% of the respondents travel to participate in capacity building programs, whereas 16% mostly travel to visit foreign countries, 13 % of them travel for business purposes, whereas 15 % of them did not mention their travel purpose, 7% of them are traveling to different provinces and other 7% of them are going to their jobs. The remaining respondent travel for different purposes, such as leisure, shopping, medical treatment, teaching, vocational training and education purposes

**Figure 5 Purpose of Travels:**

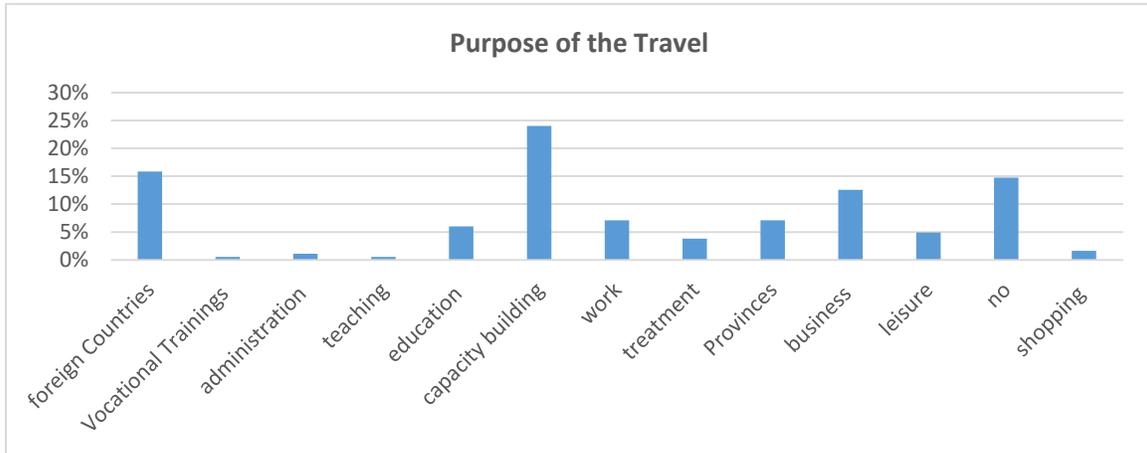


Figure 15, shows the financial ability for paying cost of transportation services. 86 % of the commuters are not able to pay the cost of traveling but remaining 14 % are able to pay the cost of transport services.

**Figure 15 Financing the Traveling Cost:**

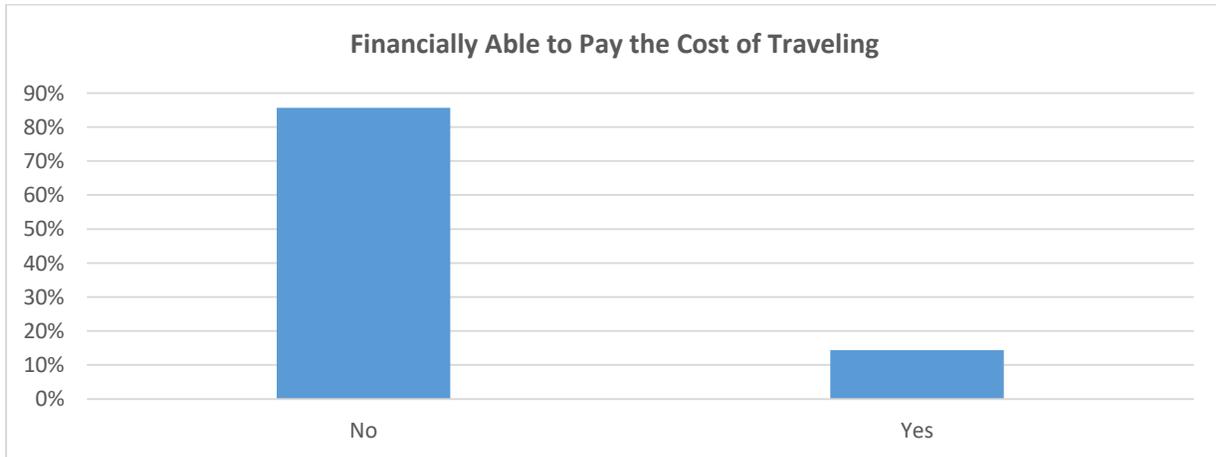


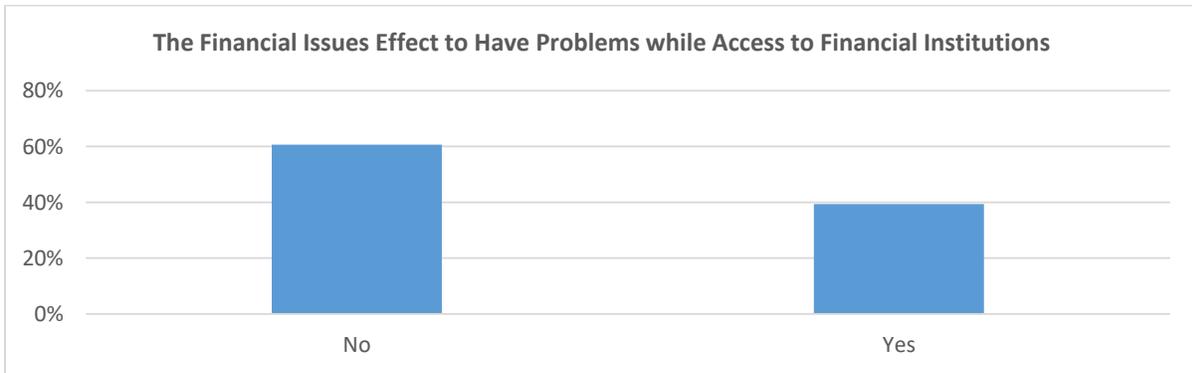
Figure 16, shows financial support available to support for accessing the financial institutions. 75 % of the commuters do not have financial support to access to financial institutions. On the other hand 25 % commuters have financial support to access the financial institutions.

**Figure 16 Financial Supports for Accessing to Financial Institutions:**



Figure 17, shows less affordability (insufficient money) to access to financial institutions. Limited or no financial support was reported as a main constraint by 40 % of commuters to access financial institutions, whereas 60% of the commuters stated that affordability do not limit their accessing to financial institutions.

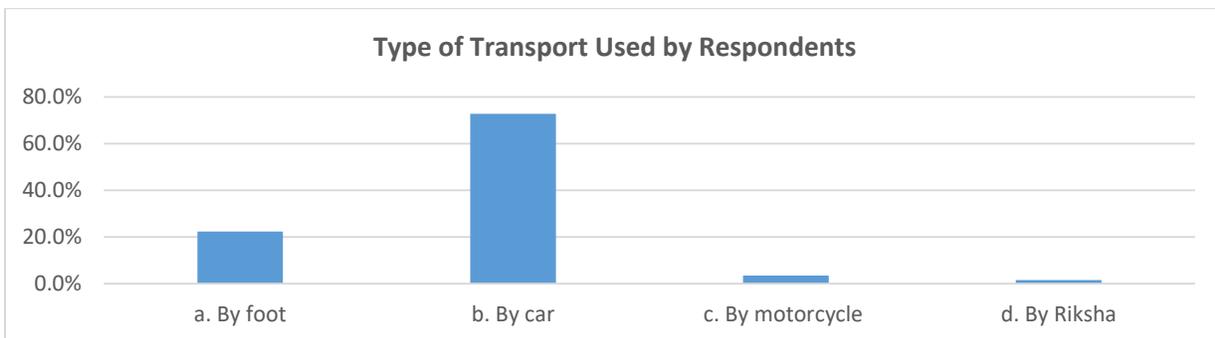
*Figure 6 financial issues effect to have problems while access to financial institutions*



### 3.5 Travel Patterns and Use of Public Transport

**Transport used by Respondent:** Overall, 72.8 % of commuters travel by car, 22.3% of them travel by foot and the remaining 3.5 % and 1.5 % travel by motorcycle, Gadies, and Auto-Rikshawa respectively.

*Figure 18. Type of transport used by respondents*



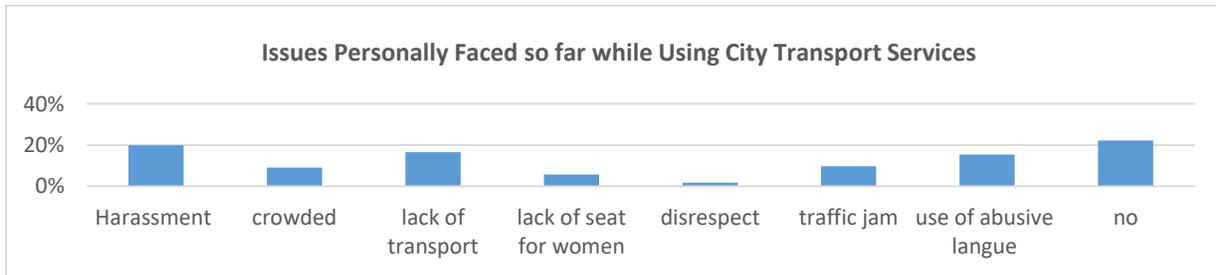
**Provision of Transport by Company:** Based on the data 86% of the respondents replied that their companies did not provide transportation services for drop and pick up services, while remaining 14 % are provided with pick and drop facility.

Figure 19. Pick and Drop Facilities:



Figure 20, shows issues personally faced so far while using city transport services. Based on the results 20% of the travelers faced harassment that include physical and touching their bodies inappropriately, 16 % of the respondents stated that there is lack of transport facilities, 15% experienced use of abusive language while using city transport, 9% of them complained about traffic jam and crowded transport respectively. The remaining 22 % of the respondents stated that they did not face any personal issues while using city transports.

Figure 20 Problems during Travels:



The figure 21 below shows that what corrective actions needed to be taken to address problems faced by women. Based on the responses from the survey 43 % of them believe that awareness programs are important to address these issues, while 24 % of them stated that developing a sophisticated transport system to address the existing challenges, 22 % of respondents stated that there should be separate buses for women travelers, the remaining 11 % of them believe that government should increase the number of buses on different routes to tackle the existing challenges faced by women while using city transport services.

Figure 7corrective actions needed to address problems faces by women

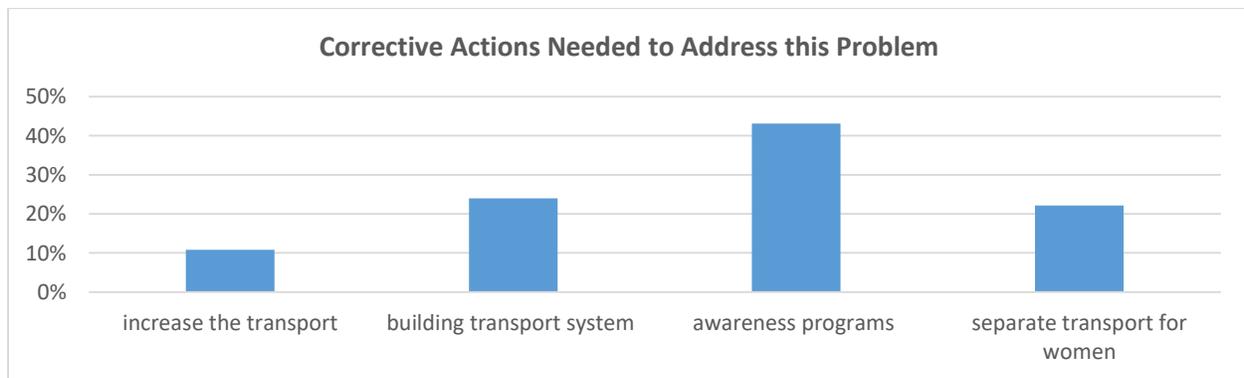
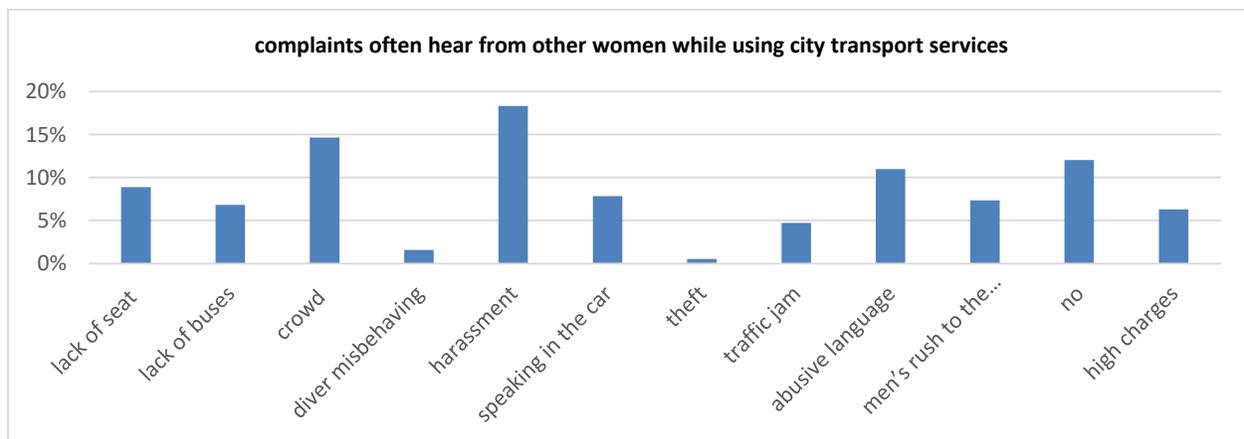
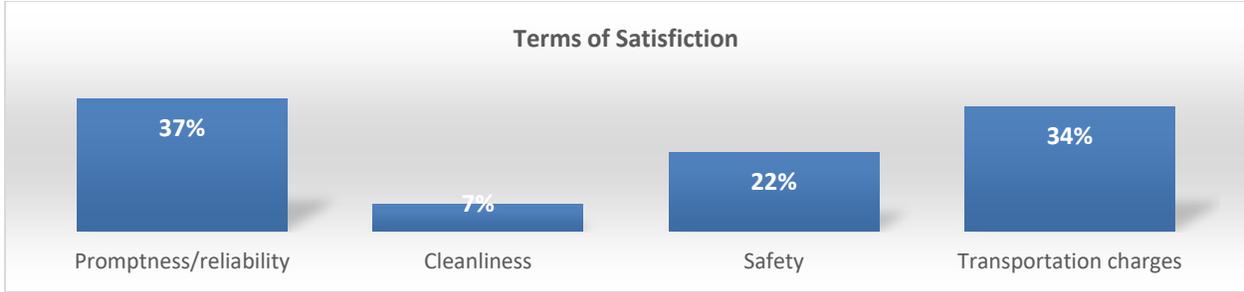


Figure 22, shows complaint heard from other women while using city transports. Based on the survey results 18% of them experience harassment while using city transport. The other 14% of them complains from crowd buses in the city, 11 % of them are complain about the use of abusive language and 8 % of them complain about lack of seats for women in the buses while using city transport services. Whereas 7% of them shared that mostly men rushes to the buses not giving priority to women, 6 % of the women complained that there is not adequate number of buses whereas 6 % complained that buses are charging more. But, on the other hand 12% of them stated that they do not know about problems faces by other women while using city transport services.

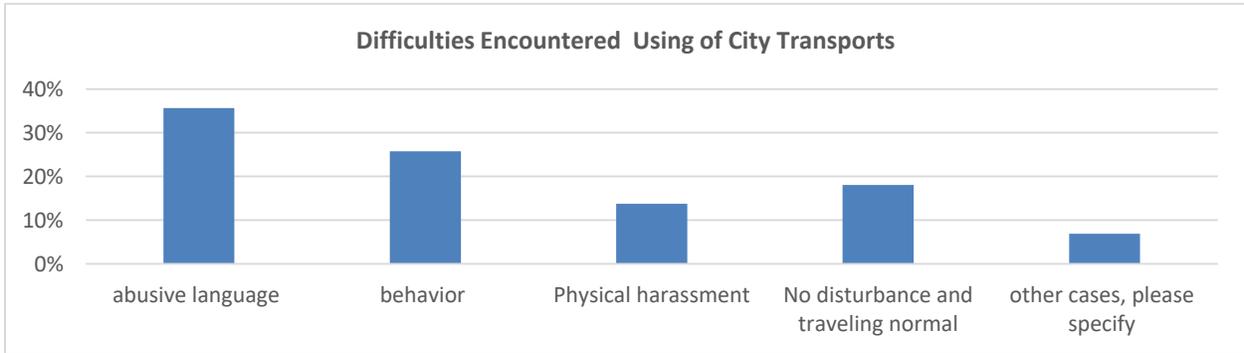


**Figure 22. Complaint often heard from other women while using city transport services**

In figure 23 shows that 37% of the respondents are satisfied with existing transport facilities in Kabul city based on the promptness and reliability of transport services. The second largest numbers of the respondents that make 34 % are satisfied with the existing transportation charges. The third portion of the respondents that are 22% them believe that the existing transport services is save. The last 7 % believe that the current transport system is clean.



In figure 24 of this survey, 36 % of the respondents experienced abusive language while using city transports. In addition to that 26% of the respondent faced bad behaviors and 14 % of them experience physical harassment, 7% of the respondents faced other sorts of harassment such as use of bad word. On other hand 18 % of them did not face any disturbance while using city transport. The remaining 7 % of faced other case of harassment.

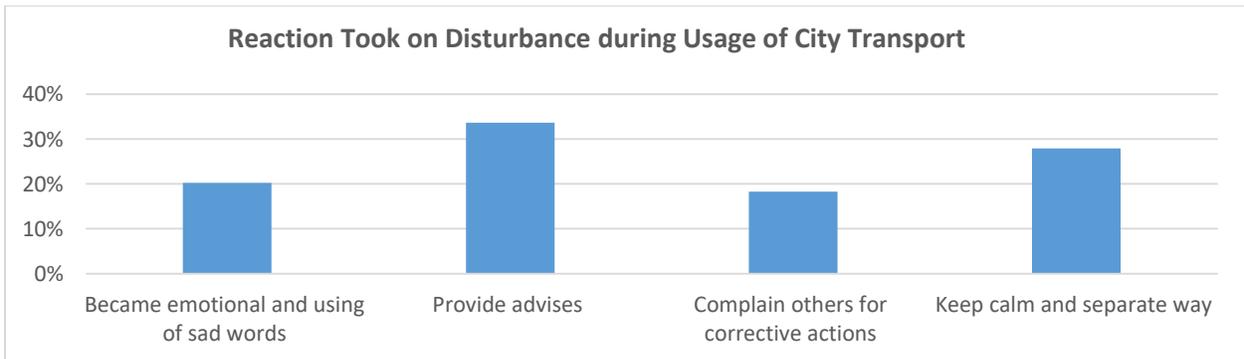


**Figure 24. Difficulties encountered Using of City Transports**

**3.6. Reaction on disturbance (harassment by male commuters) during usage of city transports:**

In figure 25 shows the largest portion of the respondents (34%) advised them (regarding the harassment they faced by male commuters, drivers and by male in public spaces) when they were disturbed while using city traffics, but 20% of them become emotional and 18% of them complained to others for corrective actions, whereas, 28% of the respondent kept calm and separated their ways and did not react to the harassment.

*Figure 25. Reaction Taken on Disturbance During Usage of City Transport:*



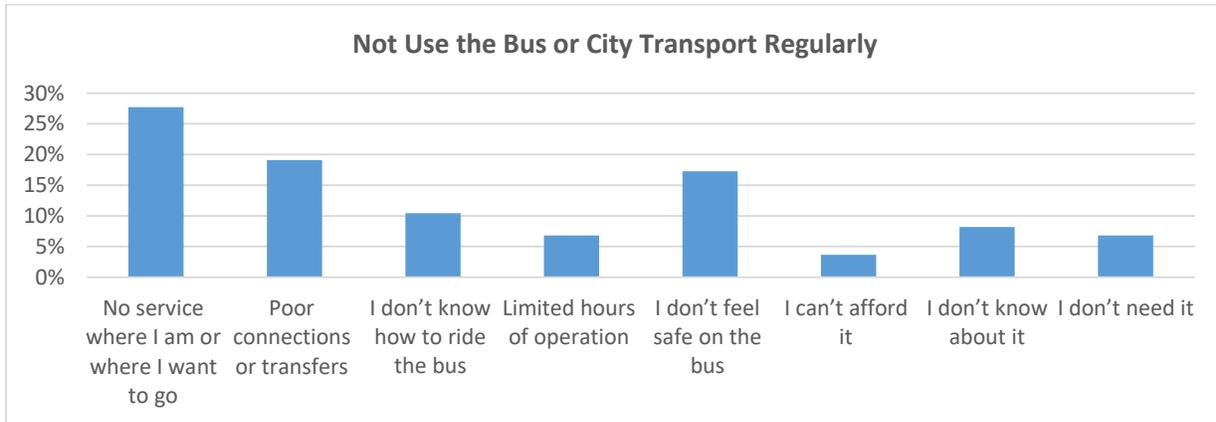
**Targeted areas:** Generally, respondents used multiple routes to travel in the city, 25% of the respondents indicated “Deh-Afghanan” as their most frequently travelled route, 25% responded that they use Cinema-Pamir and Forshga. Whereas, 15 % use Sar-e-Chowk as their traveling route.

*Figure 26 Targeted Area Using City Transport:*



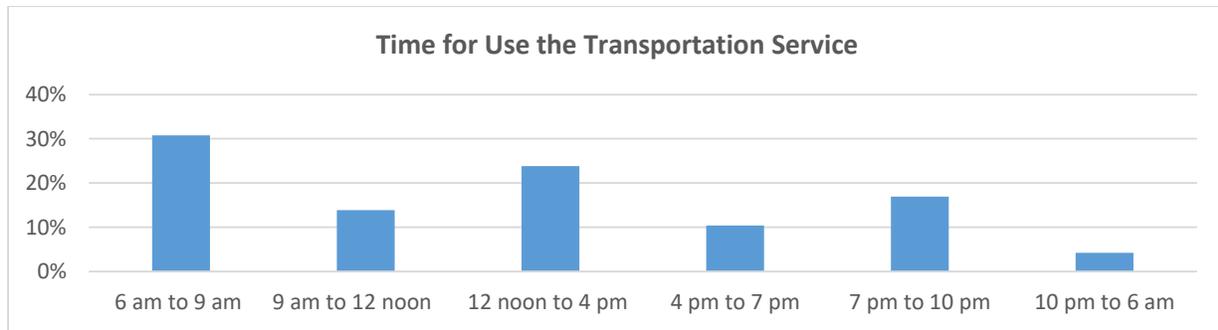
Figure 27 indicates that 28% of the respondents mentioned that there is no transportation service to travel to their targeted destinations, 19% believe that there is no proper connection or transfer between the places they travel, 17% of the commuters don't feel safe while using city buses whereas 10% of respondents don't know how to drive, 7% of the respondents complain from limited hours of operation by buses and city transports and 4% of commuter cannot afford other means of transportation.

*Figure 27 Percentage of Respondents who do not Use the Bus, or City Transport Regularly:*



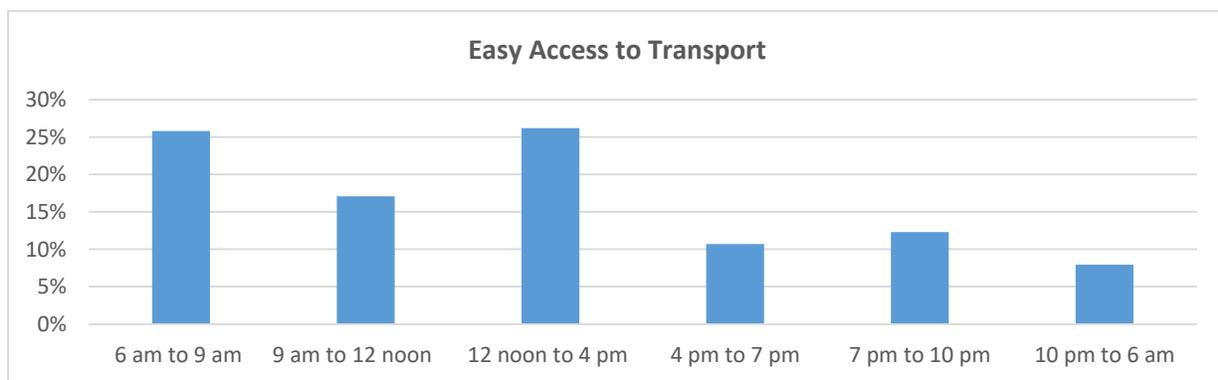
**Times to Use the Transportation Service:** Based on the responses 31% of the respondents use bus or other transportation services from 6 am to 9 am, whereas 24% of the them reported they travel between 12 noon to 4 pm, 14% of the total respondents travels between 9 am to 12 noon and 10% of them travel from 4 pm to 7 pm, the remaining 17% travel from 7 pm to 10 pm and only 5% of the total respondents travel from 10 pm to 6 am.

*Figure 28 Time to Use the Transportation Service:*



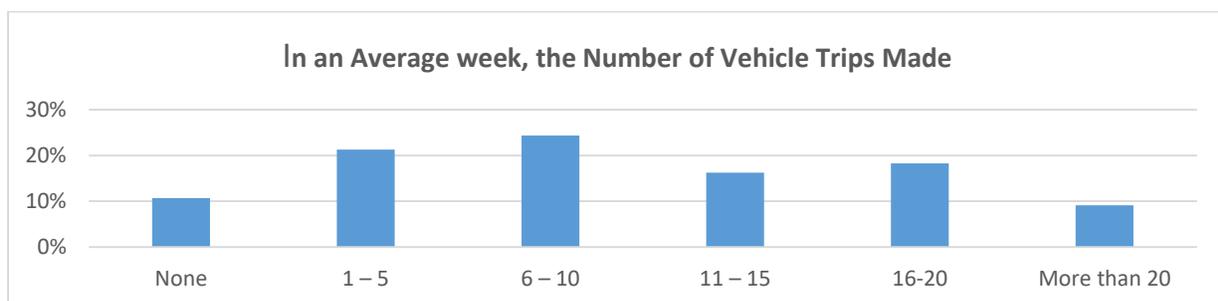
**Easy Access to Transport Service in Kabul City:** Based on the results of the survey 26% of the respondents stated that they have easy access to city transport services form 6 am to 9 am and 26 % of them it is easier to travel from 12 noon to 4 pm, 17% of the total respondent's state that they have easy access to transport services from 9 am to 12 noon and for 11 % it is easy to travel form 4 pm to 7 pm. While 12% of the respondents have easy access to transport services from 7 pm to 10 pm and the remaining 8 % have easy access to city transport services form 10 pm to 6 am.

*Figure 29 Easy Accesses to Transport Service:*



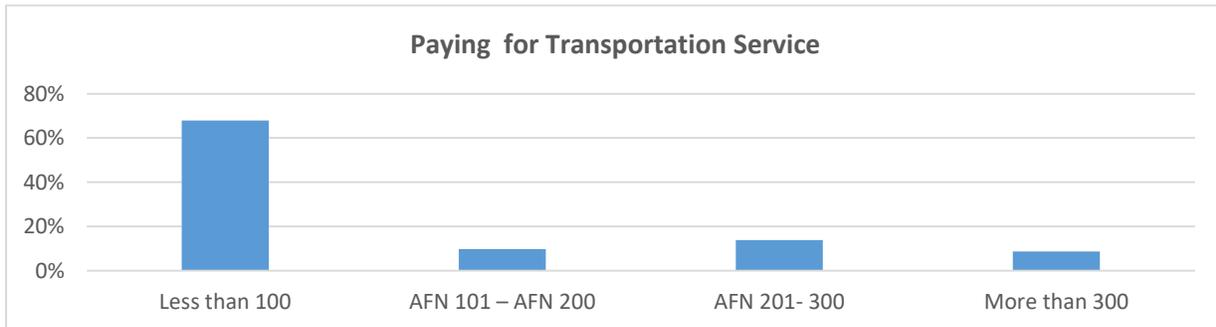
**In an Average week, the Number of Vehicle Trips Made by Respondents:** Based on the survey results, 24 % of the respondents make 6 -10 trips per week and 21 % of them makes 1-5 trips per week in Kabul city. In addition, on average 18 % of the respondents make 16-20 trips per week, 16 % of them make 11-15 trips per week and 9% of them make more than 20 trips per week. On other hand 11 % of the respondents do not travel.

*Figure 30 In an Average week the Number of Vehicle Trips Made by Respondents:*



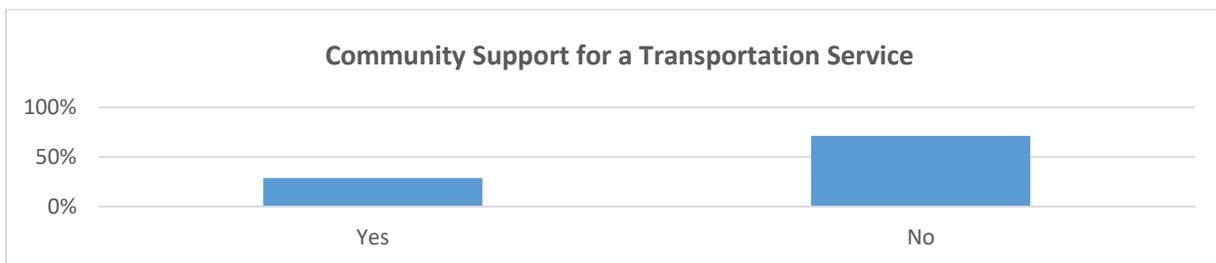
**Payment for Transportation Services:** Study findings suggest that largest portion of respondents that make 68 % of total respondents pay less than 100 AFN for using transportation services daily, while 14 % of them pay 201-300 AFN and 10% of them pay 101-200 AFN per day as transportation charges. The remaining 9% of respondents pay more than 300 AFN for transportation services.

*Figure 31* Paying for Transportation Services:



**Community Support for Transportation Service:** Based on the survey results, 71% of the respondents that there is no community support for transportation services while the remaining 29% reported that there is community support for transport services in the Kabul city. Based on their responses they believe that if there would be community support there would be such transport service in the city. The support from the male commuter to women for using transport services such as giving them priority for using transports services

*Figure. 32* Community Support for Transportation Service:



**Government Support for Transportation Service:** Based on the survey results, 81 % of the respondents believe that there is no government support for transportation services. The remaining 19 % agree that there is government support for transportation services in Kabul city. They believe that to some extent there is government support. At the same time those respondents responded no, they believe that private transport is expensive, over crowded and lack of Mili (national) buses and high charges of taxi is not controlled by government and the government should develop modern city transport system.

*Figure 33* Government Support for Transportation Service:



**Social Welfare/ NGO's Support for a Transportation Service:** Based on the survey results, 72% of respondents say that there is no social welfare and NGO's support for transportation services in Kabul city. The remaining 27 % of the respondents agree that there is NGO support for transportation services.

*Figure 8 Social welfare/ NGO's Support for a Transportation Service:*



Figure 29, shows cultural limitation felt while using city transport services. Based on the results 25 % of the respondents believe that there are a lot of cultural limitation while using city transport services. Second largest segment in this part that contributes 18 % of the total respondents felt disrespect to women and elders. Whereas 12 % of them state that there is gender discrimination. Other 10 % of respondents mentioned that they do not have family permission to travel and 8 % of them complain about lack of cars in the city to travel. At the same time 14 % of the respondents did not feel cultural limitation while the remaining respondents felt different cultural limitation such as crowded buses, no respect for elder people, lack of city transport, and no respect for women rights.

*Figure 9 Cultural limitations for Female Commuters:*

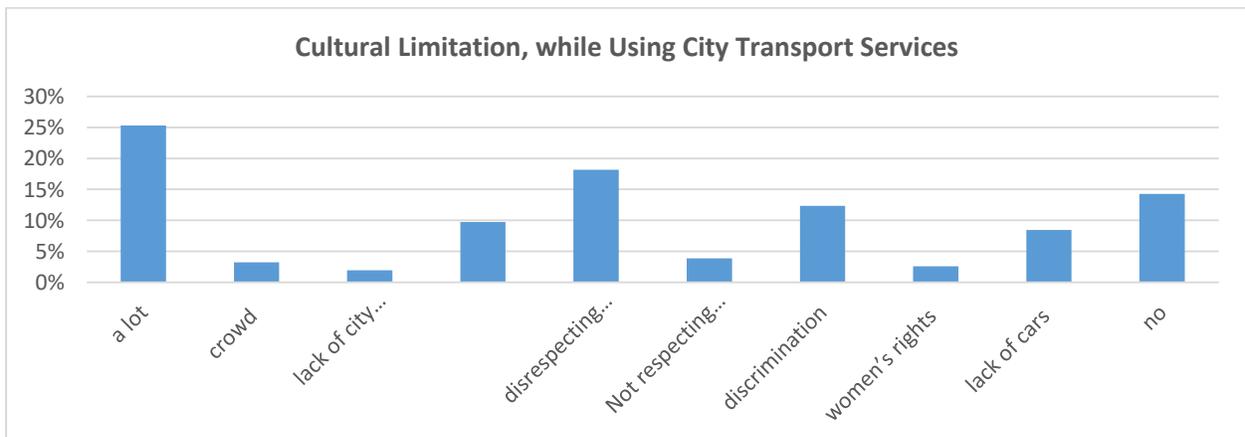


Figure 32, shows harassment on dress code or outfits. Based on the results from the survey 41 % of the respondents experienced discrimination or harassment the other 20% of them stated that they faced

discrimination for wearing different cloths. On other hand 26 % of the total responded did not face any discrimination based on wearing different cloths. The rest of them believe that they faced discrimination to some extent such as staring. They also believe that it is due to lack of education and different cultures mindsets.

*Figure 10 Harassments on Wearing Different Cloths:*

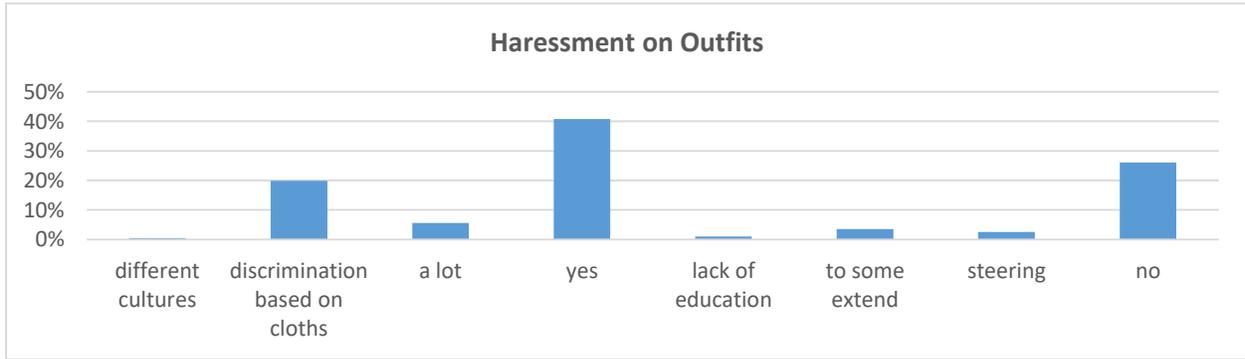


Figure 33, shows discrimination based on language. Based on the survey results 39 % of the respondents experienced discrimination based on language and other 15 % stated that they faced a lot of discrimination based on language. On other hand 34 % of them believe that there is no discrimination based on language. Whereas, 7% of them did not face such discrimination and the other 5% believe that to some extent there is discrimination on speaking different languages.

*Figure 11 Language Based Discrimination:*

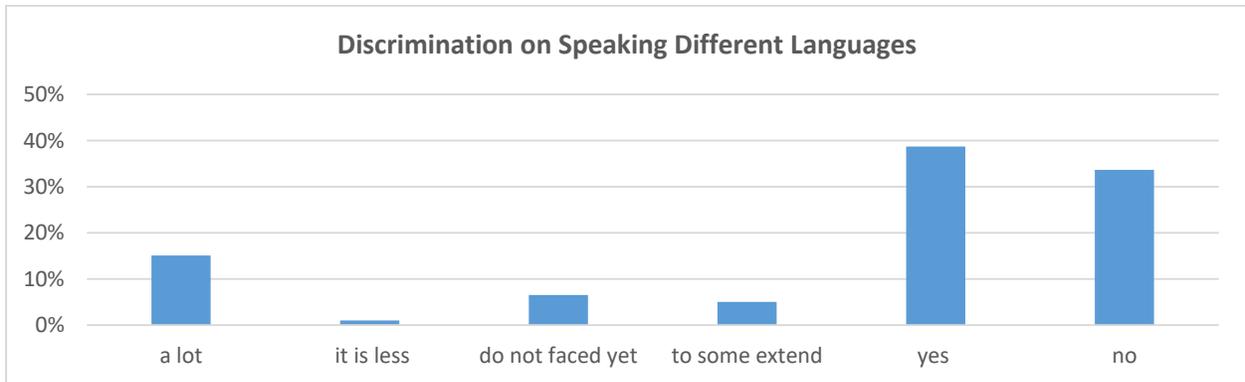


Figure 35, shows discrimination based on tribal issues, 42% of them believe that there is discrimination based on tribal issues while 15 % of them responded that they face discrimination based on tribes. On the other hand, 32% of them stated that there is no such discrimination. In addition, 7 % of them believe that to some extent there is discrimination based on tribal differences and the remaining 5% did no face such discrimination.

*Figure 35 Discrimination Based on Tribal Issues:*

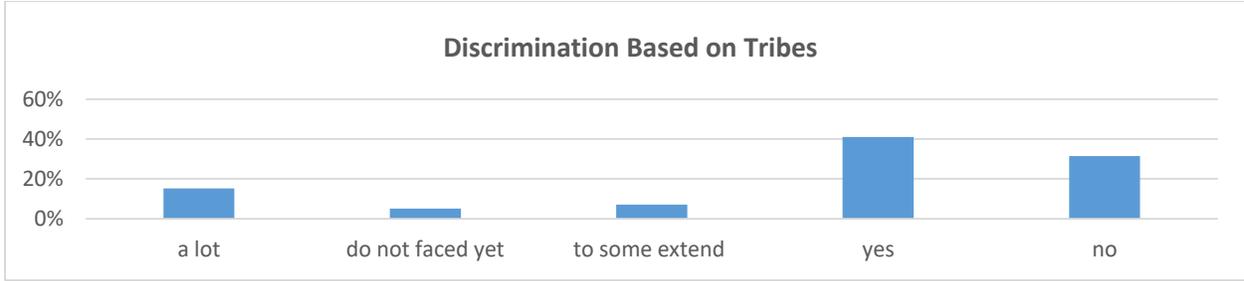


Figure 36, shows support required for women to easily benefit from city transport services, 29 % of them stated that they need financial support to benefit from city transport services while, 28% of them require separate transport services. In addition, 16 % of them need government support to benefit from city transport services and 13 % of them need support from the society and their families. The remaining respondents need that there should be more buses and less charges for using bus transport services.

*Figure 36 Supports Required for Women to Easily Benefit from City Transport Services:*

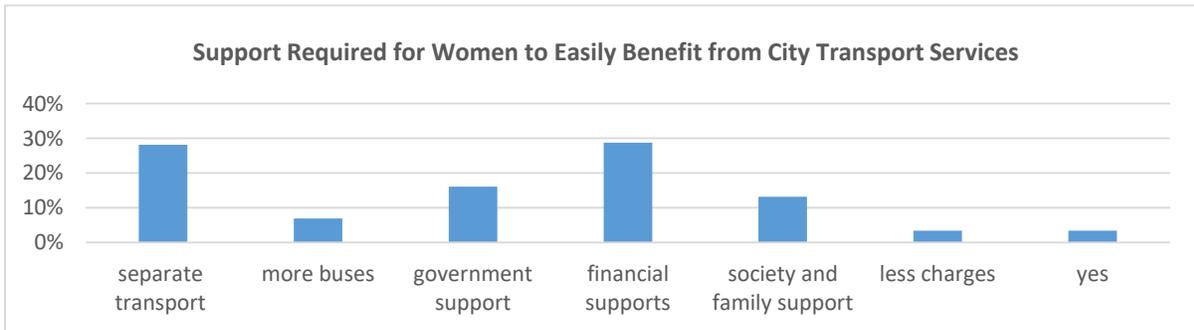


Figure 37, shows recommendation presented by respondents to easily benefit from city transport services.

Based on the finding, 48% of the respondents recommend that the traffic system in Kabul city needs improvement. Whereas, 14 % of them recommend that there should be separate buses for women travelers in Kabul city while 10% of them state that the number of buses should be increased, 21 % of the respondents did not recommend any improvement for transportation services. The remaining respondents recommended that there should be government support for improvement in transportation services, less charges, and the introduction of electric buses to overcome the traffic jam.

*Figure 38 Recommendations by Respondents:*

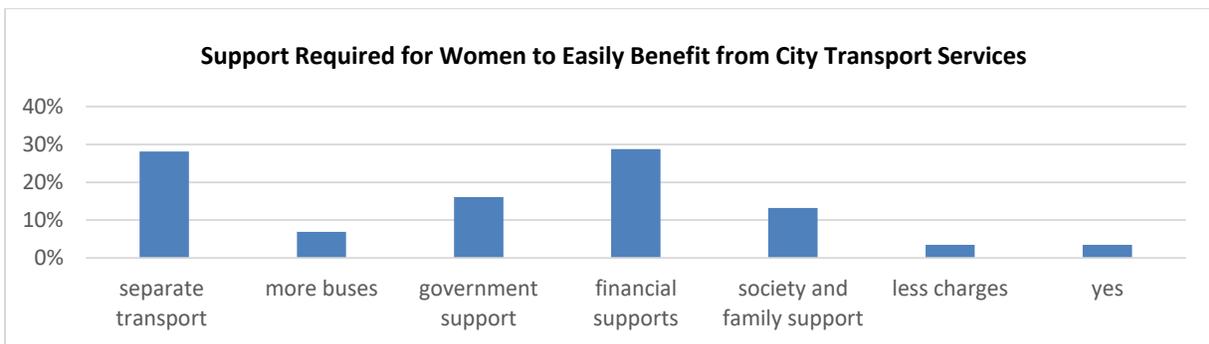


Figure 39, shows provision of public awareness would be helpful to solve current challenges. Based on the results 78 % believe public awareness can solve existing challenges while 10% of them believe that to some extent it can solve existing challenges, the remaining 8 % of them believe that it can contribute a lot to the solving of existing challenges. The remaining 4 % believe that public awareness would not help to address the current challenges.

*Figure 39 provision of public awareness would be helpful to solve current challenges*

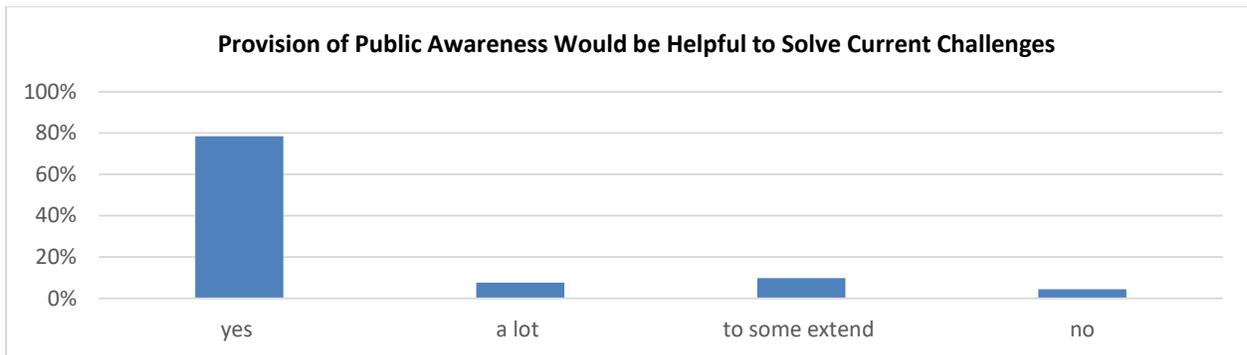


Figure 40, shows additional comments about public transportation. Based on the result from the survey 41 % did not give any additional comment regarding public transportation. But 18 % of them stated that there should be improvement in the traffic system of Kabul city and other 15 % of them commented that there should be increase in the number of buses in Kabul city. In addition, 9 % of them stated that they need separate buses for women and other 8% of them need 24 hours' transport service in Kabul city. The remaining percentages believe that there should be fewer charges for using public transport services and also awareness programs for using public transport services.

*Figure 40 additional comments about public transportation*

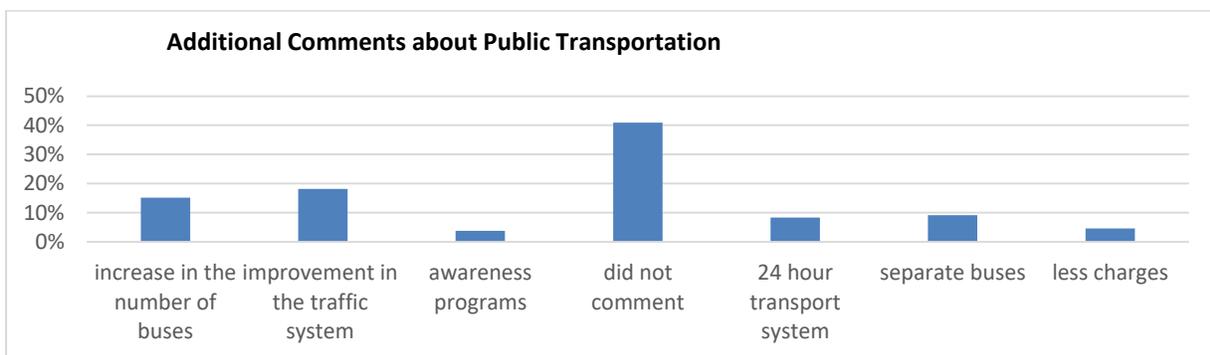
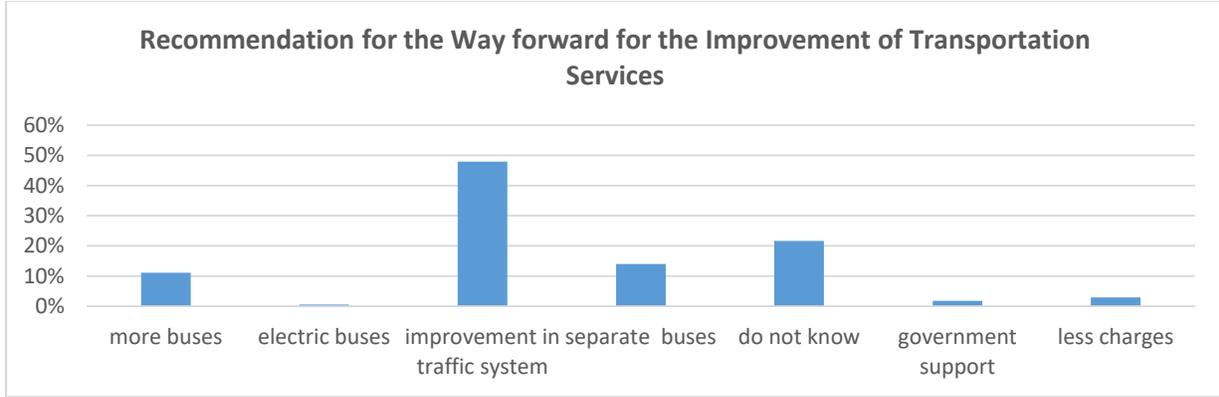


Figure 41, shows other women information about city transport services. Majority of the respondents (69%) stated that other women have different problem regarding city transport services. 14 % of other women stated that there is lack of seats in buses for women. Remaining respondents believe that there should be separate buses, electric buses, increase the number of buses, and government is required to tackle these challenges.



*Figure 41 More Information about City Transport Services:*

Figure 42, shows support required for women to easily access to their work places. Based on the survey results about 25% of respondents require financial support to have easy access to their work places, about 23 % of them demands increase in the number of buses. In addition, 22% of them need society and family supports and 17 % of them recommended for improved government support. In addition, 8% of the respondents recommended separate bus services and the remaining 6% states that there should be free cars in Kabul city.

*Figure 42 Support required for women to easily access to their work places*

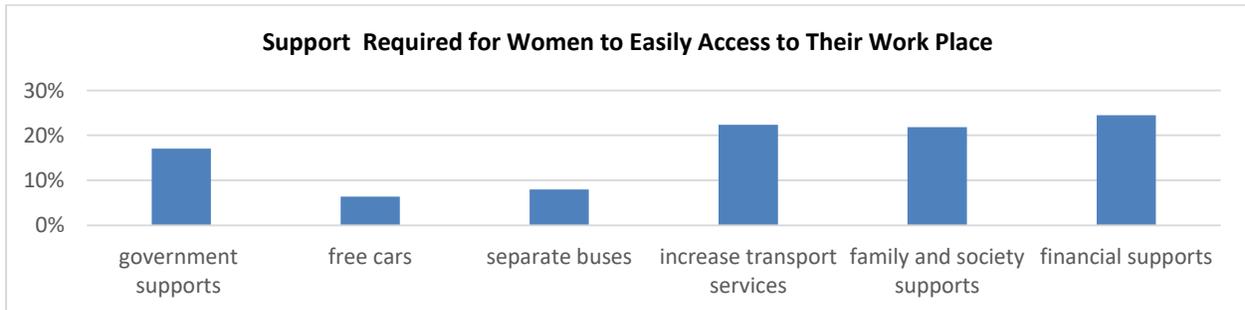
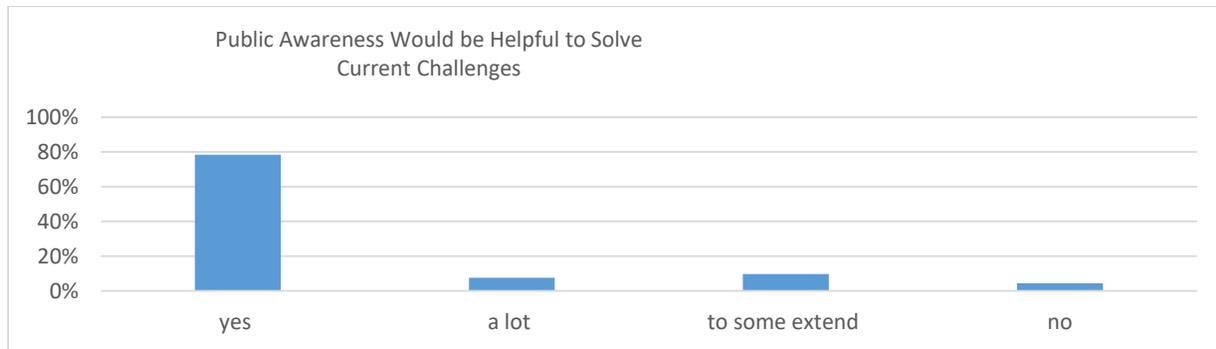


Figure 43 shows provision of public awareness would be helpful to solve current challenges. Based on the results 78 % believe public awareness can solve existing challenges while 10% of them believe that to some extent it can solve existing challenges, the remaining 8 % of them believe that it can contribute a lot to the solving of existing challenges. The remaining 4 % believe that public awareness would not help to address the current challenges.

*Figure 43 Provision of Public Awareness would be Helpful to Solve Current Challenges:*



### **3.7. Summary of Key Informants Interviews:**

In the second part of data collection five interviews were conducted with open-ended questions from two representatives of MOWA, from Municipality of Kabul, one from ministry of transport and the other one Kabul transport association. The summary of the interviews is as below:

According to the interviewees that insecurity, poor infrastructure, and weak business-supporting policies negatively affect all legitimate economic growth in Afghanistan. The Afghan women face unique challenges that restrain their participation in country's economic growth. Though some challenges that women face are similar to those encountered by men, but are amplified by women's role in society. Women's restricted mobility and inability to access to resources, economic opportunities and decent employment are the key challenges for their economic empowerment. Additionally, and most importantly, Afghan women frequently lack the support of family and community for being allowed to work outside the home. One of the main constrain that have significant impact on women empowerment is an impediment for starting and growing a business. For example, Afghan women have less access to start-up capital and equity to start their businesses. The study indicates that 86 % of the respondents are not able to pay the cost of traveling to reach financial institution. In addition, 60 % of the women interviewed during the study are not engaged in any income-generating activities.

They also mentioned that the Afghan economy has a largest share of informal sector, with 80 to 90% of economic activity occurring within the informal sector and the statistics do not capture the size or extent of the economic contributions made by women. They suggested that developing a policy approach that support those who work in the informal economy which addresses risks and enables women to seize opportunities in their particular working environment, is difficult. All commercial, family, labor and trade laws should be gender responsive. There is a need for amendment or abolition of all discriminatory laws that impair women 's potential to fulfill their social and economic rights and duties. This is especially important in terms of property, inheritance and labor rights of women, as denial of such rights makes women more vulnerable to poverty. Re-consideration of trade laws would increase the possibility of protecting sectors and industries on which women 's livelihoods are dependent. Family laws and enforcement of those laws would provide the opportunity for development of women 's human capital in harmony with the market economy. There is the need for labor inspectorate program that formulate standards and policies to promote the wellbeing of wage earning women, improve their working conditions and expand their opportunities for profitable employment.

The interviewees believed the information in the employment sector, vocational departments and access to the necessary equipment and facilities is inadequate. They stressed on financial, accounting, banking trainings, on job training in different fields such as financial management, banking and accounting, and business. Training and awareness raising are very important to women's access to

financial services as result it will enhance their capacity and self-esteem. The training should be given to women commuters in order to easily access to financial institutions. It is also important that government should develop public transport and financial institutions should provide transportation services.

The respondents believe that key challenges faced by female travelers while using city transport services include; insufficient transport facilities for different routes, inappropriate behavior of men, late arrival of employees to their work places, over-crowded and misbehavior of people who do not respect citizens' rights. In addition, harassment, shortage of seats for female's travelers, other key challenges faced by female travelers. They also believe that it is important to have separate buses for female traveler and also partition of the large buses for women in the city transport. They mentioned that it's essential that government should specify bus stops in each routes and the number of travelers in each vehicles. Some of them believe that increasing the number of buses and developing modern transport services will solve the existing challenges of female-traveler in Kabul city. According to the interviewees the key cultural barriers faced by female travelers includes, male-travelers are rushing to the busses not letting women to use transport services first.

They suggested that use of buses equally for men and women, social and financial supports, encouraging women drivers, improvement in existing transport system, separate buses for students by each universities. The current transit mode used by majority of them, are cars, Rikshas, bike, bicycles, taxis, Zarang (3 wheelers), buses and some of the female-travelers due to financial problems are traveling by feet.

#### **4.2. Findings of Focused Group Discussions:**

The participants agreed that cultural norms, men dominance and traditional belief system are the major constraints that women face and also affect their role in economic development. Like any other less developed countries, in Afghanistan, more than half portion of the society, women, suffer from economic, political, social, and cultural barriers. Despite the increasing advocates for women empowerment through equitable policy framework, many women and girls in Afghanistan still face serious obstacles that frustrate their attempt to secure qualitative livelihoods. Women are excluded from participating in high-income economic (generating) activities; often women lack the right to have their own property and equality of employment opportunity.

The society assigned a lower status to women, lower valuation to their work and denied recognition to their contribution. Women's role and their involvement in economic activities can benefit the whole society and also enable to conduct to fight against poverty. It also speeds up economic growth, food security, promotes efficiency, helping future generation and promotes sustainable development.

**When in FGD discussed that what can be the measures to reduce the barriers? Most of the responses were as following:**

The establishment of Afghan Women Chamber of Commerce and Industries is a good step and hopefully they can strategize their policies in the way that more opportunities will be available for women.

They were hopeful that WEE-NPP would be a key strategy to bring more prosperity for Afghanistan by paving the ways for women engagement in economic development. Zarmina said *"how a country can get rid of poverty when a man as breadwinner has to serve the expenses of at least 6-10 family*

*members? The rest of family members can remain as always consumers not contributors. If we want to get rid of poverty, we have to involve women to be contributors to the economy of the country."*

Jamila 8<sup>th</sup> district resident of Kabul city said, *"Women need to get employed and the safe environment should be provided to them, kindergarten, nurseries, pre-school facilities should be considered where women can work with peace of mind. "In regards to different kind of sexual harassment as a major concern for most of the women she said, "sexual harassment is a bad behavior, makes women to leave the ground for men easily, men always consider this as their right to harass women and girls, but the females for their dignity and family honor accept setbacks."* she was suggesting that the anti-sexual harassment policy should be made and implement in each and every institution. Beside that a comprehensive awareness should have been given to public.

Najama a resident of 9<sup>th</sup> district of Kabul city, addressed, *"The need for education and awareness for women economic contribution, must be propagated by MoWA, MoCI, MoRA, MoBC that women legally and from Sharia perspective can be contributors to economic of their society."*Shaista who is working with a small bag making factory said, *"The company was very much active and more then hundreds of women with disabilities were employed for bag making but due to the un availability of enough financial resource the owner left Afghanistan and the company was shut down and now most of those women are jobless"*. She also suggested the Chamber of Commerce must pay serious attention for coordination among big, medium and small business companies to back up and support each other to move forward for sustainability.

Durkhshan from Badakhashan living in Kabul since past four years mentioned *"Badakhashan is rich with local products such as Zera, Badyan, kunjat...(Herbals) and some other plants that we bring to Kabul as raw materials but the business men take them very cheaply from us and take to India, Iran and Pakistan after processing, packing and packaging it comes back with 6 times higher prices. There is need of small industries which reduce the cost for businessmen/women in Afghanistan and provided direct access to International market."* she also mentioned about precious stones are illegally smuggled and women can be good designer and good producer in International markets. She also said that raw martial for perfumes, medicines and cooking Masalas (spices) can be standardized in local settings and the income can be 4 times higher then the current profits.

Ms. Samira from Charqala-e-Char-Dehe said, that most families in outskirts of Kabul depending on small family business of life stocks such as sheep bearing, yogurt, butter, woolen for carpet weaving on other martials made by women and their male folks sell them to markets with very low price. Although, natural and organic products prices are very high in the market around the world, People get more expensive and not very good quality of products imported. She said, *"It is a curse, that we don't have good networking and cooperation in order to support each other for a sustainable and successful business for our country"*

In summation, majority of the participants had complained form the mobility related issues that transportation sector in Afghanistan has many problems, inexistence of effective and modern governmental transportation system, increasing of population in Kabul city, small roads and streets and lack of vehicles are the main reasons which affected the women access to financial services in addition to cultural, religious, gender based violence and sexual harassment.

#### **4.4. Recommendations for Improving Transportation System in Kabul City:**

The respondents suggested many corrective actions to be undertaken by government, the bus stops should be specified in the city, number of public buses should be increased and a practical system in the city should be established. In the same time, they also suggested that the transportation fees for women must be fair and just, because currently they are paying fees of two persons, if they are willing to sit in the front seat in order to avoid harassment. The respondents of FGDs recommended that the relation between transport association and government officials should be engendered and women conductors must work in public and private transportation sector. They stated that government should provide pick and drop facilities for their employees, government and private sector should import more means of transport to avoid problems which they faced, metro, railway and high ways should be built, all closed streets must be open, specification of vehicles for women, students and youths, and the traffic system should be organized and renewed according to modern standards.

They also suggested that a woman transport company should be established and led by women. Such initiatives should be provided funding by donors for a longer period of time, this creates a business opportunity for women and will reduced harassment.

Its was also suggested that long term advocacy initiatives should be conducted by civil society to pressurize government for paving the way for women access to financial services and support their business.

## **5.1. Conclusion and Recommendations According to objectives of the Survey:**

### **5.1.1. Afghan Women Access to Financial Services:**

Based on the results this research shows that 60 % of the respondents are currently not engaged in income-generating activities while remaining 40% are economically active. 70 % of the respondents do not know about financial institutions and their related services but they are interested to know about these institutions. On other hand 17 % are aware of financial institutions and their services. The remaining 13 % do not know about it and are not interested to know about financial institutions.

It is important to provide training and information regarding access to financial institutions based on results about 20% stated that they need training without mentioning any particular field of interest, 14 % require training in tailoring and vocational trainings respectively, where the other 10 % need administration trainings to improve their skills. 5% of them require need training in handicraft business while 7 % of the total respondents need training in teaching field. About 6 % of the respondents need capacity building training. 33% of the respondent stated that they need training to expand their business and also 5 % of them need training in economic fields. This show there is great need for capacity building and building capacity for a successful business management.

### **5.1.2. Usage of Public Transport as Mean of Access to Financial Services**

Based on the finding of this research shows that 46 % of total respondents travel to city for purchasing purposes, 27 % of them use city transport for going to their offices and also business, 18 % of them are using city transport for going and coming to university and the remaining 9 % use city transports for sightseeing purposes.

Based on the above information they have different challenges problems such as harassment, gender based discrimination. 36 % of the respondent's experienced abusive language while using city

transports. In addition to that 26% of the respondent faced bad behaviors of such as 14 % of them experience physical harassment, 7% of the respondents faced verbal harassment. On other hand 18 % of them did not face any harassment while using city transport. The remaining 7 % of faced many other kinds of harassment.

Provision of public awareness would be helpful to solve current challenges. **Based on the results 78 % believes public awareness can solve existing challenges faced by female-travelers while 10% of them believes that to some extent it can solve existing challenges.** It is important to have either separate or partition in the large buses for women in the city transport. In addition, it is essential that government should specify bus stops and waiting areas.

In addition, it is essential to develop a modern city transport system and increase in the number of cars, security of female travelers and provision of financial support. About 25% of respondents require financial support to have easy access to their work places, about 23 % of them demand increase in the number of buses. In addition, 22% of them need society and family supports and 17 % of them require government support.

## **5.2. Recommendations:**

### **5.2.1. Afghan Women Access to Financial Services:**

There is a need to move one step further from traditional practices of economically “empowering” women exclusively through micro loans or grants, training programs or networking and mentorship. We need to turn our attention to the larger environment where economic opportunities unfold – examine and correct pervasive gender biases in organizations and alter service provision so that it is not biased against women. So far this has been largely overlooked in both development research and practice. Given women’s existing levels of participation in value chains and the constraints under which they participate, understanding and responding appropriately to the social and economic contexts within which women engage in production, processing, marketing and access to financial services:

- Provision of education, including numeracy and literacy for women at all points and increasing access to higher education. The need for vocational training and job-oriented training is high. Identifying gaps in the workforce and targeting skills development such as building office worker skills, trade in services and increased understanding of technology can be significant opportunities for women. In addition, provision of financial capacity building programs and awareness programs about financial institutions, the usage of new technology used by financial institutes such as; ATM, E-top up, Internet Banking etc. is highly recommended.
- Afghan Women Chamber of Commerce must conduct national and international advocacy for women economic contribution and also in coordination with MoWA should conduct regular monitoring and evaluation of women business holders and markets is highly recommended. More over, government policies should give priority for women’s role in economic contributions. Specifically, more opportunities should be for women to invest in industries and businesses.

- Donors must support women businesses for a longer period of time, until the business. In addition, WEE- NPP must be funded and resources to be provided with a transparent mechanism for better implementation.
- Provision of information support regarding financial services to targeted associations, online communities, and business organizations for women in order to increase their networks and foster the exchange of business-related information targeted at internal and external market access and the skills to run a business.
- Increase of awareness program on successful women at work, business and politics, social workers, activists in media organizations, radio and television contents must feature examples of women in business through dramas, talk shows, and documentaries will help expand the role of women in different field in the society.
- Provision of information and technology through ICTs and development of customized content that includes Provision of information to women at home through safe means of technology to increase their knowledge and capability.
- Promotion of gender equity in access to financial resources will increase ability of financial institutions, government, and advocacy organizations to understand and serve women as a market segment. Laws and policies must be engendered in order to have a legal framework.
- Coordination with financial institutions and bank officers to provide financial services that meet women's needs through appropriate interest rates and repayment terms.
- Provision of technical assistance on understanding women as a market segment and best practices in lending for women.
- Multilateral donors should provide risk mitigation and support for financial institutions to increase the amount of loans for women and expand the portfolio. In addition, it is essential to provide training for female borrowers how to effectively manage the loan.
- Conducting similar type of research on annual bases in order to see any change for women economic empowerment is highly recommended.
- ***A special study must be conducted from the business institutions such as banks, different business associations, AWCCI to see how much their policies are engendered and how to fill the gaps in provision of financial services for women.***

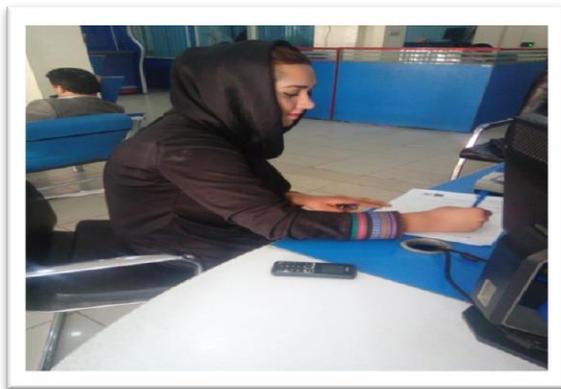
#### **5.2.2. Usage of Public Transport as Mean of Access to Financial Services:**

Based on the responses from women commuters it is essential to develop a modern transport system with the introduction of separate and increased numbered of buses for women on different routes. In addition to this, social and financial supports, awareness programs for travelers and transport services for students by each university can contribute to solve the existing challenges of women travelers.

- Developing a strategy by Afghan government in coordination with civil society for provision of safe transportation options that connect women to workplaces, businesses, school and university is highly recommended.
- Currently Kabul is home for more than 6 million people, the government should provide special transport facilities for women who are the breadwinners of their families and work or study until late hours, particularly during night and peak hours.

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- Introduction of women drivers, and conductors will reduce the harassment on mobility of the women.
- To undertake Advocacy initiatives to pressurize policy makers in businesses, institutions and factories to provide transportation facility for their women employees. According to the research findings only 14% of employees have pick and drop facilities.
- Awareness through local Shura leaders, i.e Mulla (Religious Scholars), wakil Guzar (representative of residential area) to youths and families on bad impact of sexual harassment in public transport. Local influential leaders have strong and effective roles in Afghan community, their charisma and leadership is the reason which common people are accepting their thoughts, so their effective engagement is recommended.
- Communication of clear definitions of acceptable standards of behavior, treatment of all complaints, discipline for offenders, conducting mass media information campaigns on women's sexual harassment preventions, as well as relevant provisions of laws by MoIC and MoJ is highly required



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Annex (1)

With the UN-convened Bonn Agreement of 2001 signaling a different phase in Afghan history, significant achievements for women's rights have been seen in Afghanistan. Nationally, the processes for these include:

- The 2001 Brussels Afghan Women's Summit for Democracy;
- The 2001 creation of the first Ministry of Women's Affairs;
- The 2002 Declaration of the Essential Rights of Afghan Women; the 2002 National Area Based Development Program;
- The establishment of the Afghanistan Independent Human Rights Commission in 2002;
- The 2003 National Solidarity Program (NSP);
- Ratification of CEDAW in 2003
- Twenty percent female representation in the Grand Constitutional Council (Loya Jirga)
- The establishment of a 27 percent baseline quota for women's political representation in the Wolesi Jirga (House of Representatives-Lower House);
- A baseline 17 percent quota in the Meshrano Jirga (House of Elders-Upper House);
- A statutory requirement of female representation in 25 percent of Provincial Council seats;
- The successful passage of the 2004 Afghanistan Constitution;
- The 2005 Interim Afghanistan National Development Strategy;
- The 2005 Afghanistan Millennium Development Goals;
- The 2006 Action Plan on Peace, Reconciliation, and Justice in Afghanistan;
- The 2007 National Action Plan for Women of Afghanistan (2007-17);
- The 2008 Afghanistan National Development Strategy (2008-13);
- The 2008 Afghanistan Millennium Development Goals (2008-13);
- The 2009 Law on the Elimination of Violence against Women;
- The 2010 National Priority Programs.
- Afghanistan National action plan on 1325 in 2014
- ANPP in 2015-2016
- Sustainable Development Agenda in 2016 accepted by Afghan government.
- Citizen Charter Plan 2016
- AWEE-NPP in 2016 formal announcement
- Establishment of Afghanistan Women Chamber of Commerce and Industries in 2017

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NECDO arranged five focused group discussions including representatives from the following organizations and government departments:

- Ministry of women affairs (MoWA)
- Ministry of transport and aviation (MoTA)
- SME support department Ministry of Commerce and Industries (MoCI)
- Mili or mini? Bus enterprise
- Association of City Transport (ACT)
- Afghanistan labor Association (ALA)
- Afghanistan chamber of commerce (ACCI)
- Afghanistan Microfinance Association (AMA)
- Central bank
- Three NGO's operating in relevant sector
- Women owned SMEs
- Private transport company (probable Al-Yusuf)
- ABADÉ or HARAKAT SME development institutions
- First Micro-Finance Bank for women established by AKDN

Annex (2)

**Questionnaire**

Name: \_\_\_\_\_ address: \_\_\_\_\_

Phone# \_\_\_\_\_ Interview by: \_\_\_\_\_ Date: \_\_\_\_\_

Age \_\_\_\_\_

1. Are you permanently living in Kabul?
  - a.  Yes
  - b.  No I came from \_\_\_\_\_ province
  
2. How long have you been in Kabul?
  - a.  Less than one year
  - b.  Above one year
  - c.  Above five years
  
  - \_\_\_\_\_ Above 10 years
  
3. Which one is your native language?
  - a.  Dari
  - b.  Pashtu
  - c.  Uzbek
  - d.  Pashai or Nooristani

\_\_\_\_\_ Others, please specify

**PART I. INCOME-GENERATING ACTIVITIES AND FINANCIAL SERVICES**

4. Are you currently engaged in any income-generating activities?  
If not, are you interested to put up one?

5. What type/s of business are you most interested in?

If yes, what type/s of business or income generating activities do you have? Please provide a brief description.

6. Where is your business located?

7. How long have you been in this business?

8. Are you aware of any financial institutions and related services that can help you put up/scale up your business?

If yes, what are these institutions and where are they located?

How long does it take to travel to these institutions?

If not, would you be interested to learn about these institutions and the services they offer?

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9. What types of training do you think you need most to help you in your business?

10. What places in the city, and what days and times, are most convenient for you to avail information about financial services and training?

PART II. TRAVEL PATTERNS AND ISSUES RELATED TO TRAVELLING

11. How often do you usually need to travel?

12. For what purpose and where do you usually need to go?

13. Are you financially able to pay the cost of traveling?

14. Is the financial support available to support for accessing to financial institutions?

15. Do the financial issues effect to have problems while access to financial institutions?

16. What type of transport do you use? Reach to your business destination?

- a. By foot
- b. By car
- c. By motorcycle
- d. By Riksha

17. Does your company provide you transport (pick and drop) services?

- a. \_\_\_\_\_ Yes
- a. \_\_\_\_\_ No

18. Are you aware of the different types of transport services available in the city?

- a. \_\_\_\_\_ Yes
- b. \_\_\_\_\_ No

If yes, what are the available modes/types of transport services that you are aware of?

19. Which kind of transport do you use -

- a. \_\_\_ Mili bus
- b) \_\_\_ 303 and buses such as caster
- c) \_\_\_ Super custom
- d) \_\_\_ Small vehicle
- e) \_\_\_ Other type \_\_\_\_\_ please specify

20. Why you choose to use city transport facility

- a. \_\_\_\_\_ It's cheap and easy to access
- b) \_\_\_\_\_ Do not access to my private car all time
- c) \_\_\_\_\_ I feel comfort
- d) \_\_\_\_\_ I'm not happy but there is no other option

21. Are you satisfied with the existing city transport services?

- a. \_\_\_\_\_ Yes
- b. \_\_\_\_\_ No

Satisfied in terms of what? Promptness/reliability? Cleanliness? Safety? Transportation charges?

22. Are you satisfied with the transportation charges?

- a. \_\_\_\_\_ Yes
- b. \_\_\_\_\_ No

23. Do you face any problem using public transport services available in the city?

- a. \_\_\_\_\_ No
- b. \_\_\_\_\_ yes, what kind of problem do you have?

24. What issues have you personally faced so far while using city transport services?

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25. What issues and complaints do you often hear from other women while using city transport services? List the common issues here

26. Have you or your family members (women) faced any harassment while using city transport services?

- a.  No
- b.  Yes. If yes, what instances and forms of harassment are these?  
Who are the usual perpetrators?

27. What corrective actions do you think are needed to address this problem?

28. What main difficulties have you encountered when using of city transport?

- a.  abusive language
- b.  behavior
- c.  Physical harassment
- d.  other cases, please specify \_
- e.  No disturbance and traveling normal

29. What reaction you took on disturbance during usage of city transport

- a.  Became emotional and using of sad words
- b.  Provide advises
- c.  Complain others for corrective actions
- d.  Keep calm and separate way

30. Which area of city you normally target for using city transport?

- a.  Deh Afghanan
- b.  Sare Chowk
- c.  Froshgah
- d.  Cinama Pamir

31. For what purpose you use city transport

- a.  Access to office/ business
- b.  Access to city for purchasing
- c.  Access to university
- d.  Sightseeing

32. If you do not use the bus or city transport regularly, why not?

- a)  No service where I am or where I want to go
- b)  Poor connections or transfers
- c)  I don't know how to ride the bus
- d)  Limited hours of operation
- e)  I don't feel safe on the bus
- f)  I can't afford it
- g)  I don't know about it
- h)  I don't need it

33. What times would you MOST want to use the transportation service (such as a cab or bus)?

- |  |  |
|--|--|
| <input type="checkbox"/> 6 am to 9 am    | <input type="checkbox"/> 4 pm to 7 pm  |
| <input type="checkbox"/> 9 am to 12 noon | <input type="checkbox"/> 7 pm to 10 pm |
| <input type="checkbox"/> 12 noon to 4 pm | <input type="checkbox"/> 10 pm to 6 am |

34. What times you can easily access to transport services

- |  |  |
|--|--|
| <input type="checkbox"/> 6 am to 9 am    | <input type="checkbox"/> 4 pm to 7 pm  |
| <input type="checkbox"/> 9 am to 12 noon | <input type="checkbox"/> 7 pm to 10 pm |
| <input type="checkbox"/> 12 noon to 4 pm | <input type="checkbox"/> 10 pm to 6 am |

35. Do you need any of the following kinds of assistance when you travel locally? (*Please check all that apply*)

- a)  Assistance getting into and out of a vehicle
- b)  Escort to accompany you
- c)  Help loading and unloading packages
- d)  Door-to-door service
- e)  Wheelchair, lift or ramp
- f)  Space for a fold-up wheelchair

36. In an average week, how many vehicle trips (include a round trip as two trips) do you take? (*Please check one that most applies*)



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3. What kind of support is required to build- up information of female travelers in order to easily access financial institutions?

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4. What kind of problems are faced by female travelers in using the existing city transportation services system?

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5. What type of gender focused discrimination exists against female travelers while using city transport services?

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6. Did you feel any language discrimination against female traveler? If yes, please explain

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7. What cultural barriers are faced by female travelers to access city transport services

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8. According to your opinion what support is required for women to benefit from city transport services

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9. Which mode of transit is currently being used (motor, non-motor) and why? In addition

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10. Can you share us your recommendation for the way forward to be considered for improvement of transportation services?

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11. Do you think that provision of public awareness to women transport would be helpful to solve current challenges?

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12. Which kind of support is required to be provided by government

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13. What activities would be productive and positive impact- oriented to assure that women are traveling regular comfort, safe and access to financial institution in an appropriate manner

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**Part B: Specific questions**

*To be only asked from:*

- MoWA,
- Kabul Municipality
- Ministry of transport
- Association of city transport

14. What type of literacy program to be considered to facilitate for easily access to work place?

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15. Which mode of transit is currently being used (motor, non-motor) and why?

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16. According to your opinion, what sort of information needs to be provided for women to easily access financial services?

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17. According your information, what problem female travelers face and (or) feel during traveling to financial institutions?

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18. How the socio- economic differences among women travelers is existing (financial capability)?

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19. What finance services are in demand among female commuters?

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