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When resources do not become agency: A mixed-methods systematic review of rural household empowerment in Afghanistan, 2001–2026

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Systematic Review

Keywords: Rural household empowerment, resource-to-agency conversion, intra-household bargaining, institutional conditions, and Afghanistan

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When resources do not become agency: A mixed-methods systematic review of rural household empowerment in Afghanistan, 2001–2026

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Abstarct

Rural development programs in Afghanistan have expanded women's access to credit, village councils, training, and markets, but access has not consistently translated into decision-making authority. This review examined how, and under what institutional conditions, resources contributed to rural household empowerment in Afghanistan between 2001 and 2026. We conducted a mixed-methods systematic review guided by Joanna Briggs Institute methodology and a convergent segregated approach. Searches of Consensus and SciSpace, targeted English-, Dari-, and Pashto-language web searches, and reference-list searches were conducted on 30 October 2026. A supplementary Boolean search of Open Alex was conducted on 20 November 2026. Subscription databases were inaccessible. Evidence was classified as core rural, contextual, or organizational and synthesized using Kabeer's resources–agency–achievements framework and context–mechanism–outcome coding. Of 739 records identified, 229 were screened, and 52 reports were assessed for eligibility. The synthesis included 15 core rural studies (23 reports), six contextual studies (12 reports), and seven organizational sources; 37 reports remained awaiting classification. One rural cluster-randomized trial found that a community-driven development package with mandated female participation increased women's public-sphere participation, mobility, and income-generating activity but did not detect a change in family decision-making. Observational studies associated agricultural credit, particularly when combined with extension, with higher farm revenue, while qualitative evidence described agency as negotiated through husbands and kin. Post-2021 studies provided evidence of cross-sectional associations rather than causal change. An adapted framework assessed quantitative and qualitative findings separately; certainty was moderate for the trial findings and low or very low for other findings. Single-reviewer AI-assisted screening, incomplete searching, reliance on abstracts, and geographical concentration limit confidence in the conclusions.

Keywords: Rural household empowerment, resource-to-agency conversion, intra-household bargaining, institutional conditions, and Afghanistan.

Introduction

Empowerment is often treated as the outcome of acquiring resources. Kabeer (1999) separated three components that this view merges: resources, agency, and achievements. The separation matters most where institutions mediate access to resources. A household may receive a loan, a council seat, or a share of crop income without any change in who decides how these are used (Agarwal, 1997; Goetz & Gupta, 1996). Rural Afghanistan makes the distinction visible. By the time of its final impact evaluation, the National Solidarity Programme had established about 32,000 community development councils, elected under rules that required women's participation (Beath et al., 2013a, 2013b). In August 2006, microfinance institutions served about 223,000 active clients, and roughly three-quarters of savings and credit services went to women (Lyby, 2006). Women were estimated to make up as much as 65 percent of the rural agricultural workforce, mostly as unpaid family labor (Olesen et al., 2012). Whether these channels empowered rural women, rather than only reaching them, remains unclear.

After August 2021, the de facto authorities issued directives restricting women's education, employment, and movement, and in December 2022, women were barred from working for non-governmental organizations (Human Rights Watch, 2024). In a 2024 telephone survey of 3,122 women-led businesses, 43 percent of rural respondents reported being in debt (United Nations Development Programme [UNDP], 2024). In a 2026 national telephone survey, 62 percent of rural women reported leaving home twice a month or less, compared with 42 percent of urban women (UN Women, 2026). Rural households also faced drought, a contraction of the formal banking system, and the April 2022 ban on opium cultivation (Jafarov & Singh, 2024). These changes raise the question of how earlier routes to empowerment worked and how they respond when the institutional environment shifts.

Existing syntheses do not answer this question. A Campbell review of empowerment interventions in fragile settings found little evidence from Afghanistan (Lwamba et al., 2022), and a global review of gender and rural transformation found that gains in rural women's employment and income often came without gains in control over income or land (Rola-Rubzen et al., 2023). Neither examined how Afghan institutions mediated these relationships. Reviews specific to Afghanistan have treated microfinance, community-driven development, and agricultural value chains separately, have often equated empowerment with participation or income, and have mixed urban and rural samples (Hemat & Rahman, 2024). Members of the present author group had earlier prepared three manuscripts on these topics: a scoping review of institutional fragility, a systematic review of microfinance-led empowerment, and a paper on home-based agri-processing. All three manuscripts were unpublished research drafts. Their reference lists were consulted only to identify candidate records for the present review. No extracted data, study counts, or conclusions from those drafts were reused in the present review. The 21 candidate records identified through their reference lists were screened afresh against the eligibility criteria of the present review. The present review differs from those earlier drafts in its research question, eligibility criteria, evidence classification, and synthesis method. An internal check of those drafts found that their counts of included studies could not be reconciled with their search records and that their searches were incomplete. The present review therefore reuses none of their extracted data, study counts, or conclusions. Their reference lists served only as one documented source of candidate records (21 records), each of which was screened against the criteria of this review. The present review differs from them in its question, eligibility rules, evidence classification, and synthesis method. Two included studies are co-authored by the first author; this overlap is disclosed under Conflict of Interest, and the same appraisal and certainty rules were applied to them as to all other studies.

This review asks one question: how, through which mechanisms and under which conditions did assets and development interventions contribute to meaningful and sustainable empowerment of rural households in Afghanistan? It makes three contributions. It separates rural evidence from urban and mixed samples. It treats microfinance, collective organization, and value chains as distinct routes for converting resources within one framework. It rates certainty for each outcome domain, separately for quantitative and qualitative findings. The review does not propose a new theory of empowerment; it specifies the conditions under which existing theories account for the Afghan evidence and identifies which of those conditions remain untested.

Theoretical and conceptual framework

Resources, agency, and outcomes: Kabeer's (1999) framework structures the synthesis. It suits the Afghan evidence because many evaluations record only the resource delivered, such as a loan, a council seat, or a training certificate. Each finding was therefore classified by the component actually measured. Kabeer counts negotiation and covert resistance as agency, so a fall in visible participation was not read automatically as a fall in agency. The capability approach (Sen, 1999) provided the evaluative standard: a change counts as empowering when it widens what women are able to do and to be.

Negotiation and opportunity structures: Agarwal (1997) locates women's bargaining in three arenas: the household, the market, and the community or state. Because two of these arenas are institutional, a change in rules or program design can alter household bargaining without any change in individual preferences. Alsop and Heinsohn (2005) treat empowerment as the joint product of agency and the opportunity structure. On this account, measured empowerment can fall when the opportunity structure contracts even if individual capacities are retained. Institutional theory explains how opportunity structures persist: formal rules, their enforcement, and informal norms set the cost of departing from expected roles (North, 1990).

Assets, livelihoods, and collective action: The sustainable livelihoods framework defines a household as a combination of different capitals (human, social, natural, physical, and financial) and how they interact through institutions to create livelihood strategies (Scoones, 1998). This is expanded on in asset-based community development, whereby local associations are seen as an asset (Mathie & Cunningham, 2003). The gender and assets framework explains that women and men have different access, control, and disposal of assets. Only those who control an increased asset. An increase in access to assets is more likely to strengthen women's bargaining power when they can exercise effective control over the asset, its use, and the returns it generates. Access alone does not necessarily imply control or an improved bargaining position (Meinzen-Dick et al., 2011). Value chains and cooperatives highlight where value is captured.

Agency: There is often reference to agency theory in microfinance. This refers to the principal-agent relationship between lenders and borrowers. It relates to contract enforcement with asymmetric information

but does not consider the borrower's ability to define their own objectives. In this review, agency refers to Kabeer's conception of the ability to define goals, make choices, and act upon them. Principal–agent theory is considered only as an explanatory perspective on relationships between lenders and borrowers, particularly in relation to information asymmetry and contract enforcement. Principal-agent arguments will be seen as an explanation of lender behaviors.

Each framework has a defined task in the synthesis. Kabeer's (1999) distinction was used to code outcomes for the individual woman, and Sen's (1999) capability approach supplied the standard for judging whether a change widened what she could do. Agarwal's (1997) bargaining model explains decisions within the household, while Alsop and Heinsohn (2005) and North (1990) explain how community and state rules set the opportunity structure. The livelihoods, asset-based, and gender-and-assets frameworks (Mathie & Cunningham, 2003; Meinzen-Dick et al., 2011; Scoones, 1998) were used to classify household resources, and collective-action and value-chain perspectives were used to locate where returns are captured. Two limits apply in Afghanistan. Bargaining models assume outside options that rural women rarely held, and the capability approach gives little guidance when most resources reach the household rather than the individual. For these reasons, agency exercised in public arenas and agency within the household were coded separately.

Model: Figure 1 sets out the model used to organize the synthesis. It has six parts that earlier reviews tended to merge: macro conditions (the legal-rights regime, aid and banking flows, security, drought, and markets); meso institutions (councils, cooperatives, lenders, extension services, and traders); household resources (human, social, financial, natural, physical, and cultural capital, together with household composition); conversion mechanisms; outcomes, divided into agency and achievements; and a feedback loop through which outcomes are sustained or lost. Keeping these parts separate avoids double counting; a cooperative, for example, is coded as a meso institution and not also as a household resource. Each arrow was audited against the included studies (Supplementary File S3, sheet Figure 1_Arrow_Audit). Only one relationship was tested experimentally in rural households: the effect of the National Solidarity Programme package on women's public-sphere agency, together with its null effect on family decision-making (Beath et al., 2012, 2013a). The trial did not measure the conversion mechanisms in the central box, so the figure draws the tested relationships

as direct arrows from the meso institution to the outcomes. Arrows supported only by observational, qualitative, or organizational evidence are dashed, and arrows that remain hypotheses are dotted.

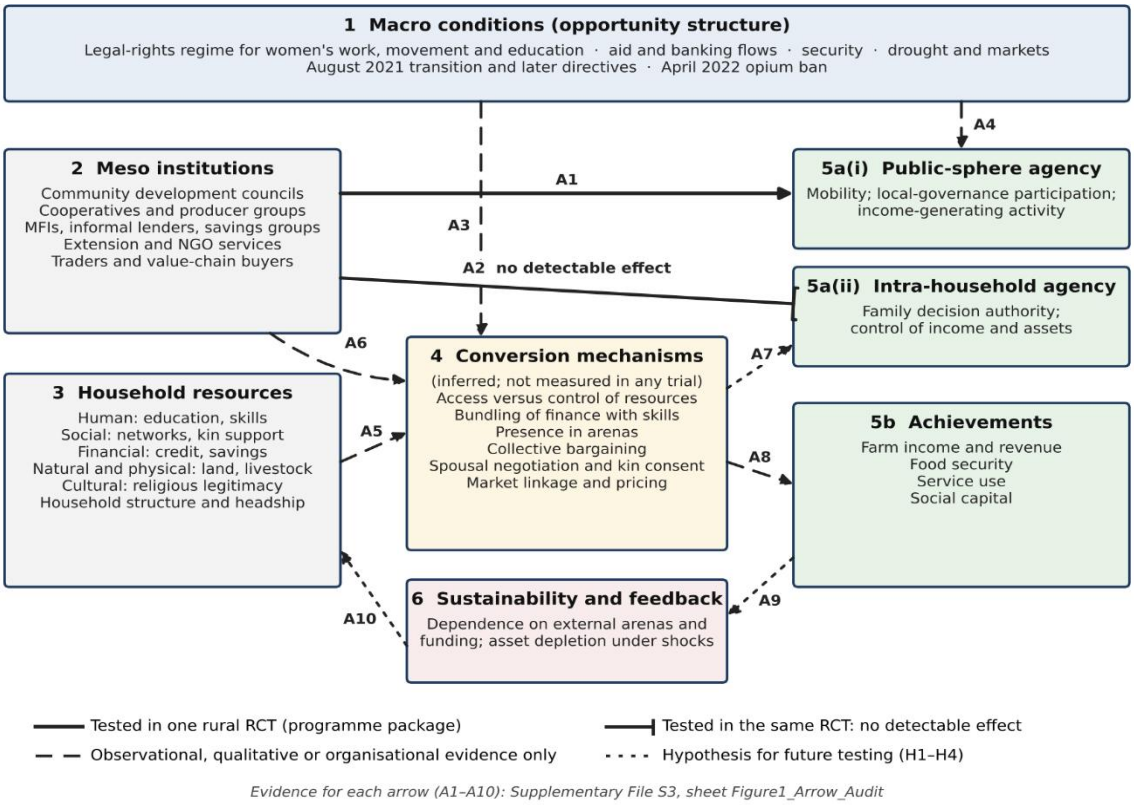


Figure 1. Conceptual framework of resource-to-agency conversion in rural Afghan households. Solid arrow (A1): relationship tested in one rural cluster-randomized trial (program package to public-sphere agency). Solid arrow ending in a bar (A2): relationship tested in the same trial with no detectable effect (programme package to family decision-making). Dashed arrows: observational, qualitative, or organizational evidence only. Dotted arrows: hypotheses for future testing. The mechanisms in the central box were not measured in any trial. Supporting evidence for each arrow is listed in Supplementary File S3.

Research questions: The main question is stated in the introduction. Seven sub-questions were specified in the protocol. The table below reports how far the final evidence base addresses each one, using five categories: addressed, partially addressed, descriptive evidence only, not established, and insufficient evidence.

Sub-question	Status after synthesis and supporting evidence
RQ1. Which dimensions of rural household empowerment are represented in the Afghan evidence?	Partially addressed. The Afghan evidence represents resources, agency, and achievements, but the coverage is uneven. Psychological empowerment and political agency beyond participation in village councils were not adequately measured in the core rural studies (dimensions represented).
RQ2. How do household assets and resources translate into agency and achievements?	Partially addressed. One rural trial established a public-sphere effect and a null effect on family decision-making (moderate certainty); other resource-to-agency relationships rest on cross-sectional or qualitative evidence (low or very low certainty; D1–D3, D6).
RQ3. What roles do microfinance, cooperatives, collective action, and agricultural value chains play?	Partially addressed. No core rural study isolates the effect of microfinance on women's agency; credit, cooperative, and value-chain evidence is observational or qualitative (low or very low certainty; D3–D5).

RQ4. How do household power relations and gender norms mediate empowerment?	Descriptive evidence only. Household mediation is described in cross-sectional and qualitative studies; no study tested mediation or effect modification (D6).
RQ5. Which institutional and structural conditions enable or constrain these processes?	Partially addressed. Institutional conditions are observed as associations and in qualitative accounts; no included study tested a causal mechanism (D1, D4, D7).
RQ6. What does the evidence show about post-2021 change, and how certain is it?	Descriptive evidence only for post-2021 levels and associations (low certainty). Change over time and causal attribution: not established (very low certainty; D7).
RQ7. Where are the principal theoretical, methodological, and geographical gaps?	Addressed (Table 5).

Environmental conditions in the main question are addressed only through drought and the 2022 opium ban; no included study examined climate or natural-resource change as a moderator of empowerment. Climate-related food-security studies identified in the supplementary search analyzed no resource, agency, gender, or institutional determinant and therefore fell outside the concept criteria.

Methods

Design and reporting: The review followed the Joanna Briggs Institute (JBI) methodology for mixed-methods systematic reviews using the convergent segregated approach (Stern et al., 2020). This approach suited the question because the two kinds of studies addressed different parts of it: quantitative studies estimated whether resources or interventions were associated with agency and achievements, and qualitative studies described how women and households negotiated their use. A segregated design allowed each body of evidence to be synthesised on its own terms before the two were compared. Quantitative findings were synthesized first, by outcome domain, recording direction, magnitude, statistical significance, and design. Qualitative findings were synthesised separately by thematic coding against the framework components. The two syntheses were then set side by side, domain by domain, to identify where they agreed, where they diverged and where one strand filled a gap left by the other. Organizational reports formed a separate, auxiliary stream. They were included because post-2021 primary research on rural households is scarce and because sector structure, such as lending coverage, program reach, and mobility restrictions, is documented mainly by organizations. They were appraised with a separate checklist, were used only to describe context, sector structure, and post-2021 indicators, did not count towards study totals, and were never used to raise a certainty rating. This three-stream arrangement adapts the JBI two-strand design and is reported as an adaptation. Integration used context–mechanism–outcome (CMO) coding drawn from realist evaluation (Pawson & Tilley, 1997) as an interpretive device for organizing integrated findings; the review is not a realist synthesis, because program theories were not tested iteratively. Reporting follows PRISMA 2020 (Page et al., 2021) and, for the searches, PRISMA-S (Rethlefsen et al., 2021). Meta-analysis was not feasible given the heterogeneous designs and outcomes, and the synthesis without meta-analysis follows the SWiM guideline (Campbell et al., 2020). The protocol (Supplementary File S2) was not registered before searching; this and the other deviations are listed under Protocol deviations.

Eligibility and evidence tiers: Eligibility was defined with the population–concept–context (PCC) framework (Table 1). Because earlier syntheses had combined urban and rural samples, every eligible study was assigned to one of three tiers before extraction, and two eligibility frameworks were applied. The core review comprises Tier 1 studies, whose samples were exclusively rural Afghan households or residents, and Tier 2 studies, national or multisite studies that reported rural results separately; only the rural results of Tier 2 studies were extracted, and their rural sample sizes are used as denominators. Contextual evidence comprises Tier 3 studies with urban, peri-urban, or mixed samples whose rural results could not be separated. Tier 3 findings were used only to interpret mechanisms and measurement. They are not presented as evidence about rural households, do not count towards the core study total, and did not contribute to any certainty rating. A study whose setting was not stated was not assumed to be rural. Counts are reported separately for each stream and refer to unique studies; multiple reports of one study are counted once.

Table 1. Eligibility criteria and evidence classification

Element	Included	Excluded

Population:	Rural Afghan households or members; national samples with separable rural results	Exclusively urban samples used as rural evidence; diaspora and refugee populations
Concept:	At least one empowerment component, namely resources (credit, land, skills, networks), agency (decisions, mobility, participation, negotiation), or achievements (income, food security, service use), linked to a household or individual outcome. Studies reporting achievements only were eligible when they analyzed a resource, agency, gender, or household-structure determinant of that achievement.	Production or yield outcomes with no household or gendered outcome; MFI financial performance alone; hazard-exposure studies with no empowerment component
Context:	Afghanistan, January 2001 to 20 November 2026. The supplementary search was conducted on 20 November 2026; eligibility was determined using the same pre-specified population, concept, and context criteria.	Studies citing Afghanistan only in passing
Sources	Peer-reviewed articles, theses, preprints, and evaluation reports with a described method; organizational reports in a separate stream	Opinion, news, advocacy without data, and promotional material
Language:	Any language the review team could screen (English, Dari, Pashto, Persian).	None were excluded on language grounds.
Evidence tier:	Tier 1: exclusively rural. Tier 2: national or multisite with rural results separable (rural denominator used). Core review: Tiers 1 and 2. Tier 3: urban, peri-urban, or mixed without separable rural results (contextual evidence only; not counted; no contribution to certainty ratings).	Tier 3 findings presented as rural evidence

Information sources and search strategy

Searches followed six pathways designed to find studies that do not use the word "empowerment": (a) household and rural women's empowerment; (b) assets, capabilities, and agency; (c) microfinance, credit, and savings; (d) cooperatives, councils, and collective action; (e) entrepreneurship, agri-processing, and value chains; and (f) institutional structure, property rights, bargaining, and post-2021 change. The original searches were run on 30 October 2026. Consensus, which draws on Semantic Scholar, Open Alex, and PubMed records, was queried with four search statements restricted to Afghanistan (40 records). SciSpace was queried with eight natural-language questions, each returning its first ten records (80 records). Targeted English web searches identified institutional documents and verified candidate studies (17 records); one Dari and one Pashto web search returned 9 and 10 records; and the reference lists of the three earlier manuscripts supplied 21 records. Because indexes capped at ten records per query give limited coverage, a supplementary search of Open Alex was run on 20 November 2026 during revision. It combined four concept blocks in titles, abstracts, and keywords: (Afghanistan OR Afghan) AND (rural OR village* OR farm* OR agriculture* OR smallholder*) AND (women OR woman OR gender OR female OR household*) AND (empowerment OR "decision-making" OR "decision making" OR agency OR microfinance OR microcredit OR credit OR loan* OR cooperative* OR "value chain*" OR "community development council*" OR "national solidarity" OR bargaining OR mobility OR "food insecurity" OR "food security"), with publication from 2001 onwards and no language or document-type limit. It returned 562 records, ranked by the platform's relevance reranking. The 100 highest-ranked records were screened; reranking scores had fallen from 0.88 to 0.07 by rank 100, and ranks 51 to 100 yielded no eligible studies. The remaining 462 records were not screened and are reported as unscreened. PubMed was used only to verify bibliographic details. Exact strings, fields, limits, dates, and record counts for every search are listed in Supplementary File S3 (sheet Search Log).

The protocol also named Scopus, Web of Science, ProQuest, EBSCOhost, EconLit, CAB Abstracts, AGRIS, the Afghanistan Research and Evaluation Unit (AREU) archive, and the repositories of FAO, IFAD, ADB, MISFA, MAIL, NSIA, and OCHA/Relief Web. These sources were not searched. The review team had no subscription or programmatic access to the bibliographic databases, the Elicit account lacked API access, and the AREU archive and two university repositories blocked automated retrieval. They are reported as unsearched, not as searched with no results. Backward citation searching was limited to the reference lists of

the three earlier manuscripts, forward citation searching was not performed, Persian-language databases were not searched, and the Dari and Pashto searches used a general web index. The search is therefore not comprehensive, and the conclusions are qualified accordingly.

Study selection process: Records were deduplicated by publication identity. Separate journal articles or repository deposits reporting the same dataset were retained as separate reports and linked to one study identifier. Titles and abstracts were screened against Table 1, and reports that passed screening were sought in full. A report was included when its full text, or a complete published record containing the abstract and bibliographic details, stated (a) an Afghan setting and whether the sample was rural, (b) the design, (c) the sample or data source, and (d) at least one finding on an empowerment component. It was excluded when the available record showed that a criterion in Table 1 was not met. It was placed in the awaiting-classification group when the record could not be obtained or did not contain enough information to apply the criteria; such reports were neither included nor excluded (Page et al., 2021). Complete published records were accepted as a basis for inclusion because the full texts of most studies could not be obtained, which is a deviation from usual practice. The extraction basis (full text, abstract, or repository record or registry record) is recorded for every study in Table 2, and outcome data taken only from abstracts entered the synthesis with that basis stated. During revision, full texts were obtained for seven reports covering six studies whose estimates underpin the principal findings (Beath et al., 2012, 2013a; Hassanzoy et al., 2025; Moahid et al., 2021; Najam et al., 2023; Rahimi & Mazloum Yar, 2025a; Samandar & Wardak, 2025). The extracted values were checked against the corresponding primary reports, and the verification outcomes were recorded in Supplementary File S3 (Verification Log).

Screening, data extraction, and appraisal were performed with AI assistance (Claude, Anthropic), applying the protocol criteria under the direction of the first author. The first author reviewed selected decisions recorded in the review files; however, this review was partial and did not constitute a comprehensive re-check of all screening decisions, extracted data, or methodological appraisal judgements. Accordingly, the extent of the first author's review should not be interpreted as independent duplicate screening, extraction, or appraisal. No second reviewer screened, extracted, or appraised independently, so no agreement statistic can be reported. The rechecks against primary sources made during revision were carried out by the same team and are not independent verification. No second reviewer independently screened, extracted, or appraised the evidence before resubmission. Consequently, no inter-reviewer agreement statistic or independent verification outcome can be reported. The checks conducted during revision against selected primary sources were performed by the same review team and do not constitute independent duplicate verification. A protocol for future targeted independent verification of influential studies, ambiguous eligibility decisions, extracted estimates, and methodological appraisal judgements is provided in Supplementary File S3 (Verification Protocol). The absence of independent second-reviewer verification is acknowledged as a methodological limitation.

Data extraction: A structured extraction form with 30 fields per study recorded location down to district level, sample characteristics, design, intervention, asset types, conversion mechanisms, empowerment components, reported outcomes, findings, limitations, appraisal, certainty, overlap with other reports, and the basis for extraction. Where only an abstract or registry record was available, this was recorded, and no value was inferred; unknown values were coded as not reported. Values first taken from abstracts were rechecked against full texts where these were obtained during revision.

Critical appraisal: Empirical studies were appraised with the Mixed Methods Appraisal Tool (MMAT), version 2018 (Hong et al., 2018). Each of the five design-specific criteria was rated. Yes, no, cannot tell, or not applicable, and the source used for each judgement (full text, abstract, or repository record, or registry) was recorded (Supplementary File S3, sheet MMAT_Criteria). A criterion was rated. No, only when the source showed a methodological shortcoming, but also when information was simply not reported, the rating was "Cannot tell," so that missing information was not treated as evidence of poor quality. As the tool's developers recommend, no overall score was calculated. All judgements first made from abstracts were reassessed during revision and revised against the full text where one was obtained. Because most remaining judgements rest on abstracts, many criteria are rated Cannot tell. These ratings express uncertainty about quality, not low quality.

In the certainty assessment, a finding was downgraded once for methodological limitations when key criteria could not be judged, and such downgrades are labelled as reporting-related. Organizational reports were appraised separately on five criteria: description of data collection, reported sample size and location, independence from the implementing body, traceability of figures to primary data, and separation of findings from advocacy (Table 3).

Synthesis and integration: Within each stream, quantitative findings were tabulated by outcome domain with direction, size, statistical significance, and design, and qualitative findings were coded thematically against the framework components. The streams were then integrated in an eight-domain matrix in which each domain was coded for resource or intervention, context, mechanism, and outcome. Mechanisms are interpretations of the process that best accounts for the observed pattern and are labelled as inferences. Certainty was assessed with an internal framework developed for this review and adapted from GRADE (Guyatt et al., 2008) and GRADE-CERQual (Lewin et al., 2018); it is not a standard application of either. Quantitative and qualitative findings were rated separately. For quantitative findings, evidence from randomized trials started at high certainty and evidence from observational studies at low certainty; ratings were lowered for risk of bias or unresolved reporting problems, inconsistency, indirectness to rural households, and imprecision or reliance on a single study, and were not raised. For qualitative findings, confidence started at high and was lowered for concerns about methodological limitations, coherence, adequacy of data, and relevance of the four CERQual components. Each finding was rated high, moderate, low, or very low, and a domain received separate quantitative and qualitative ratings when both kinds of evidence existed. Contextual studies and organizational sources could inform interpretation but could not raise a rating. The decision rules, the rating for each finding, and the studies behind it are given in Supplementary File S3 (sheet Certainty Matrix) and summarized in Table 4.

Protocol deviations: The review departed from its protocol in five respects. The protocol was not registered before searching. The subscription databases it named were replaced by accessible indexes and, during revision, by an Open Alex search of which the 100 highest-ranked records were screened. Complete published records were accepted when full texts could not be obtained. Screening, extraction and appraisal were not duplicated by an independent reviewer. The certainty framework was adapted, as described above, rather than applied as originally specified.

Results

Study selection: Figure 2 shows the flow of records. The original searches identified 177 records: 120 from the two academic indexes and 57 from web, Dari, Pashto, and reference-list searches. The supplementary Open Alex search identified 562 records, of which 100 were screened and 462 were not. After 48 duplicates were removed (23 in the original and 25 in the supplementary search), 229 records were screened on title and abstract, and 146 were excluded, mostly because they did not concern Afghanistan, reported no primary data, or had no empowerment component. Of the 83 reports sought for retrieval, 31 could not be assessed: 22 were not obtained because the full text was unavailable, access was blocked, or the bibliographic identity could not be verified, and 9 from the supplementary search were obtainable but had not been assessed in full by the time of resubmission. Of the 52 reports assessed, 4 were excluded, 6 were kept in the awaiting-classification group because the record obtained lacked information needed for a decision (three reports of one study with no stated rural setting or sample, two reports of a registered savings-group trial whose results are preliminary and marked not for citation, and a UN Women alert of which only the methods annex was available), and 42 were included. In total, 37 reports from 31 studies or sources await classification (Supplementary File S3, sheet Awaiting Classification). The 42 included reports comprised 15 core rural studies represented by 23 reports, six contextual studies represented by 12 reports, and seven organizational sources. The organizational sources were treated as a separate contextual evidence stream rather than as empirical household studies. In addition, 37 reports from 31 studies or sources remained awaiting classification.

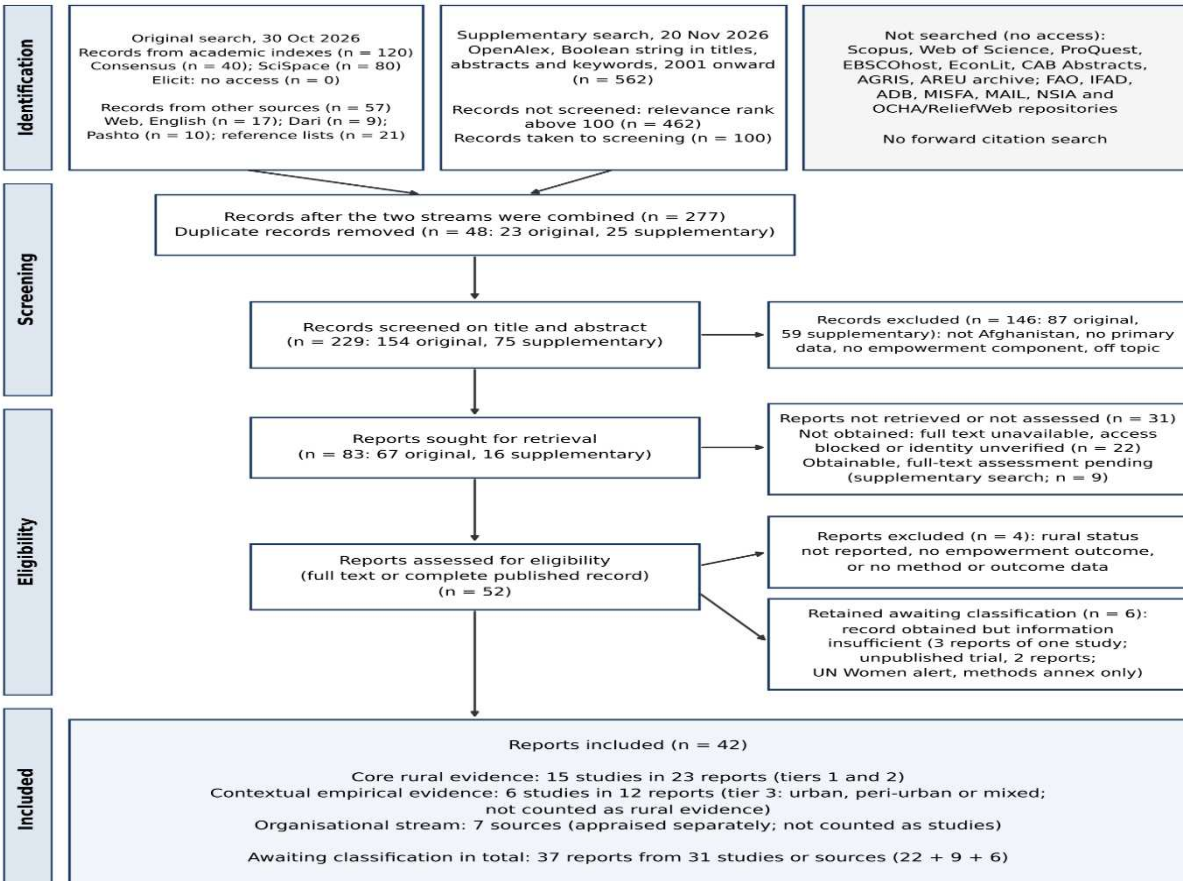


Figure 2. PRISMA 2020 flow diagram for the original (30 October 2026) and supplementary (20 November 2026) searches. Counts are computed from the record ledgers in Supplementary File S3; reports and studies are counted separately.

Characteristics of the evidence: Table 2 summarizes the 15 core studies. One was a cluster-randomized trial, five were cross-sectional quantitative surveys, one used propensity score matching and inverse-probability-weighted regression adjustment, two used mixed methods, five were qualitative, and one was a difference-in-differences preprint. Eight drew on data collected before August 2021 (for two, inferred from the publication date), four on data collected afterwards, and three did not report when data were collected. Four studies sampled only women, two sampled women and men, and the others reported household-level outcomes or did not describe the sex of respondents in the retrieved record. Geographic coverage was narrow. Named sites lay in Baghlan, Balkh, Bamyan, Faryab, Herat, Kabul, and Nangarhar; the trial (10 districts) and one survey of 25 provinces gave wider coverage, and five studies did not name their provinces. No core study reported a named

site in the southern or southeastern provinces, where customary practice and exposure to conflict differ markedly. Findings about household mediation therefore rest on a few northern, eastern, and western districts.

Table 2. Characteristics of the core rural studies (tiers 1 and 2)

Study	Design and sample	Setting and data period	Empowerment component	MMAT 2018 criteria 1–5 (basis)
Beath et al. (2012, 2013a, 2013b, 2015)	Cluster RCT; 500 villages (250 treatment, 250 control); about 4,200–4,700 respondents per outcome at follow-up	Rural: 10 districts; baseline 2007, follow-up 2009, endline 2011	Agency (mobility, governance); achievements (services)	RCT: Y, Y, Y, CT, CT (FT)
Safi & Doneys (2020)	Survey; 176 married women	Rural Balkh; before 2021	Agency (health-care decisions)	QD: CT, CT, CT, CT, Y (Abs)
Moahid & Maharjan (2020)	Survey: 292 farm households	Rural; province not reported; before 2021	Resources (credit access)	QD: CT, CT, CT, CT, Y (Abs)
Moahid et al. (2021)	PSM and IPWRA (ATET); 277 farm households	Behsood, Paghman, and Balkh districts; credit use July 2016–August 2018	Resources and achievements (net revenue)	NRS: Y, Y, Y, Y, CT (FT)
Edgcumbe (2021)	Qualitative; 11 focus groups, 130 women	Four rural districts, Balkh and Herat; winter–spring 2019	Agency (negotiated, covert)	Q: Y, Y, CT, CT, CT (Abs)
Salihi et al. (2025)	Survey: 150 farmers (75 women)	Five villages, Pashtun Zarghun, Herat; period not reported	Resources (value-chain participation); achievements (economic return)	QD: Y, CT, CT, CT, Y (Abs)
Rahimi & Mazloum Yar (2025a, 2025b); Rahimi (2025)	Mixed methods; PSM (ATT); 420 households (210 members, 210 matched non-members); 24 interviews	Rural Nangarhar, 20 villages; period not reported	Agency (decision outcome unresolved); resources; achievements	MM: CT, CT, CT, CT, CT (FT of one report)
Mazloum Yar & Rahmani (2025)	Mixed methods; 300 survey respondents plus interviews and focus groups	Rural; provinces and period not reported	Resources; perceived independence	MM: CT, CT, CT, CT, CT (Abs)
Najam et al. (2023)	Survey: 6,019 rural households (FAO DIEM round 5) in	25 provinces; 23 July–26 August 2022	Achievements (food security)	QD: Y, Y, Y, CT, Y (FT)
Hassanzoy et al. (2025)	Survey: 899 households, of which 611 were rural (Tier 2; rural results only)	Rural districts of Balkh, Bamyan, and Kabul; 1 August–15 September 2023	Achievements (food security); resources (assets)	QD: Y, Y, Y, Y, Y (FT)
Jafarov & Singh (2024)	Difference-in-differences; preprint; Sample not reported in record	Opium-growing areas; before and after April 2022	Achievements (food security)	NRS: CT, CT, CT, CT, CT (Abs)
Standal (2008)	Qualitative case study (master's thesis); sample not reported in record	Rural villages in a solar-electrification project; before 2008,	Agency (mobility, community participation)	Q: Y, CT, CT, CT, CT (Abs)
Tami (2010)	Qualitative (master's thesis); two villages	Belcheragh district, Faryab; summer 2008	Resources (credit); power relations	Q: Y, CT, CT, CT, CT (Abs)

Tavva et al. (2013)	Rapid appraisal; focus groups and participatory mapping	14 villages, Nangarhar and Baghlan; period not reported	Agency (decision-making); division of farm labor	Q: Y, Y, CT, CT, CT (Abs)
Samandar & Wardak (2025)	Qualitative; 17 online interviews with women entrepreneurs	Mainly rural; provinces not reported in retrieved text; after August 2021	Agency (financial decisions, mobility); resources (finance)	Q: Y, Y, Y, Y, CT (FT)

RCT = randomised controlled trial; QD = quantitative descriptive; NRS = non-randomised study; Q = qualitative; MM = mixed methods; PSM = propensity score matching; IPWRA = inverse-probability-weighted regression adjustment; ATT/ATET = average treatment effect on the treated. MMAT criteria 1–5 of the relevant design category are given in order: Y = yes; N = no; CT = cannot tell. Basis: FT = full text; Abs = abstract or complete published record. No overall score is calculated. Criterion-level judgements with reasons are in Supplementary File S3 (sheet MMAT_Criteria).

Six contextual studies were used for mechanism and measurement questions only: the Women for Women International trial in urban and peri-urban Kabul and Nangarhar (Gibbs et al., 2018, 2020), two microfinance client surveys in mixed urban and rural samples (Nasiri, 2026; Ullah, 2020), two national analyses of empowerment indicators (Rashidi, 2022; Yeo et al., 2022), and an interview study of women-owned companies after 2021 (Hashemy et al., 2023). Figure 3 maps all included sources against the eight outcome domains.

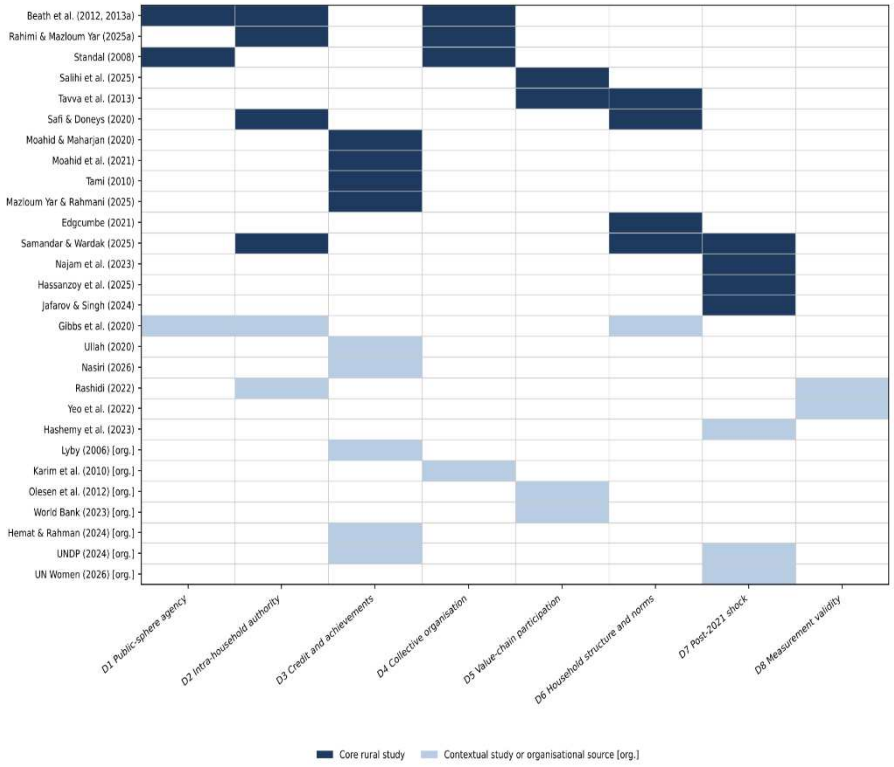


Figure 3. Evidence maps of included sources by outcome domain. Dark cells: core rural study; light cells: contextual study or organizational source.

Quality of the evidence: Criterion-level appraisals are summarized in Table 2. The trial met the criteria on randomization, baseline balance, and completeness of outcome data; blinding of outcome assessment and adherence could not be judged from the published reports. The two food-security surveys reviewed fully met all or all but one criterion (Hassanzoy et al., 2025; Najam et al., 2023). For most other studies, three or more criteria were rated. Cannot tell because judgements rested on abstracts; these ratings reflect missing information, not demonstrated flaws. Among organizational sources, the UNDP survey and the UN Women brief described their methods most fully, and both primary reports were obtained during revision, replacing the press release and press coverage cited in the earlier version (Table 3). The cooperative study in Nangarhar was reported in three journal articles published in 2025, with overlapping authorship: two reports list Rahimi and Mazloum Yar, whereas the third lists Rahimi alone (Rahimi, 2025; Rahimi & Mazloum Yar, 2025a, 2025b). Based on the available reports, the three publications describe the same underlying sample and substantially overlapping estimates. Accordingly, they were treated as multiple reports of one underlying

study, rather than as three independent studies, to avoid double-counting participants and findings in the evidence synthesis (Supplementary File S3, sheet COOP Reconciliation). The reports differ in how they label the 17.4-percentage-point outcome: one refers to household decision-making, whereas another refers to farm decision-making. The available full-text description provides an example concerning who decides the sale price of agricultural produce but does not establish that the measure captures broader intra-household decision-making authority. Therefore, this estimate is interpreted conservatively as relating to participation in farm or marketing decisions and is not used as evidence of a demonstrated change in women's overall household decision-making authority. This classification was applied consistently in the evidence synthesis and in the assessment of certainty.

Table 3. Appraisal of organizational sources

Source	Method	Sample	Indep.	Traceable	Separated from advocacy	Use
Lyby (2006), World Bank	Partial	No	Yes	Yes	Yes	Pre-2021 sector structure
Karim et al. (2010), World Bank	No	No	No	Yes	Yes	CDC–MFI linkage
Olesen et al. (2012), World Bank	Partial	Partial	Yes	Partial	Yes	Unpaid labor in value chains
World Bank. (2023), WEE-RDP completion report	Partial	No	Yes	No	Yes	Programme performance
Hemat & Rahman (2024)	No	Partial	Yes	No	Yes	Sector context only
UNDP (2024), primary report	Yes	Yes	Yes	Partial	Yes:	Post-2021 debt and finance (rural respondents)
UN Women (2026), primary brief	Yes	Yes	No	Partial	Partial	Post-2021 Mobility (rural women)

Thematic findings

Dimensions represented (RQ1): Achievements were the most frequently measured component, mostly as food security or farm revenue. Resources were measured as access to credit, extension, training, or markets. Agency appeared in five forms: mobility and participation in village governance (Beath et al., 2012, 2013a), decisions over health care (Safi & Doneys, 2020), participation in decisions reported by cooperative members (Rahimi & Mazloum Yar, 2025a), negotiated or covert agency (Edgcumbe, 2021; Samandar & Wardak, 2025; Tavva et al., 2013), and participation in community bodies (Standal, 2008). Only one rural study measured public and intra-household agency within the same design (Beath et al., 2013a). Psychological and political dimensions beyond village councils were not measured quantitatively in any core study.

Mandated participation and the public–private asymmetry: The National Solidarity Programme trial randomly randomized 500 villages in 10 districts to receive the program or to serve as controls. The program was a package: elected councils with mandated female participation in elections and project selection, block grants, and a project for women, usually training. At the 2009 follow-up, a summary index of female participation in local governance was 0.875 standard deviations higher in treatment than in control villages (standard error 0.098; $p < 0.01$; 424 villages), and women in treatment villages were more likely to have engaged in income generation in the previous 12 months (0.053; standard error 0.015) and to leave the compound alone or with a small child (0.031; standard error 0.014) (Beath et al., 2012, Tables 3 and 6). The same follow-up found no effect on a summary index of intra-family decision-making (−0.009; standard error 0.018) or on attitudes towards women's general role in society (Beath et al., 2012, Table 7; Beath et al., 2013a). The journal version reports a differently constructed index of women's council functioning (1.211 standard deviations; Beath et al., 2013a, Table 3). Because the components were delivered together, these estimates are effects of the package, and the authors state that the separate effects of its components cannot be isolated (Beath et al., 2013a). Later reports described improved access to drinking water and electricity and limited or

short-lived effects on material economic outcomes (Beath et al., 2013b, 2015). The contextual Women for Women International trial, in urban and peri-urban communities, showed a similar pattern: mobility rose (adjusted odds ratio 1.78), and attitudes became more equitable, but the change in household decision-making was not statistically significant (Gibbs et al., 2020). A qualitative study of a solar-electrification project described greater mobility within villages and women's entry into community decision-making through women's councils (Standal, 2008). Certainty is moderate both that the programme package raised women's public-sphere participation in the trial villages and that it did not change family decision-making at the 2009 follow-up. (Table 4).

Credit, bundling, and exclusion (RQ2, RQ3): No core study isolated the effect of microfinance on rural women's agency. The rural credit evidence concerns households and is not disaggregated by sex. In a matching study of 277 farm households in Behsood, Paghman, and Balkh districts, households using formal credit had higher input, labor, and total costs and higher net revenue from cereals and vegetables than matched non-users; the average treatment effect on the treated for net revenue was about 4,000 to 4,300 afghanis per jerib across matching algorithms (not significant under nearest-neighbour matching) and 4,483 afghanis with inverse-probability-weighted regression adjustment (Moahid et al., 2021). Households using both formal credit and extension had a larger estimated difference, about 5,600 afghani per jerib. Each combination was compared with its own group of non-users, and no interaction term was estimated, so the study does not test whether credit and extension are complementary in a statistical sense. Because selection was addressed only on observed characteristics, these estimates are associations rather than causal effects. Among 292 farm households, formal credit did not reach small-scale and remote farms, which relied on informal credit after income shocks, and religious belief was associated with avoidance of formal but not informal credit (Moahid & Maharjan, 2020). In two villages of Faryab, poorer households obtained credit through social networks. This is described as exploitative, while households with land and credit influenced who received microcredit (Tami, 2010). A sector review reached a compatible conclusion: the poorest rural households were screened out because of perceived repayment risk, and effects on women's empowerment were weaker than expected (Hemat & Rahman, 2024). Client surveys reporting high empowerment scores used mixed urban and rural samples without comparison groups and cannot be read as rural effects (Nasiri, 2026; Ullah, 2020). After 2021, 43 percent of rural respondents in a survey of women-led businesses were in debt; 1 percent of rural respondents cited banks and 0.2 percent microfinance institutions as loan sources, compared with 29 percent citing family and 19 percent friends, although the report does not state the denominators for these shares (UNDP, 2024). Certainty is low for the quantitative findings and very low for the qualitative findings (Table 4).

Collective organization: In Nangarhar, the cooperative study compared 210 member households with 210 non-member households matched on observed characteristics, including village, and reported average treatment effects on the treated of USD 128.45 in annual farm income (standard error 34.12; $p < 0.001$), 12.8 percentage points in the proportion with access to microcredit (standard error 4.7; $p = 0.006$), 17.4 percentage points in a binary measure of women's decision-making (standard error 5.2; $p = 0.001$) and 0.65 points on a 0–5 social capital index (standard error 0.18; $p < 0.001$); interviews attributed these differences to social capital, peer mentoring and collective bargaining (Rahimi & Mazloum Yar, 2025a, Table 3). Confidence intervals were not reported in the text. The decision outcome is described as household decision-making in one version and as farm decision-making in another, and the only example item given concerns who decides the sale price of produce. It is therefore treated here as participation in farm or marketing decisions, not as household decision-making authority. The cross-sectional design cannot rule out selection into membership on unobserved characteristics. A qualitative study described project-created women's councils that gave women a formal role in community decisions on social and development issues (Standal, 2008). Programme documents describe councils serving as entry points for lenders and firms (Karim et al., 2010), which suggests that councils served as platforms for other resources, but no study measured the consequences for women. Certainty is very low for both the quantitative and the qualitative findings.

Value-chain participation without control: Saffron illustrates the gap between participation and control. In five villages of Pashtun Zarghun district, women were concentrated in labor-intensive harvesting and processing and faced barriers to training, finance, and marketing; their economic return was associated with market access, financial resources, and training, while mobility restriction was not a significant predictor (Salihi et al., 2025). In 14 villages of Nangarhar and Baghlan, women took part in livestock work more than in crop work, and age, social stigma, poverty, and labor shortages shaped both the division of labor and women's ability to make decisions (Tavva et al., 2013). Before 2021, most rural women's agricultural work was family-based and unpaid (Olesen et al., 2012). The largest dedicated rural women's economic program,

designed to operate in 76 districts, was rated moderately unsatisfactory at completion (World Bank, 2023). Certainty that value-chain participation alone raises women's control over income is very low for the quantitative evidence and low for the qualitative evidence.

Household structure and negotiated agency (RQ4): Four rural studies point to household mediation. Among married women in rural Balkh, living in an extended family (odds ratio 14.31), having a husband accompany them to health services (4.12) and discussing reproductive health with a partner (3.57) were associated with greater ability to decide on care, while distance reduced it (0.86) (Safi & Doneys, 2020). The extended-family association runs against the common assumption that joint households constrain young women. It may reflect older women's authority or the availability of escorts, a question the cross-sectional design cannot settle, and an odds ratio of this size in a sample of 176 suggests imprecision. In focus groups with 130 rural women in Balkh and Herat, participants resisted extreme patriarchal practices while consciously upholding more benevolent norms, and their aspirations centered on independent mobility, providing for their families, and schooling for their children rather than on individual autonomy (Edgcumbe, 2021). Women entrepreneurs working mainly in rural areas reported that husbands and male relatives controlled investment decisions and that collateral was held by men and that sales often depended on male relatives (Samandar & Wardak, 2025). The qualitative studies converge on agency exercised through spouses and kin. No study tested whether household composition modifies program effects.

Institutional conditions and the post-2021 period (RQ5, RQ6): Four core studies used data from after August 2021; all are cross-sectional or qualitative except a preprint using a difference-in-differences design. Across 6,019 rural households surveyed in 25 provinces in July and August 2022, the roughly 2 percent of households headed by women had higher odds of severe food insecurity than male-headed households (adjusted odds ratio 2.47; 95% confidence interval 1.40–4.35). Completed formal education of the household head was associated with lower odds, religious or informal education was not, and crop or livestock activity was associated with lower odds (Najam et al., 2023). In a 2023 survey in Balkh, Bamyan, and Kabul, about 66 percent of the 611 rural households were moderately or severely food insecure; about 65 percent of food-insecure rural households owned irrigated land, and 72 percent kept livestock, yet they relied on coping strategies and had no savings (Hassanzoy et al., 2025). That study does not report results by sex of household head. In areas affected by the April 2022 opium ban, food insecurity rose immediately and eased over time, a pattern the authors relate to livestock sales and a shift from poppy to grain (Jafarov & Singh, 2024). Women entrepreneurs described post-2021 restrictions as forcing some businesses to close or to operate informally (Samandar & Wardak, 2025). Organizational data describe the conditions in which these households lived: in 2026, 62 percent of rural women reported leaving home twice a month or less (UN Women, 2026), and women-owned companies described regulation, economic collapse, and market contraction as compounding shocks (Hashemy et al., 2023). These sources describe levels and associations at single points in time. No included study observed the same households before and after August 2021, and regulatory, economic, drought, and drug-policy shocks occurred together. The review therefore attributes no change to a specific regulation, and later statements about restricted arenas, female-headed households, and the opium ban are interpretations or hypotheses unless stated otherwise. Certainty about the 2022 level of the disadvantage of female-headed households is low; certainty about whether and how far that disadvantage widened after 2021, and about its attribution to gender-targeted regulation, is very low.

Measurement: In national data, women's asset ownership was negatively associated with antenatal care use (adjusted odds ratio 0.72), while access to information and decision-making were positively associated (Yeo et al., 2022). An indicator built to capture empowerment. may instead record widowhood or poverty in a setting where women rarely own property in their own right. A national analysis of who decides how earned income is spent described the effect of education inconsistently across passages, which limits its use (Rashidi, 2022). Most core studies used single proxies or study-specific scales, and none applied a validated multidimensional index to rural households.

Integrated synthesis: Table 4 brings the three streams together and reports certainty separately for quantitative and qualitative findings. Read together, the domains show a consistent ordering. Changes that work through an external arena, such as a council or a market, are the best evidenced and the most visible. Changes occurring through external arenas, such as village councils or markets, are more visible in the available evidence. By contrast, evidence on changes requiring the reallocation of authority within households is substantially more limited. In the only rural trial that directly measured family decision-making, no statistically detectable effect was found at the reported follow-up. Other studies either did not measure intra-household authority or provided qualitative accounts rather than direct estimates of change. Household achievements were higher where

resources were combined with knowledge and lower where shocks removed income sources, although both patterns rest on observational data.

Table 4. Integrated synthesis and certainty by outcome domain

Domain	Context	Mechanism (interpretive)	Outcome	Certainty and Basis
D1 Public-sphere agency	Rural villages before 2021 (500-village trial; one qualitative study)	A quota and grants create a governance arena that legitimizes movement and income activity (inferred; not measured)	Participation in local governance, mobility, and income generation rose; family decision-making and gender attitudes were unchanged at the 2009 follow-up	Quantitative: Moderate (one RCT; downgraded for single study and indirectness: bundled package, 10 districts, pre-2021). Qualitative: Very low (one thesis, abstract-based).
D2 Intra-household decision authority	Patrilocal households: authority of senior men and in-laws	Resources accrue to the household and are reallocated by those who already decide (inferred)	No detectable effect in the rural RCT; non-significant change in the contextual urban and peri-urban RCT; spousal support associated with health-care decisions in one survey; cooperative estimate not classifiable as household decision-making	Quantitative: Moderate for the RCT null finding; very low for observational associations (single cross-sectional studies; unresolved outcome definition). Qualitative: Low (two studies; male control of financial decisions).
D3 Credit and household achievements	Smallholder farms; religious acceptability of formal credit; remoteness	Knowledge supplied with credit raises returns; formal lenders screen out small and remote households (inferred)	Formal credit, alone and with extension, is associated with higher net farm revenue; small and remote farms are excluded; and credit access is mediated by village power networks	Quantitative: Low (observational; matching on observables only; no sex disaggregation). Qualitative: Very low (one thesis, abstract-based).
D4 Collective organization of	village institutions with external facilitation	Collective bargaining and peer mentoring; councils as entry points for services (inferred)	Membership is associated with higher farm income and credit access; the decision outcome is not classifiable; women's councils gave formal roles in community decisions.	Quantitative: Very low (one cross-sectional study; outcome definition unresolved; three publications; author overlap). Qualitative: Very low (one thesis, abstract-based).
D5 Value-chain participation	Gendered task division; time poverty; market access controlled by men	Participation without control of sale or income (inferred)	Women's returns are associated with market access, finance, and training rather than with participation itself; decision-making ability is shaped by age, stigma, poverty, and labor shortage	Quantitative: Very low (one small cross-sectional study, abstract-based). Qualitative: Low (one rapid appraisal in 14 villages, abstract-based).
D6 Household structure and norms	Rural Balkh and Herat: Rural women entrepreneurs after 2021	Agency exercised through negotiation within accepted norms (inferred)	Healthcare decisions. are. Associated with spousal support; women seek a reformed rather than an abolished patriarchy; men control business investment and collateral	Quantitative: Very low (one cross-sectional study; imprecise estimates). Qualitative: Low (three coherent studies; two abstract-based; few provinces).
D7 Post-2021	Rural households	Restriction of arenas and loss of	Female headship associated with severe	Quantitative: Low for 2022–2023 levels and associations;

institutional shock	after August 2021	income sources; asset depletion as coping (interpretation; not tested)	food insecurity (2022); rural households held land and livestock without food security (2023); food insecurity rose after the opium ban; Restrictions forced business closure or informality	Very low for change over time and attribution (no panel data; simultaneous shocks; preprint). Qualitative: Low (one study).
D8 Measurement validity	National survey data	Indicators may proxy widowhood or poverty rather than empowerment	Asset ownership negatively associated with antenatal care; inconsistent reporting in a national decision-making analysis	Not rated (contextual evidence only).

Discussion

Similar resources appear to have produced different results in Afghan villages depending on the institutional route by which they reached households. Where a program created an arena and required women's presence in it, women's participation and movement changed. Where a resource entered the household as income or credit, the available evidence suggests that its use was decided by those who already held authority, although few studies measured this directly. The rest of this section interprets that pattern and its limits.

Why access did not become control: Credit, training, and value-chain work increase what a household has. In the gender-and-assets framework, they change who decides, only if the woman controls the specific asset that increases (Meinzen-Dick et al., 2011). The evidence on this point is of three kinds, which should not be confused. Family decision-making was measured directly in the rural trial and showed no detectable change (Beath et al., 2012, 2013a); the contextual urban and peri-urban trial found a non-significant change (Gibbs et al., 2020). Control over income or credit was not measured at all in the rural credit and value-chain studies (Moahid & Maharjan, 2020; Moahid et al., 2021; Salihi et al., 2025), so for these studies the review can say nothing about household authority, and an absence of effect has not been shown. Male control of investment, collateral, and sales, and agency exercised through kin, were described qualitatively (Edgcumbe, 2021; Samandar & Wardak, 2025; Tavva et al., 2013). Rural women's agricultural labor was largely unpaid (Olesen et al., 2012), and saffron returns depended on markets that men reached more easily (Salihi et al., 2025). Taken together, these findings are consistent with the South Asian finding that loans taken in women's names were often managed by male relatives (Goetz & Gupta, 1996) and with the global finding that rural women gain work and income without corresponding control (Rola-Rubzen et al., 2023). In Agarwal's (1997) terms, the interpretation is that women's fallback positions did not improve, so the bargain inside the household did not shift; the included studies did not test this inference.

Why income did not raise decision-making power: Higher household revenue was associated with credit combined with extension (Moahid et al., 2021), and the contextual trial raised women's own earnings and savings (Gibbs et al., 2020). Neither study demonstrated a shift in decision authority: the first did not measure it, and the second found a non-significant change. Income becomes bargaining power when it changes what a person could secure outside the household. In rural Afghanistan, the outside options open to women, including paid employment, independent travel, and secure land rights, were few before 2021 and fewer after it. The cooperative study cannot be read as a contrary finding, because its decision outcome could not be classified as household decision-making.

Credit as opportunity and as obligation: The Afghan evidence on debt burdens is thinner than the international literature. Rural households turned to informal credit aftershocks (Moahid & Maharjan, 2020); poorer households in two Faryab villages obtained credit through networks. This tied them to better-off households (Tami, 2010), and after 2021, rural women running businesses reported borrowing mainly from family and friends rather than from lenders (UNDP, 2024). Research in rural India found that women's multiple debts could undermine the empowerment. Microfinance was meant to deliver (Garikipati et al., 2017), and randomized evaluations elsewhere found modest average effects of microcredit on household welfare (Banerjee et al., 2015). Whether Afghan rural women experienced repayment stress as a form of disempowerment is a question the included studies did not address; AREU village studies that may answer it could not be retrieved.

Home-based work: income and enclosure: Home-based and village-level production is often presented as the feasible route for women whose movement is restricted. The evidence suggests that it is feasible but limited. Women's saffron labor was concentrated in the least remunerated stages (Salihi et al., 2025), and returns depended on market access that home-based work does not provide. Women entrepreneurs in rural areas used home-based enterprises to keep working after 2021 but relied on male relatives for sales (Samandar & Wardak, 2025). Kabeer (2005) argued that microfinance and home enterprise empower women only when they alter the terms on which women engage with markets and kin. Home-based work that generates income while leaving sale, pricing, and control with male relatives can reproduce unpaid labor under a new name. After 2021, when a majority of rural women reported rarely leaving home (UN Women, 2026), home-based activity may be the only option, but treating it as empowerment without evidence of control would repeat the conflation this review set out to avoid.

When collective organization becomes collective power: Mandated council membership changed women's participation in village governance (Beath et al., 2012, 2013a), cooperative membership was associated with higher income and credit access (Rahimi & Mazloum Yar, 2025a), and a project-created women's council gave women a formal role in community decisions (Standal, 2008). Presence and membership are not the same as voice. Gender-balanced councils were created by an external rule and funded by external grants, and their authority over resources depended on that support. Collective organization becomes durable power when members can hold leaders to account and when the organization controls something its members value. The included evidence does not show whether Afghan councils or cooperatives met those conditions for women, and none of the core studies followed them after 2021.

How institutions bound earlier gains: The pre-2021 pattern may take on a second meaning after 2021. The gains that programs delivered most reliably depended on an arena: a council meeting, a market, a training group, or an NGO post. Those arenas were among the first to be restricted when directives limited women's movement, education, and employment. Alsop and Heinsohn (2005) anticipated that measured empowerment can fall while individual capacity is retained if the opportunity structure contracts. The post-2021 evidence is consistent with that account but does not test it. Female-headed households, which may lack a male intermediary to reach markets and aid, had higher odds of severe food insecurity in 2022 (Najam et al., 2023), and rural households with land and livestock still could not secure food in 2023 (Hassanzoy et al., 2025). Neither study compared these households with their own situation before 2021, and neither measured access to intermediaries. These outcomes, therefore, cannot be attributed to gender-targeted regulation but rather to the economic collapse, drought, and opium ban that occurred at the same time.

Individual, intra-household, and collective empowerment: The three levels moved differently. Individual capacities such as skills, confidence, and savings rose in the program that delivered them, although that evidence comes from the contextual urban and peri-urban trial. Collective presence rose in councils. Intra-household authority showed no detectable change in the one rural study that measured it. Edgcumbe's (2021) participants did not seek individual autonomy against their families; they sought room to move, earn, and educate their children within a reformed family order. An analysis that measures empowerment only as individual autonomy will misread both what rural women wanted and what programs could deliver.

Comparison with international evidence: The Afghan pattern is an extreme version of findings elsewhere rather than an exception. A Campbell review of fragile settings found limited and uneven effects of empowerment interventions, shaped by the institutional context (Lwamba et al., 2022), and rural transformation reviews find work and income gains without control (Rola-Rubzen et al., 2023). What Afghanistan may add is the sequence of programs that changed the public arena, followed by restrictions on that arena. Few settings allow that sequence to be observed, and the evidence needed to observe it properly, panel data on the same households, does not yet exist.

Theoretical contributions

The review makes three contributions, each with stated limits. First, it distinguishes two routes from resources to agency. Arena-mediated agency is conferred when an institution creates a space and requires or permits women's presence in it; household-mediated agency requires authority to be reallocated among household members. In the one rural trial, a program package moved the first and not the second. The distinction interprets documented findings and rests directly on one rural trial and indirectly on a second, urban, and peri-urban trial. Second, the distinction implies a possible ordering of vulnerability: agency conferred through arenas may be more exposed to institutional withdrawal than agency held within the household, because withdrawing the arena removes its exercise without any change inside the household. The post-2021 evidence is consistent with

this but did not test it. Third, the review separates Kabeer's agency from principal–agent agency and assigns each theory a specific task in the model, as set out in the theoretical framework. Four propositions follow. They are hypotheses for future testing, not conclusions of this review.

H1. Interventions that create or require a public arena raise women's public-sphere agency more than their intra-household authority. Basis: Kabeer (1999) and Agarwal (1997). Observed: one rural trial found effects on governance participation and mobility and none on family decision-making (Beath et al., 2012). Not established: whether the pattern holds for other programs, regions, and periods, and which component of the package produced it. Test: multi-arm trials that vary the arena component while holding grants constant, with pre-specified public and household outcomes.

H2. Finance combined with skills and delivered through female intermediaries raises women's control over income more than finance alone. Basis: the gender-and-assets framework (Meinzen-Dick et al., 2011) and Kabeer (2005). Observed: credit combined with extension was associated with higher household revenue (Moahid et al., 2021), and the contextual trial delivered training through women-only groups (Gibbs et al., 2020). Not measured: women's control over income in the rural credit studies and any effect of female intermediaries; no included study compared delivery channels. Test: a factorial trial crossing finance, skills training, and female or male delivery, with control over income as the primary outcome.

H3. Household composition and the stance of senior household members modify program effects on women's decision authority. Basis: Agarwal (1997) and the household-structure findings. Observed: cross-sectional associations of extended-family residence and spousal support with health-care decisions (Safi & Doneys, 2020) and qualitative accounts of negotiated agency (Edgcumbe, 2021; Samandar & Wardak, 2025). Not tested: effect modification within any intervention study. Test: pre-specified subgroup and interaction analyses in future trials, with randomization stratified by household structure.

H4. After institutional withdrawal, losses are larger in households without an adult male intermediary. Basis: Alsop and Heinsohn (2005) and North (1990). Observed: in 2022, female-headed rural households had higher odds of severe food insecurity (Najam et al., 2023). Not measured: change over time, the presence of a male intermediary as distinct from female headship, and comparison with the same households before 2021. Test: re-surveys of pre-2021 samples, such as the trial or national survey samples, with direct measures of access to intermediaries.

Policy and practical implications

The options below draw on findings rated low certainty or above. Where that evidence is observational or qualitative, they are options for evaluation, and none is effective as a policy intervention in rural Afghanistan. They are framed for current conditions.

Households and communities: Where programs seek to influence women's decisions, involving husbands and senior relatives is an option worth testing, because women's decision-making on health care was associated with spousal support (Safi & Doneys, 2020) and agency was exercised through, rather than against, family relations (Edgcumbe, 2021). The option carries risks. Involving male relatives can reinforce their gatekeeping, reduce women's control over the resource, and expose women to pressure or harm when household members disagree. A design of this kind should keep women's participation voluntary and free of coercion, give women a separate channel for raising concerns, monitor for adverse effects, and measure women's own control over resources rather than household participation alone. Income-generating activities should specify who sells the product and who holds the proceeds and should measure control as well as earnings.

Institutions, organizations, and markets: Combining credit with extension or skills training is a promising option for evaluation rather than an established intervention, because the supporting evidence is a single observational study of household revenue that neither tested an interaction nor measured women's control (Moahid et al., 2021). Lending designed to reach the small and remote farms that formal lenders did not reach before 2021 (Moahid & Maharjan, 2020), and products acceptable under Islamic finance where religious concerns deter borrowing, are preconditions for reach rather than proven routes to empowerment. Women-only producer groups and female intermediaries may be among the few channels through which women can reach buyers under present mobility rules, but no included study measured their effect, and their feasibility depends on current regulations and on the safety of the women involved. The evidence comes from a few provinces, mostly in the north, east, and west, and should not be generalized to the south and southeast without local evidence.

Policy and program governance: Female headship was associated with severe food insecurity in 2022 (Najam et al., 2023), so humanitarian and development agencies could consider it as one marker of risk in targeting, alongside other criteria, bearing in mind that the association is cross-sectional and that female-headed households were a small share of the sample. Donors could require household-level panel data and outcomes disaggregated by sex in rural programs so that the next evaluation can observe change rather than infer it. Exemptions that allow women to work in health, nutrition, and primary education may determine whether services reach women in households without a male escort; the included evidence does not quantify this effect.

Research agenda

Table 5. Research gaps and priorities

Gap	Evidence	Priority Study
No panel data across August 2021	All post-2021 studies are cross-sectional.	Resurvey households from pre-2021 samples (for example, trial or national survey samples) with comparable instruments.
Intra-household authority unmeasured after 2021	No core study	Validated decision-making and control-of-income modules adapted to current legal referents.
Microfinance effects on rural women's agency are not isolated	Household-level credit studies only	Retrieve and appraise AREU village studies and evaluate post-2021 informal and Sharia-compliant finance.
South and southeast absent	No named sites:	Studies in Kandahar, Helmand, Paktia, Khost, and neighboring provinces
Mediation by household composition untested	Two descriptive studies	Pre-specified interaction analyses in future trials
Measurement validity:	Asset indicators behave anomalously	Cognitive testing of empowerment items with rural women
Unpublished trial evidence:	Savings-group RCT registered, results unpublished.	Publication of the SWEEP evaluation (AEARCTR-0004035)
Effect of female intermediaries untested (H2)	No comparative study of delivery channels	Factorial trial crossing finance, skills training, and female or male delivery, with control over income as the primary outcome

Limitations

The limitations are substantial and bear directly on the conclusions. First, the subscription databases named in the protocol were not searched; two of the original indexes returned at most ten records per query, and only the 100 highest-ranked of the 562 records from the supplementary Open Alex search were screened; relevant studies have probably been missed. Second, screening, data extraction, and methodological appraisal were conducted through a single-reviewer, AI-assisted process and were not independently duplicated by a second human reviewer. The first author reviewed selected decisions and entries only partially. Although selected estimates were re-checked against primary full texts during revision, these checks do not eliminate the risk of selection, extraction, or appraisal errors; the re-checks against primary sources made during revision reduce but do not remove the risk of selection and extraction errors. Third, most extraction and appraisal relied on abstracts or complete published records because full texts were inaccessible, so many MMAT criteria could not be judged. Fourth, 37 reports from 31 studies or sources remain awaiting classification, including AREU village studies, nine reports from the supplementary search whose full texts have not yet been assessed, and a registered savings-group trial with unpublished results. Fifth, the evidence is concentrated in a few northern, eastern, and western provinces, and findings on household mediation should not be generalized beyond them. Sixth, post-2021 evidence is cross-sectional, qualitative, or organizational, and the rural mobility figure comes from a telephone survey that may under-represent women without access to a phone. Seventh, publication and reporting bias are likely, because program evaluations tend to report positive results, and several studies appear in more than one journal. Eighth, the Dari and Pashto searches used a general web index and returned no eligible study, which probably reflects the search tool more than the literature, and Persian-language databases were not searched. Finally, two included studies share an author

with this review; they were appraised with the same criteria as other studies, both were rated very low certainty, and neither carries a main conclusion. Protocol deviations are listed in the Methods.

Conclusion

In the one rural randomized trial, a community-driven development package with mandated female participation raised women's participation in village governance, their mobility, and their income-generating activity and did not change family decision-making at follow-up. Beyond that trial, the evidence consists of associations and qualitative accounts. Household revenue was higher where credit was combined with extension; formal credit reached few small and remote farms, and women described agency exercised through husbands and kin, with men controlling investment, collateral, and sales. After 2021, female-headed rural households had higher odds of severe food insecurity, but no included study observed the same households before and after the change, and the effects of regulation cannot be separated from those of economic collapse, drought, and the opium ban. The answer to the review question is therefore conditional and provisional. Resource access was not the same as control, and the strongest available evidence shows gains in public participation without a change in household authority. How far institutions and household gatekeepers determine whether resources become agency, and how durable earlier gains have been, are questions for longitudinal and experimental research.

Data availability: The evidence database is provided as Supplementary File S3 (Afghanistan_Rural_Household_Empowerment_Evidence_Database_Revised.xlsx). It contains the search log of executed and unexecuted sources; the record ledgers of the original and supplementary searches; the study database; criterion-level MMAT appraisals; the appraisal of organizational sources; the certainty matrix; the integrated synthesis matrix; the reconciliation of the cooperative study reports; the evidence audit for Figure 1; the verification log and verification protocol; and the lists of reports awaiting classification and reports excluded at eligibility. All included sources are published or publicly available.

Ethics approval and informed consent: This study is a systematic review of published and publicly available documents. The authors did not recruit participants, collect primary data, or access identifiable personal information. Approval from a research ethics committee and informed consent were therefore not applicable to this review. Ethical approval and consent procedures for the primary studies were the responsibility of their authors.

Transparency statement: The authors affirm that this manuscript is an honest, accurate, and transparent account of the review. The protocol was prepared before searching but was not registered. All executed searches, with their dates, search strings, limits, and record counts, are reported, together with the planned sources that were not searched. Screening, extraction, and appraisal were conducted through a single-reviewer, AI-assisted process and were not independently duplicated by a second human reviewer. Selected estimates were re-checked against primary full texts during revision. Protocol deviations and completed review decisions are documented in Supplementary File S3, while reports that remain unassessed or awaiting classification are identified separately.

Disclosure of AI use: During the preparation of this work, the authors used Consensus and SciSpace (web-based interfaces; accessed 30 October 2026) to support literature searching, Open Alex (accessed 20 November 2026) for supplementary bibliographic retrieval, and Claude (Anthropic; exact model version not recorded in the research records; accessed October–November 2026) to assist with applying screening criteria, drafting data extraction and methodological appraisal entries, checking extracted information against retrieved sources, and drafting and editing the manuscript. AI-assisted screening, extraction, and appraisal decisions were not independently duplicated by a second human reviewer. The first author reviewed selected decisions and entries only partially. The authors reviewed and edited the resulting content and take full responsibility for the final manuscript.

Statement of originality: The authors confirm that this manuscript is an original work, has not been published previously, and is not currently under consideration for publication by another journal. All sources used in the manuscript have been appropriately cited and acknowledged in accordance with APA 7th edition.

CRediT authorship contribution statement: Fayaz Gul Mazloum Yar: Conceptualization, Methodology, Investigation, Data curation, Formal analysis, Writing – original draft, Writing – review & editing.

Majid Yasouri: Supervision, Writing—review & editing.
Ali Hajinejad: Supervision, Writing—review & editing.

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Conflict of interest

Fayaz Gul Mazloum Yar is a co-author of two studies included in this review (Mazloum Yar & Rahmani, 2025; Rahimi & Mazloum Yar, 2025a, 2025b) and of two studies awaiting classification (Supplementary File S3). This is a non-financial competing interest. These studies were assessed with the same eligibility criteria, appraisal tool, and certainty rules as all other studies; both included studies were rated very low certainty, and neither supports a main conclusion. The authors declare no financial competing interests and no other competing interests.

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Supplementary materials

S1. PRISMA 2020 and PRISMA-S checklists with the location of each item. S2. Protocol and search strategies as planned. S3. Revised evidence database (contents listed under Data availability). S4. Reports awaiting classification and reports excluded at eligibility, with reasons (also given in S3).

Supplementary Files

This is a list of supplementary files associated with this preprint. Click to download.

- AfghanistanRuralHouseholdEmpowermentEvidenceDatabaseRevised.xlsx