

Online-business in Afghanistan, current trend and challenges ahead: A conceptual study

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ARTICLE INFO	ABSTRACT
<i>Article history:</i> Received 12 February 2019 Accepted 23 April 2019 Published 31 May 2019	This is a conceptual paper about the current trend and challenges of online business in Afghanistan. Since more than 10% of the population in Afghanistan has access to the internet, some businesses materialize this opportunity and offer a variety of products online in the capital and some other big cities. The author has found that these businesses are formed based on Cash on Delivery Model (COD). Identified challenges of online businesses such as lack of opportunity entrepreneurs, security, low purchasing power, corruption, lack of infrastructure and regulatory initiatives, house addressing, IT literacy and social trust as well as internet accessibility have been discussed in three different but interconnected concepts namely; entrepreneurs, government and society.
<i>Keywords:</i> Afghanistan Online business Online shopping Challenges Cash on delivery	

1. Introduction

Human beings are living in an era in which everything is evolving rapidly. Technology makes this happen. The technological advancement has influenced (innovative destruction) all industries including commerce and telecommunication industries. Advanced communication technology enables people to buy and sell products 24/7 around the world. Online-businesses help both buyers and sellers to create an alternative model for traditional business models. According to the United Nation Conference on Trade and Development (UNCTAD) (2017), the value of global e-commerce has increased from \$16 trillion in 2013 to \$ 25 trillion in 2015. It goes into note that at the early stage of development the Business to Customer (B2C) was the dominant model which has lost the ground to Business to Business (B2B) model.

Even though Online-business has initiated and matured in the west, it has been growing in other continents especially in Asia as well. In particular, these businesses are growing beyond the expectation in east, southeast, and south of Asia. For instance, China is the biggest subscribers to this type of business model. However, due to several reasons such as infrastructure and production capacity, the number of subscribers in central Asia which Afghanistan part of that, is among the lowest in the world. In the case of Afghanistan, in particular, rarely entrepreneurs engaged in online-business sector professionally. Most of them along with other segments of the business community and citizens are not aware of the sector's potentials. On the other hand, the government including the research institutions has had minimal policy initiatives and almost no research projects to discuss the challenges and uncover the potentials of this

sector. Hence, this paper will try to review the development of the online-business sector and critically examine the challenges that the sector faces in Afghanistan.

2. Methodology, Significance and Objectives of Study

This paper will try to curiously look at the online-business in Afghanistan and conceptually analyze the trend, models and their challenges. The importance of the paper is that more than 10% of Afghan population actively use the internet and there are many online businesses in the country, However, up to author's knowledge no study has been ever conducted on this type of business in Afghanistan, neither conceptually nor empirically. As the first step to cover this gap in the literature, the author can confidently claim that this is the first academic paper written about doing online business in Afghanistan. From implication point of view, the paper gives insight about the challenges that online businesses are being faced in their ascent development process in Afghanistan. This paper will help the policymakers to have an insight into these businesses, and it could be a benchmark for academicians and practitioners researchers to pay more attention to online-business from an academic perspective. Furthermore, some recommendations will be given for better and faster development of online business in Afghanistan. Where other issues like the current socio and economic situation of Afghanistan will be taken into account.

Contents of the paper will continue by reviewing the global trend of online business as well as its trend and practice in Afghanistan, followed by the challenges ahead of doing online business in Afghanistan. Finally, the paper will end up with the conclusion and policy recommendation.

3. Literature Review

E-commerce has been expanding as technology and communication grew. Based on Investopedia, website online business or e-commerce "is a type of business model, or segment of large business model, that enables a firm or individual to conduct business over an electronic network, typically the internet". From an academic perspective, researchers and academicians started to write both theoretical papers and conducted empirical studies from the early 1990s when the internet was invented for the first time.

Like any other economic activities, doing online business has both benefits and challenges which can be found in the literature. In one of the first studies regarding the role of internet in the business, Fojit (1994), pointed out some challenges that businesses will be going to face in the process of adoption with the internet such as lack of knowledge of executives about this phenomenon to assess its impacts on the businesses. In order for them to assess the consequences, they have to understand the differences between the traditional way of business and doing it through the internet. At the same time, they need to know the usage of content, context and infrastructure of which a business takes its value from. Also, Haynes (1998) looked at the issue from another perspective, concluded that in the early stage of entering internet in the market unlike big and small enterprises the adaption speed of mid-sized businesses will be slow which is a type of "stuck in the middle" scenario. They will be under a considerable compilation pressure till they optimize using the internet in their business by investing in their Information Technology (IT), he added. Empirical evidence from a study focused on people who changed the phone-based business to online business, showed that availability of lots of information-illusion of knowledge, lead to overconfidence which sometimes could be harmful (Barber & Odean, 2002). Khatibi and Thyagarajan (2003) highlighted the issues such as understanding of the technology, high skilled employee, rules and regulation and high switching cost as serious challenges of online business. Finally, Awoyelu and Tangba (2010) discussed the online business from a technical point of view concluded that the traditional business models are associated with lots of challenges for both buyers and sellers such as high level of time consumption in shopping, physical presence requirement and price discrimination.

On the other hand, researchers have presented the advantages of using the internet in the commerce industry as well. Fojit (1994), argued that fast-growing technologies-disruptive which are changing the way people do business the following actions are suggested: confirm the expected interest, developing

what your business stands for, improve the current infrastructure, have an offensive and defensive strategies or look beyond a simple customer-supplier relationship and finally building a creative partnership. Moreover, in a profound study by Hoffman and Novak (1995) conceptually analyzed the impact of the internet on businesses. Their study suggests that offering products through internet turned the businesses to be consumer driven, enable the customers to compare different products, save the shopping time, reduce shopping cost, enhance the quality and increase the variations of the products as the result of a fierce competition initiated by the internet. Apart from that, doing business online creates numerous benefits for firms at least in three aspects namely; distribution, marketing communication and operation. To illustrate, some digital products can be sold and delivered quickly through direct communication between producer and customer; some intermediary or distribution cost, some marketing cost and cost of transferring information to customers- distribution cost will be reduced. In marketing related issues, the information about the company and its products will be available 24/7 for customers. A website can be functioning as customer relation tool, enable customers to communicate with the company through email or filling some forms. Finally, in their paper, they argued that online businesses reduce errors, time, and some overhead costs, enable the companies to expand their market segments or penetrate to new markets which are geographically far away.

To analyze the effects of internet on the business and to change the behaviour and the decision making, Barber and Odean (2002) concluded that availability of more and accurate information helps the people to anticipate the issues and do not only rely on their confidence in decision making. Khatibi and Thyagarajan (2003) suggested in their paper that competitiveness, efficient process and information system and better image can be added to the list of advantages of using online business. Moreover, Awoyelu and Tangba (2010) believed that lots of the negative points and shortage of traditional business models could be reduced significantly with online business platforms which are safer, comfortable and contained lots of information about the parties, products and delivery. Finally, these platforms enable small business to compete with the more significant business. Hence, taking into account the opinions and arguments of the respected authors and the real practice of online business one can understand that the e-commerce sector is improving and providing tremendous benefits despite its minor adverse effects.

To investigate the online business from the customer perspective, Lina et al. (2007) conducted a systematic literature review on the factors influencing the online shopping behaviour of a customer. The study shows that factors such as Demographic, internet usage experience, non-positive beliefs, the shopping tendency, and motivational force, individual attributes, online streaming experience and psychological factors are influential on customer's will toward online purchases. Furthermore, the authors identified and pointed out the individual factors affecting online shopping as well. Factors are: gender, age, income, education, culture, how much they spend on the internet, the amount of time being spent online by individuals, internet usage satisfaction level, how innovative he or she is, emotions, risk-taking traits and frequency of internet purchases are inevitable in the process of determining the behaviour of the customers toward online shopping. Similarly, Putit (2013) finds that trust and risk are the most critical factors that influence the purchasing behaviour of women in online shopping in Saudi Arabia. Online economic activities are a combination of online and real-world social network which is being shaped based on trust. In theory of communal shopping online is the short form of a general relationship between economic behaviour and social structure plus the dynamic of those economic actions which are generated from interpersonal roles of a society (Chong, 2008).

4. Global Trend

To realize the scope of e-commerce expansion, based on UNCTAD information economy (2017), global e-commerce has increased from \$16 trillion of 2013 to \$25 trillion of 2015. This data includes both B2C and B2B e-commerce. In the early stage of online business revolution-starting by the invention of the internet, B2C was the dominant online market. Generally, online businesses utilize different methods of payment namely: credit card, debit card, e-Wallet, mobile payment, bank transfer and cash on delivery (COD). Interestingly, UNCTAD (2017) B2C index report indicates that 31%, 25%, 17%, 10%, 7% and

10% of the payments in 2015 executed through e-Wallet, Debit card, Credit Card, bank transfer, COD and other methods of payment, respectively. Finally, Edquid (2017) listed the top 10 biggest E-commerce markets in terms of country in which China, the USA, and the UK are at the top followed by Japan, Germany, and France.

Specifically, the improvement of B2C online business in Asia has been quite significant between 2013 to 2018 which was mostly driven by China's market. There are many factors behind this progress; changes in information technology and communication business model, initiating new business supportive laws to name a few (Rillo, 2016). Considering central Asia, Rillo (2016) added that more than 50% of firms have their websites. Moreover, except Afghanistan, all the countries in the region have electronic transaction legislation (Dicaprio and Procak, 2016).

In order to execute an online deal, both seller and buyer must be connected to the internet. Based on International Telecommunication Union (2017) the percentages of internet users in Afghanistan, Azerbaijan, Kazakhstan, Mongolia, Tajikistan, Turkmenistan, and Uzbekistan was 10.6%, 78.2%, 72.5%, 22.27%, 20.47%, 17.94%, and 76.79% respectively by 2016. After all, it should be noticed that online businesses are in their early stage of development in the region. Mostly buyers and dominant online platforms are coming from outside the local marketplace. The most popular websites in the region are Aliexpress.com, ebay.com, and Amazon.com. Considering the online business in countries level, Kazakhstan and Azerbaijan are two of the top countries in the online retail business where online retail shopping accounted 2%, and 1% of total retail sells based on 2015 statistics (Alipartnership, 2016).

Considering the percentage of internet users and the proportion of online retail in the total retail market of central Asian countries, one can understand the existence of a close relationship between the percentage of individuals using the internet and online business in the region. In short, considering the definition of e-commerce, it can be claimed that accessibility of the citizens to the internet is the most critical factor of improvement of online businesses as the internet has started the story of doing business online in the first place.

5. Online Businesses in Afghanistan

Afghanistan is one of the poorest countries but full of potentials located in a strategic location of Asia. As a result of its geographical location, Afghanistan got the chance to become member of several regional trades and economic agreements namely; Economic Cooperation Organization (ECO), Central Asia Regional Economic Cooperation (AREC), South Asian Association for Regional Cooperation (SAARC) and actively serves as a Contract Group in Shanghai Cooperation Organization (SCO) (Ministry of Foreign Affairs, n.d.). According to the World Bank annual report (2017), Afghanistan's GDP grew 2.2% and reached \$19.47 billion in 2016. The report has projected 2.6% and 3.2% GDP growth for 2017 and 2018 respectively which are far behind the average 9.5% annual growth before 2014. The latest available statistics related to annual trade of Afghanistan shows more than 90% deficit (Central Statistic of Afghanistan, 2016).

To recall, by 2016, 10.6% of the population use the internet in the country (International Communication Union, 2017). Most of the internet users are living in the five big cities-Kabul, Herat, Mazar, Kandahar, and Jalalabad which are considered the business centres of Afghanistan. Despite the dominance of traditional business models in the marketplace of the country, role and effects of communication and technology are remarkable. The previous and current generation of entrepreneurs and managers are trying to utilize the technology for starting and boosting their businesses. They try to create websites for their businesses and using social media platforms in order to be connected to the customers-a mixture of traditional and modern business model. It has been several years that new business models are emerging in the country which was unknown in Afghanistan but frequent in most countries around the world. Even though there is no specific data about the number of companies who have their website, but Figure 1 shows that except the 3 % Gov.af extension which is used for the official websites, the rest is being used by the business community in Afghanistan.

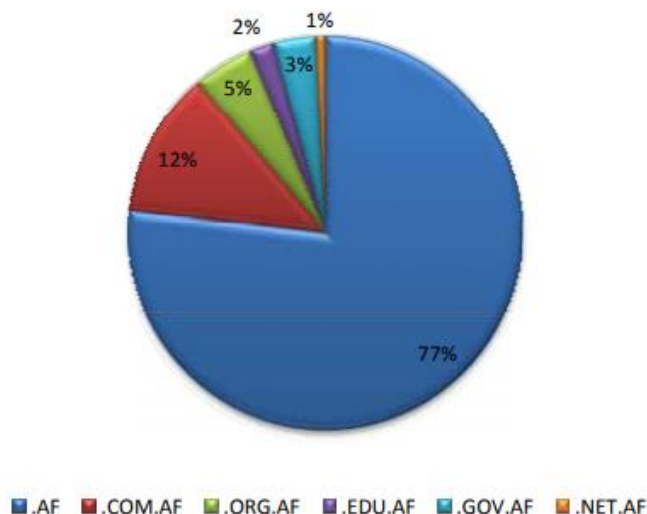


Fig. 1. Total registered Dot-af ccSLDs Ratio

Source: USAID (2012)

To date, there are several online-shopping platforms in Afghanistan, from highly professional designed websites such as “Farsales.com” to some pages on Facebook, managed from inside and outside Afghanistan. Although websites are allowing the customers to make the payment online- this website is mostly managed from outside of the country, most of the websites are using COD payment model due to lack of online transaction services in Afghanistan. Despite the elevated risk associated with this model, entrepreneurs chose this model because based on the current situation this model is among the few practical available options.

COD has two steps. In one hand, the online platform which functions as an intermediary should confirm the order which has been placed by the customer. On the other hand, the website has to confirm the availability of the product in the stock by contacting the seller (eBay, n.d.). To illustrate, when the customer placed an order in the mentioned platforms, the agent will usually call to the customer to confirm the order and screen out the fake orders which is not an easy task to be accomplished (Bride, 2017). Immediately after the confirmation, the agent will inform the producer to confirm the availability of the product in the stock. If the product is available, it will be shipped to the confirmed address. Otherwise, the sales agent will inform the customer about the new delivery date and renegotiates the new delivery date; the process will have been continued based on the result of the negotiation. It goes into note that sometimes the supplier may deliver the product to an agreed address where the delivery personal receives the product and then ship it out to the customer which rarely occurs. By contrast, most of the time the delivery personnel of the online business platform will collect the product from the supplier stock and ship it out to the customer. There is a third scenario where the online platform has its stock and deliver them to the customer directly, in this case, the online platform is the supplier, and there is no intermediary (Bride, 2017). Below are the diagrams through which one can understand the process of COD online business model in details.

Despite all existed severe obstacles such as limited online transactions Bride (2017) shows that there are young entrepreneurs out there consider the online business as an opportunity and are struggling against obstacles in their daily job. Table 1 is a list of active online shopping websites based on Afghanistan. As it has mentioned in the previous discussions, the primary payment method is COD, and they have high quality and user-friendly websites in which they offer different categories of products. Some of these

websites like AzadBazar.af and AfghanBazar.com are being used as a platform which enables businesses and individuals to post their items for sale from all part of Afghanistan while others play an intermediary role between customers and suppliers or sellers.

Table 1. List of active online shopping in Afghanistan in 2018

Website	Categories	Main category /categories	Price in	Language(s)	Payment method/methods	Quality*
Goharshad.af	9	Watch & Fashion	AF	2	COD	High
Entekhabman.com	7	Fashion & Electronics	AF	1	online	High
Afghan mart.com.af	14	Home necessities	AF & \$	3	COD & online	High
Afghanbazar.com**	8	Automotive & Electronics	AF & \$	2	COD	High
Arzanqemat.com	5	Cloths	AF & \$	2	COD	High
Mechid.af	8	Electronics & Fashion	USD, EUR and AUD	4	Online & COD	High
Click.af	1	Shoes	AF	1	COD	Average

Note: *High quality represents those websites which have a contact number, email ID and term & policy, good quality picture of the products; websites under the average quality have an only contact number and email ID, and finally those under the low quality have neither of mentioned attributes. ** C2C platform.

6. Challenges

The challenges can be discussed in three different contexts namely entrepreneurs, society and government. When the entrepreneur is concerned, one should differentiate between necessity entrepreneur and opportunity entrepreneur (Fairlie and Fossen, 2018; Calderon et al. 2016). Necessity entrepreneur is defined as those who do not have any job before running a business while the opportunity entrepreneur is not unemployed. In other word, they are not active job seekers (Fairlie and Fossen, 2018). These definitions could be generalized for all businesses as a whole and entrepreneurs involved in doing online businesses in specific. Many entrepreneurs have started an online business while they do not have any specific job to handle or any other types of businesses. Therefore, running an online business platform is due to necessity and severe unemployment. The unemployment rate in Afghanistan is one of the highest in the world. Central Statistical Organization of Afghanistan announced it 40% for the year 2016 (Tolo news, 2017).

Entrepreneurs under this category are not resilient against the tough time and pressure of the market-bearing initial costs without any remarkable return in the early stage of the businesses. As a result, the life of online platforms are generally short, or They have weak growth and performance profile. This is because the owner along with running the online shopping website is looking for a job with a fixed salary or another business opportunity; once the goal achieved they will stop the online business. Like any other businesses, this mindset has a tremendous effect on the short-term and long-term performance of the online platforms. Overall, the businesses of entrepreneurs under this category are not as profitable as the result of weak management (Calderon et al. 2016). In a country such as Afghanistan, lack of managerial, IT, marketing, negotiations, fundraising skills and unavailability of financial resources which are results of a backward education and financial system can be added as well.

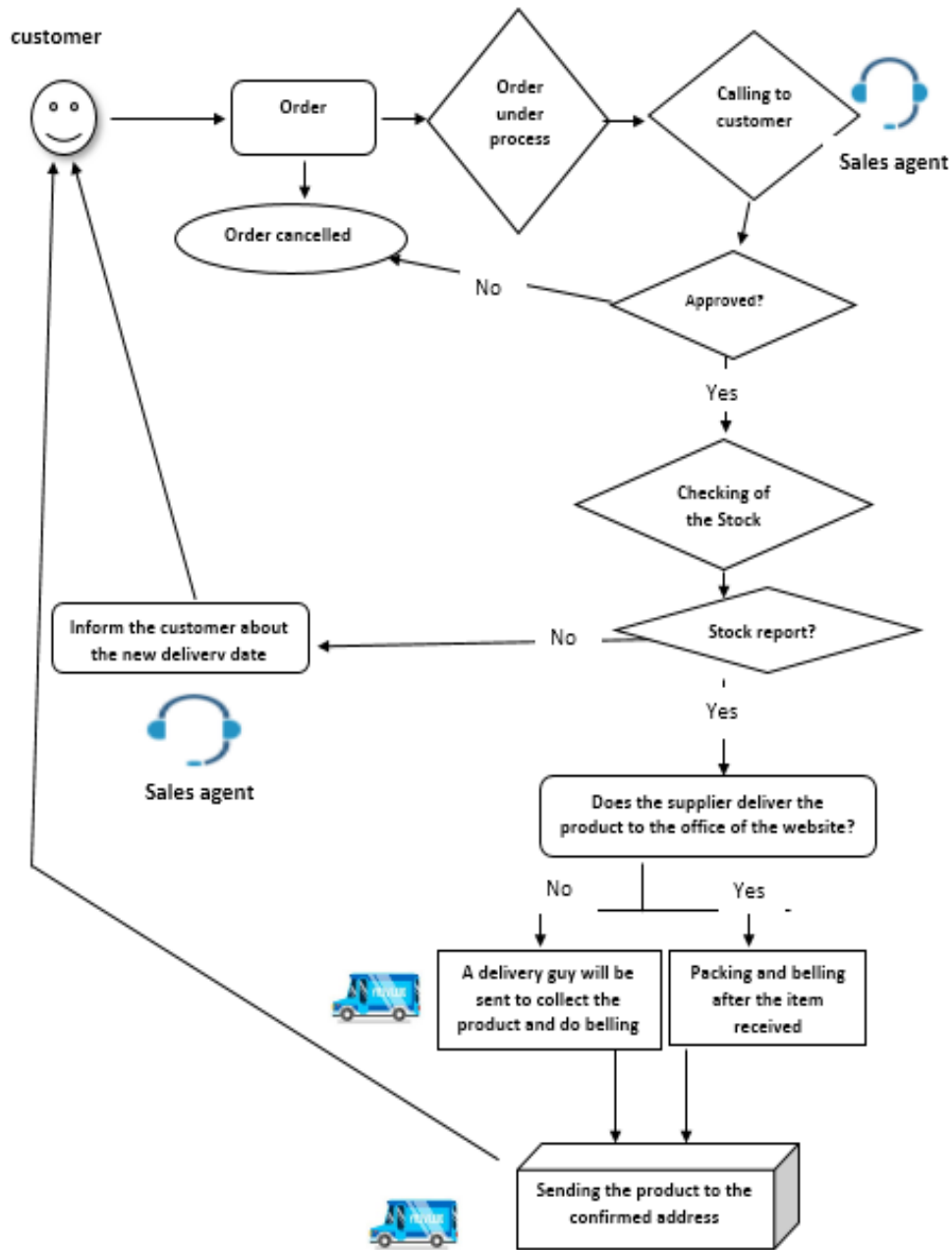


Fig. 2. Interaction between online platform personal and customer

Source: Adapted based on click.af business model

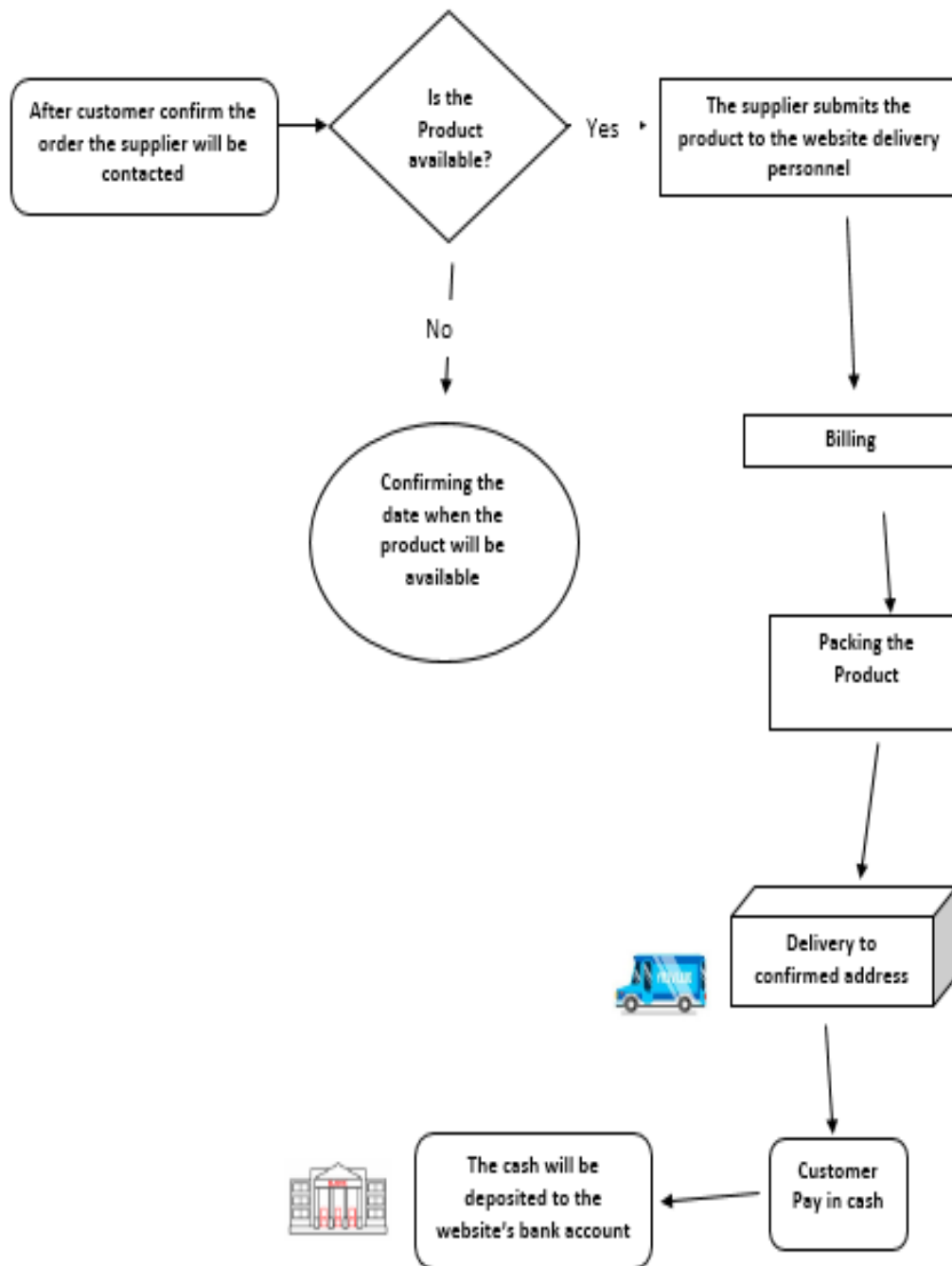


Fig. 3: Interaction between online platform personnel and supplier

Source: Adapted based on click.af business model

On the other hand, there are opportunity entrepreneurs which unlike necessity entrepreneurs are more resilient to the hardship and toughness which are going to be faced in their online businesses. Unlike, the opportunity category their businesses are more profitable and growth-oriented (Calderon et al. 2016). The owner of platforms which their founders are under this category are more educated, skilful and can lead the online businesses to profitability even though that profit is not remarkable (Bride, 2017; Tolo news, 2017; Reuters, 2018). For instance, the founder of "Farsale.com" is Hamed Rohani a full stack web developer, data scientists, a university lecturer and has a decade of experience in finance, HR and project management (Rohani, 2018). Based on opportunity definition and his profile his name can be placed under the opportunity entrepreneurs. Furthermore, considering the current situation of Afghanistan-economic infrastructure and political situation, especially the security condition one can easily understand that there are few opportunity entrepreneurs because they cannot take advantage of identified opportunities when there is no security. Nonetheless, Fairlie and Fossen (2018) found that both necessity and opportunity entrepreneurs are sources of business creation in an economy.

Secondly, besides the entrepreneur, there are challenges rooted in society and the quality of governance. First and foremost, like the majority of the people, security is a dream for the business community, because it is a significant barrier for the profitability of the businesses and hurts investors. To illustrate, according to data being recorded in Global Terrorism Database (2017), around 500 nonmilitary attacks such as attacks to private citizens & property, media, education institutions, public transportation, highways & bridges, water, and electricity supply system and other infrastructures. Delawari (2018) found that insecurity hurts the Foreign Direct Investment in Afghanistan. However, this challenge turns to an opportunity for some online business platforms. The family members of high ranking government officials are named as one of the groups which prefer to order necessities online instead of going for physical shopping (Tolo news, 2017). As the insecurity spread further across the country shopping through online business become common among the middle class as well(Reuters, 2018).

On the other hand, light security condition affects the daily life of people in Afghanistan, especially from economic aspects. According to world bank database (2018) GDP per capita of Afghanistan is \$570 of 2016 and unfortunately according to the world bank report gross domestic saving as a percentage of GDP has been negative since 2002; -24.42 of 2016. These figures show only a proportion of the weak economic foundations of the society and challenges which are preventing Government and entrepreneurs to invest in technology and IT infrastructures.

To all mentioned challenges one can add more obstacles such as lack of access to the bank account and electronic transactions. Currently, three telecommunication companies namely Etisalat, Roshan and AWCC offer electronic money services which enable the customers to conduct an electronic transaction (finTRACA, n.d.). Moreover, currently all banks do not have ATMs and online payment systems, some banks such as AIB, Azizi, and Maiwand bank offer MasterCard and some other cards under certain conditions and for certain types of bank accounts which all enable customers to carry out online and electronic transactions. However, as a result of low income and low saving rate, illiteracy, security, culture, and sensitivity of people to conventional banks-The first Islamic Bank of Afghanistan established at April 2018, are the main reasons for lack of financial inclusion in Afghanistan which leads to less developed e-commerce sector in the country. Last but not least, the challenge is the profile of a country which mostly does not have exact official addresses which creates a severe problem for both customers (increase the delivery time) and for online platforms (reduce the delivery cost). On top of all differentiating real orders from the fake is another challenge which due to lack of online shopping culture(Bride, 2017; Tolo news, 2017).

, When the online businesses in the micro level is a concern, regardless of all mentioned issues and challenges, in order for customers to be able to purchase online in the first place, he or she need a device such as a smartphone, laptop or note, and internet. More importantly, the person should know how to use this resources-Basic computer and IT literacy. According to the ministry of information and communication (2018), 10% of the population has access to internet-currently the target of the online businesses is a proportion of this 10% which are living in the cities. Compare to the rest of the world these numbers are not impressive and yet to build a robust e-commerce sector.

It has been a long time that trust and social capital considered crucial for the social and economic life of human being. This notion is supported by Paratono, Saputra, and Pudjibudojo (2016), who found that social capital and marketing capability have a complementary effect on firm performance. Moreover, the result of an empirical study on the performance of firms after 2008-2009 by Lins, Serveas and Tamayo (2017) showed that "the trust between a firm and both its stakeholders and investors, built through investments in social capital, pays off when the overall level of trust in corporations and markets suffers a negative shock". When trust and social capital in Afghanistan is a concern, it has been undermined by one of the long lasted and worse history of corruption in the world. According to the Transparency International report (2017), Afghanistan ranking is 177/180 in the world transparency index. When the corruption increases the trust will decline and will negatively affect the business environment. The issue of trust tends to be more significant when it comes to an online business where the parties cannot see each other; the customer cannot see and touch the item physically. The challenge of trust and social capital getting even worse when the online business customers understand that unlike most of the foreign neighbours and developed countries, Afghanistan currently does not have approved enforceable legislation namely electronic transactions, consumer protection, privacy and data protection and cybercrime to protect and support e-commerce in the country (Dicaprio and Procak, 2016). To be noted, ministries such as Finance, Commerce and Industries, Communication and Information Technology, Justice has been working on the draft of mentioned laws in individually or in joint groups.

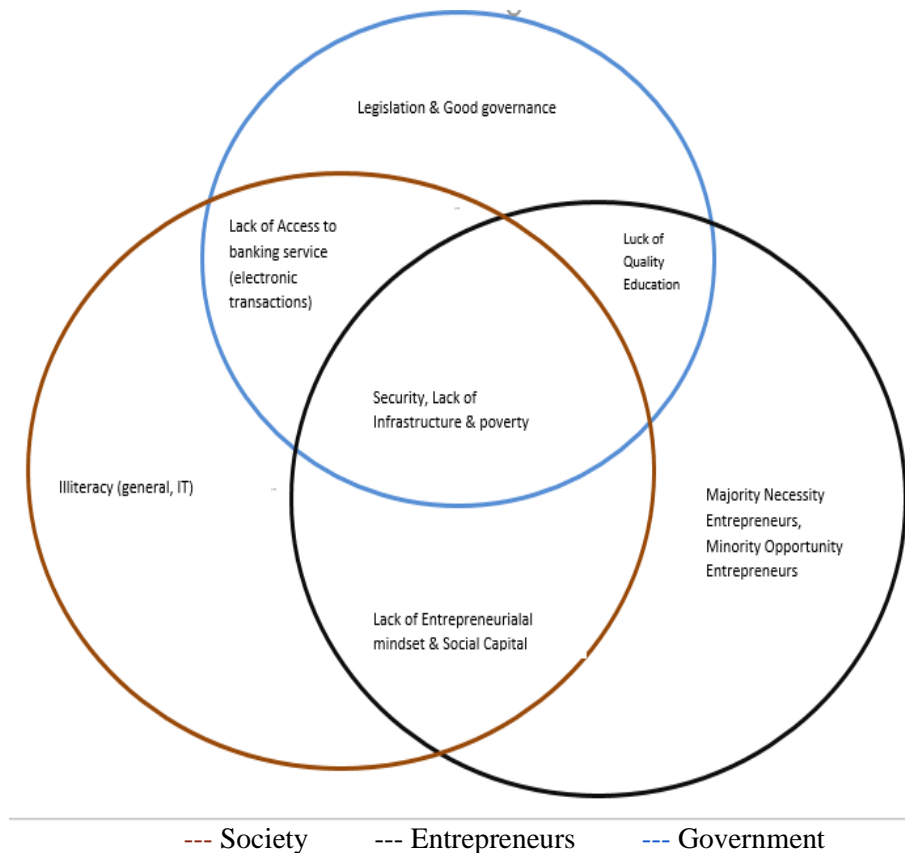


Fig. 4. All the Challenges in One Frame

Source: The author

To recall all the mentioned points, finally, Figure 4 is the summary of all the systematic and integrated challenges in a vivid visual frame. All these factors can affect the e-commerce sector negatively which are resulted from each player or mixed of dual and triple parties. Security, poverty, and lack of infrastructure are the common obstacles on the way of entrepreneurs, society and government toward the development of online shopping in Afghanistan, as can be seen in the diagram.

7. Conclusion and Policy Recommendation

It has been quite a long time that technological advancement has reached the point where it enables the customers to buy and sell a product only by entering some numbers and pressing a button. Since online-business has been created in the early 1990s, the global value of e-commerce is increasing as the years goes by. Countries such as China, the USA, Germany, Japan and other western, east and South East Asia countries laid down a reliable infrastructure to promote and support online businesses. Some regions such as Africa and central Asia are far behind due to some social and economic reasons. Of all Asian countries, despite all potentials, Afghanistan is a country which owned one of the weakest economic, social and political foundations for doing online business.

Currently, dozens of online shopping platforms operate in major cities of Afghanistan. Especially these online platforms are active based in the capital in contexts of websites and Facebook pages using different methods of payments; having different quality. Even though some websites offer online payment, COD is the primary method of payment which online-businesses built their businesses upon. Generally, COD consists of two parts which are being managed by online platforms as an intermediary; confirming the order and address with the customer and confirming the availability of the item in the stock of the supplier-some time online platform have their stocks. This model is precarious and costly for online platforms. With the challenges, they are categorized under three categories although they are integrated namely challenges comes from entrepreneurs, society and those challenges which are related to the government. Challenges which are attached to the entrepreneur is the excessive subscription of necessity entrepreneurs which is not long lasting, and they are not growth oriented.

On the other hand, the number of opportunity entrepreneurs who are qualified and can build a growth-oriented online business is limited due to security problems. In case of challenges rooted in society and government; security, poverty and lack physical and intellectual-social capital and trust, infrastructure, need to be highlighted first. Moreover, lack of access to the bank account and online transaction, legislation which protect the online business parties and lack of entrepreneurial mindset is considered as the main obstacles slowed down the improvement of e-commerce in Afghanistan.

In order to tackle these challenges and get benefit from the potentials, first of all, each of the mentioned parties should work together-creating a cooperative mindset. This is because everyone should take responsibility; otherwise, the upcoming recommendations will not be helpful. Considering the mentioned condition, to gradually solve the challenges ahead below are some recommendations based on the current situation of Afghanistan.

1. Whatever political cost required or will be required, the government should try to bring peace in Afghanistan.
2. Elimination of corruption should be declared as an obligation, by religious scholars and government not only by words but should be shown, proved and every member of the society especially those from government and business community should fight against this cancer.
3. Different investment funds- government, foreign investors and public-private partnership should be channelled into infrastructures, especially to internet, communication and online transaction infrastructures.
4. To bring confidence to the sector, required legislation and regulatory frameworks (electronic transactions, consumer protection, privacy and data protection, and cybercrime acts) should be drafted as soon as possible and send to the parliament for approval. Both processes should be accelerated and completed as soon as possible because day by day the number of internet users

getting increased and the internet becoming more important for the daily life of the people in Afghanistan. In this particular case, as much as the number of users increases and it gets essential for the people, articulation of the laws and enforcement of the laws will be difficult and more challenging. At the same time, the government and the civil society should enhance the awareness of the public regarding the importance of these laws. Finally, the government should enforce the law, right after the approval to meet the objectives of the law that are building trust in the society, protecting the parties especially the consumers.

5. Spreading an entrepreneurial mindset in the society through quality education and professional training should be embedded in the short, medium and long-term education strategies.

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