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Economic Empowerment Strategies for Afghan Women

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AFGHANISTAN SMALL AND MEDIUM-SIZED ENTERPRISE DEVELOPMENT ACTIVITY (ASMED)

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INTRODUCTION

This report addresses the participation of women in Afghanistan's economy by analyzing their roles as income generators at the livelihoods level, as employees, and as business owners/entrepreneurs. Through close examination of the situation for women in Kabul, this report aims to provide information on the evolving opportunities and constraints for women and guidance about developing women's economic participation.

WOMEN'S ECONOMIC PARTICIPATION IN AFGHANISTAN: **A PICTURE OF OPPORTUNITIES AND UNIQUE CONSTRAINTS**

While insecurity, a lack of infrastructure, and weak business-supporting policies and services negatively affect all legitimate economic growth in Afghanistan, Afghan women face unique challenges in sustainably engaging in their country's economy. Some challenges women face are similar to those encountered by Afghan men, but are amplified by women's role in society. Many are unique to women and strike at the heart of Afghan politics and cultural norms that have been subject to political shifts for a century. However, with the right support and enabling environment, there are opportunities for women to begin to engage at a higher level in the economy.

Unique considerations and impediments to women's full participation in the Afghan economy include restrictions on their mobility and the inability to access resources, markets, and venues for production, sales, and employment; and a lack of support infrastructure—such as viable business and social networks—necessary to successfully conduct business and share information. In addition, Afghan women frequently lack the support of family and community—support for women being allowed to work outside the home continues to fall, from 71 percent in 2006 to 62 percent in 2011[1]—which often serves as an underlying deterrent to women's participation in the workplace. Societal resistance and isolation from business diminish women's self-confidence and increase their fear of harassment from community members. Often not mentioned is the undercurrent of social pressure on men that discourages them from employing capable women unless the female employees are located in a separate area.

Some constraints are common to both men and women but have a greater impact on women. While access to finance is often an impediment for starting and growing a business, for example, Afghan women have less access to start-up capital and equity to start their businesses. They also struggle to meet collateral requirements for loans or to raise capital to invest in their ongoing endeavors, which results in a "missing middle" of female business entrepreneurs.

The challenges that Afghan women face are considerable and require a strategic and multifaceted approach to overcome. Women must be empowered at all levels of economic engagement—at the livelihoods level, as employees, and as business owners—and they require the development of an enabling environment that promotes their success.

Thus, it is now useful to consider Afghanistan's recent economic progress through a different lens—one that looks anew at key components of the country's business environment and considers how these segments of the business environment can

[1] The Asia Foundation, 2011 p. 7.

This Afghan woman, employed by a female business owner, has been trained in skills for which there is local market demand.

> A palm tree growing in the shade will not bear ripe fruit.
>
> *Afghan Proverb*

work for women. One needs to look at market opportunities and position women to achieve there. There are new opportunities that women need support to grasp. The lure of international trade provides a market that is gender-neutral if women can access it. Increasing such access would include the development of industrial zones that provide women with a safe place to work as employees as well as a venue for production and sales for female business owners. Engaging more women in growth sectors at the nascent stage is important.

The paradigm shift that is needed to encourage and allow the next generation of women to sustainably contribute to and benefit from Afghanistan's economy will only develop as we grab these "quick wins" that the current situation provides and, thereby, begin to develop the evidence that helping women engage in the productive economy in a safe and culturally appropriate way is a win-win for everyone. This is particularly important because there is concern that women's rights in Afghanistan could be compromised under any power-sharing deal between the Afghan Government and the Taliban that is negotiated to ensure stability after foreign combat troops leave by end-2014.

CROSSCUTTING THEMES

Engage women as full partners in Afghanistan's economic transformation. The historical context in Afghanistan renders women as less than equal to men. This limits the way women are viewed by society and the way they view themselves. During the Soviet occupation, Afghan women were a strong part of the academic and professional fabric of society; they studied and served as doctors, engineers, and professors. However, since then, and due in large part to the Taliban's rule, the position of women in society has changed.

It is important to empower both the woman and her environment to ensure change. The individual woman needs education, skills, and self-efficacy to succeed. However, she cannot succeed in a vacuum. *She requires the enabling environment of her family, her community (including workplace), and her country (through its legal framework and implementing institutions) to support her.* The enabling environment on all three levels does not exist in Afghanistan, so it is going to take a concerted effort to change the mindsets of both men and women to enable the Afghan woman to fulfill her potential. This enabling environment includes the need for her family to support her going to school and to work. It requires the community/city to give her a place to work to produce, sell, or be employed. And it requires her country to provide the legal framework, implementing institutions and ministries that support her role in society, supporting institutions such as business associations, and, finally, the societal support to enable her to fully become a productive member.

Begin to change culture and empower women by demonstrating success. Engaging women in business and income production must begin with increasing the awareness among women and girls that it is possible to succeed. They need information on the benefits of economic engagement and a demonstration that they can become involved. Economic programming can provide this information and create this awareness first by highlighting successful women in all

walks of life: women as farmers, handicrafters, employees, business owners, and leaders in academia and politics. In particular, the focus must be on female *role models* in business for economic empowerment. Internet and communication technologies (ICTs) are available to accelerate behavior change and can reach women and girls at home as well as share this message with men and boys.

Invest in education and skills development aimed at market needs. It is fundamental that the underpinnings of a competitive economy are based on a well-educated population. Primary, secondary, vocational, and tertiary education is important and must be inclusive for both men and women. In order to economically empower women at all three levels—livelihood, employee, and entrepreneur—a significant investment in education and skills development must be targeted for these groups at their entry points in the market. Skills for the marketplace range from basic literacy and numeracy to vocational, professional, office worker, services sector, ICT, and basic and advanced business skills. There needs to be a holistic approach to skills development, looking at market needs and linking women to markets, information, finance, and networks. Continuing to train women in handicrafts when the market cannot absorb their skills is not educating women with a purpose. For example, if there is more training in embroidery, it must address needs in either the domestic or international market. Training handicrafters to regain market share in the domestic market requires training in meeting quality standards, using the appropriate quality material and design for each market, and packaging and labeling with a clear vision of the domestic market's needs.

Create women's groups and sections within key organizations that focus on business. Cooperation among individual Afghan women in business is one of the most critical factors in empowering women as a group. Women are typically excluded from men's formal and informal business networks, primarily because of cultural norms. In addition, there is a dearth of women's business support organizations and those that do exist are run with a nongovernmental organization (NGO)-like mentality—they neither function as businesses nor provide women with the necessary information, sectoral support, or business linkages. There are 86 women's associations in Kabul and 125 associations throughout the country, many of which focus on handicrafts.[2] Yet rather than working together to advocate for women in organizations such as the Chamber of Commerce or supporting each other through women's associations, women's organizations do not build networks and suffer from poor management. As a result, the existing women's business organizations are mostly ineffective and are focused around training delivery for handicrafts and livelihoods rather than strategic cooperation and information sharing that could benefit all. *These organizations need to be run like businesses and serve the needs of their members.* Donors have made significant investments in some organizations, and they now need to be pushed, with assistance, to build sustainable models with membership fees and income-generating services. In addition, women need entrée into existing commercially oriented organizations to learn about markets, sectors, and industries firsthand. It is also critical to *develop women's sections within key ongoing organizations* (such as the Afghan Chamber of Commerce and Industries [ACCI], the Afghanistan Invest-

To successfully engage in the economy, Afghan women require an enabling environment in their families, communities, and country.

[2] Data derived from the ACCI Afghan Women's Business Directory (2008).

Women in media and ICT can be powerful champions of change, both by serving as role models and by delivering constructive messages to Afghan men and women.

ment Support Agency [AISA], and the Export Promotion Agency of Afghanistan [EPAA]) that liaise with and provide business information to the women's business organizations.

Support innovation and ICTs to bring new opportunities for women. The rapidly increasing proliferation of the internet and ICTs in Afghanistan, and in Kabul in particular, provides new opportunities for engaging women in economic growth efforts. Since 2002, the U.S. Agency for International Development (USAID) has invested heavily in communications infrastructure, establishing 75 active television stations and more than 175 new radio stations; working with private sector mobile network operators (MNOs) to increase the geographic area and population covered by the mobile networks; and continuing to support improved internet connectivity.[3] The impact of these efforts is clear. Of note for this report, The Asia Foundation's 2011 Survey of the Afghan People found that 79 percent of households in the Kabul region own a radio and 69 percent have a television.[4] According to the 2010 sex-disaggregated Altai Media report, 70 percent of *women* in Kabul own a mobile phone; only 4 percent use the internet.[5]

ICTs are diverse and flexible in their applications. They can be strategically implemented to respond to the challenges economic growth programs face in engaging women, and serve as a tool to help women succeed in livelihoods, employment, and business. In programming, mobile phones and the internet can be used to enable direct and two-way communication. Additionally, all ICTs can help scale initiatives to reach more Afghan households with gender-sensitive messages. For women, ICTs provide *new opportunities for connecting to the market* and each other, opening *new opportunities for them in business*. While traditional economic growth strategies will continue to be a foundation for programming, increasing access to ICTs offers new opportunities to reach and support women through innovative approaches. Many of these innovative uses of ICTs are discussed throughout all topics addressed in this report, from finance to women's role in society.

Increase access to information and develop customized content for Afghan women. The typical Afghan woman has limited access to information. Women who are confined to the home rely on male members of the household to relay information. Those who enjoy more mobility are often still limited in their information sources. For example, many women are not allowed to frequent internet cafes, which are often associated with young men accessing inappropriate sites. Additionally, women's ability to participate in development programs is subject to their husbands' or fathers' approval. There are often concerns that training programs might introduce morally questionable ideas or invite judgment on a household. Afghanistan opened its first female-only internet cafe on International Women's Day, March 8, 2012, established by the Afghan activist group YoungWomen4Change.

Access to information can be improved by improving women's physical access to ICTs as well as by developing content that is responsive to women's needs. Women's internet access can be improved by supporting *women's internet cafes* or internet kiosks in existing women's venues. As the MNOs begin to introduce 3G services over the coming year, women who can afford higher-end handsets will also be able to access information through mobile network data plans.

3 USAID, "USAID's Major Accomplishments since 2001."
4 The Asia Foundation, 2011, p. 170.
5 Altai Consulting, 2010.

With *reduced rate access*, such as what Etisalat currently offers to female SIM card owners for voice calls, access could be increased further. As women experience the benefits of improved access, they can increasingly use the internet to locate job and training opportunities, view images to generate new ideas for product design, communicate with mentors, develop market linkages, conduct business communications, provide remote services, and more.

In addition to focusing on physical access issues, there is an opportunity to *create web and mobile content* that is responsive to the Afghan woman's needs. Afghan-language internet offerings are currently proliferating rapidly, and as donors and the development community participate in this growth, women's needs must be considered. In 2006, there were just over 500 websites with the .af country code domain. At the end of 2011, there were 6,525.[6] To reach women who access information through basic mobile phones, there are opportunities to provide relevant information through targeted short message service (SMS) messaging, educational mobile games, and interactive voice response (IVR) applications. Donors can partner with the Afghan Government, NGOs, and civil society to create content that is specifically targeted to promote women's economic empowerment—whether addressing market access issues, finance, training and skills development, or social norms.[7] Content must address language and literacy issues in addition to being culturally appropriate and providing information that is relevant to the Afghan market.

Develop a strategy for economic empowerment that extends to the provinces. It is not surprising that women in the capital and larger urban areas have more economic opportunities than their provincial counterparts; they, their male family members, and society as a whole are exposed to increased commerce and international trade. A strategy is needed to connect the capital to the provinces by extending support for women's economic development and empowerment into the provinces in a holistic manner. A strategy that links business networks, academia, and sectoral support across the country by building up existing associations and networks is important. This strategy should include the provision of education and training programs for women that are linked to marketplace needs and to the capital and the needs of businesses there. Many of the larger businesses in Kabul are already working with women in the provinces and would source additional staff from the provinces if potential employees were trained or had experience. The strategy should consolidate the positive change that starts in the capital and spread it to the regions.

As part of a focus group, female business owners identified and prioritized their key success factors and challenges.

THE METHODOLOGY

This assessment was conducted by a team of gender and sector specialists who traveled to Kabul, Afghanistan, for two three-week trips during the period December 6, 2011, to January 26, 2012.

The assessment incorporated input from multiple sources and involved small group interviews, case studies, pilot incubators, and more than 80 interviews.

The **four small group interviews** included 26 female business owners with operations in Kabul as well as the provinces. **Case studies** were conducted through site visits to Afghan businesses that either were woman-owned or employed women. Three

[6] Hamdard, 2012.
[7] Ibid.

pilot projects conducted by the Afghanistan Small and Medium Enterprise Development project (ASMED)—which were in the initial phases of start-up and focused on women's livelihoods, employment, and entrepreneurship—informed the team on the types of challenges associated with the initiation of women's businesses in Kabul. The **interviews** engaged a range of stakeholders from government, business, entrepreneurial support services, media, financial institutions, MNOs, and the international donor community.

KABUL FOCUS

This assessment was undertaken at the request of USAID to identify concrete opportunities for improving women's economic empowerment programming in Kabul. Although many of the recommendations may be pertinent to the challenges facing women in the provinces, because the team was unable to visit and speak with women throughout Afghanistan, this research is limited in scope, focusing on the economic and social landscape of Kabul. Nonetheless, business owners (women and men) brought up the importance of building the skills of the women in the provinces—not only as a social need but also because of the business case: without a better workforce in the provinces, the expansion of their businesses was limited. Within the target area, recommendations are focused on promoting sustainable income generation for Afghan women at three levels of economic engagement: at the livelihoods level, as employees (including unskilled and skilled), and as business owners (including both new entrepreneurs and established business owners).

USAID/ASMED Gender Diagnostic Team

Team Member	Area of Expertise
Anne Simmons-Benton	Women and Society Women and Markets
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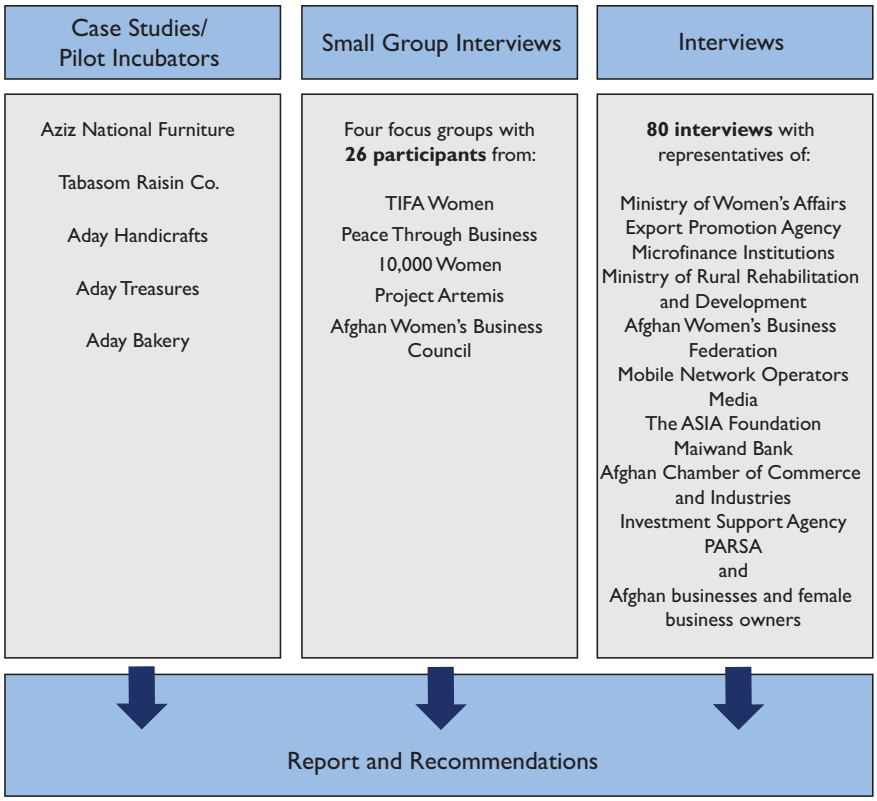
Methodological Approach



HOW THIS REPORT IS STRUCTURED

Each chapter of this report is structured in the same way. Following an introduction, each chapter has three subsections that focus on women's income generation—in terms of livelihoods, as employees, and in business—and then a recommendations section that addresses the entire chapter.

- **Livelihoods** refers to the capabilities, assets, and strategies that people use to make a living—that is, to earn enough money to support themselves and their families through a variety of economic activities but primarily as "self-employed."
- **Employees** work outside of the home or are employed by a firm or individual that gives them periodic wages. This category includes skilled and unskilled employees.

- **Women in Business** are women with entrepreneurial skills who are able to start their own businesses and/or are currently in business. This category includes the very successful female business owners (including factory owners).

This report synthesizes findings and makes specific recommendations for future programming within the current social and business landscape of Kabul. The report covers four main areas:

1. **Women in Society**
2. **Market Access**
3. **Finance**
4. **Skills Development**

Each section outlines recommendations in that area. Crosscutting themes are integrated with greater detail throughout the report. A quick-reference matrix of all recommendations by area follows.

Afghan female business owners are eager to grow their enterprises but lack the necessary skills, venues, and access to markets and finance.

RECOMMENDATIONS: TOP PRIORITIES

This report contains more than 30 recommendations that suggest—in terms ranging from the very broad to the highly specific—a variety of approaches to improve Afghanistan's business environment for women. Although each of the report's recommendations contributes to an overall vision for how Afghanistan can continue supporting women's involvement in their economy, the following can be considered the **top** priorities:

No.	Recommendation	Area of Potential Impact		
		Women as Livelihoods Income Generators	Women as Employees	Women in Business
	Crosscutting Themes			
1	**Develop and promote female role models:** Develop awareness of female leaders in politics, business, academia, and the various economic sectors in Afghanistan and outside the country. Dialogue should strive not only to build women's access to tools that support their participation in the economy, but also to reach out to both men and women to help them understand how Afghanistan can overcome a culture in which women are valued less than men. Women must be empowered and the enabling environment must be changed. **Impact:** Increased awareness among men and women that women can succeed in Afghanistan and around the world.	✓	✓	✓
2	**Invest in women's education based upon their entry points into and opportunities in the market:** Women need access to basic education, including numeracy and literacy at all points and increased access to higher education. There needs to be vocational training and job-oriented training targeted to market needs. Identifying gaps in the workforce and targeting skills development—such as building office worker skills, trade in services, and increased understanding of technology—are major opportunities for women. **Impact:** Increased capability for income generation, ability to control and manage resources, and better decision making. Investing in the education of women is also investing in the education of the next generation.	✓	✓	✓
3	**Create business networks and linkages for women:** Provide targeted support to associations, online communities, and business organizations for women in order to increase their networks and foster the exchange of business-related information targeted at internal and external market access and the skills to run a business. The networks would also serve to increase the visibility of successful women, create a business mentality among women, and provide advocacy for members. Develop sections within existing business organizations (ACCI, EPAA, AISA). **Impact:** Increased networking, understanding of business, and advocacy for efforts that address women's needs.	✓	✓	✓

No.	Recommendation	Area of Potential Impact		
		Women as Livelihoods Income Generators	Women as Employees	Women in Business
4	**Increase access to technology and information through ICTs and development of customized content for Afghan women:** Provide information to women at home through safe means to increase their knowledge. **Impact:** Increased access among women to each other and to information and knowledge with limited risk. Women may also be able to use ICTs to build or grow businesses when mobility is an issue.	✓	✓	✓
5	**Develop a strategy for economic empowerment that extends to the provinces:** Extend support for women's economic development and empowerment into the provinces in a holistic manner. **Impact:** Increased ability for business women to utilize a skilled labor base and uplift women outside of Kabul. Increased ability for women in the provinces for income generation. Increased knowledge sharing and demonstration of empowerment flowing from the capital.	✓	✓	✓
	Women in Society			
6	**Develop a capability within the government to advocate for women and economic empowerment:** Build the capacity of the Ministry of Women's Affairs (MOWA) to understand women's business and market needs. Increase the analytical skills of MOWA to relate market needs to development of policy related to economic empowerment of women and in support of the Afghan National Development Strategy. Assist MOWA in embedding gender sensitivity in other ministries and develop gender budgeting for all ministries. **Impact:** Better understanding among MOWA staff of business and the impediments to women, and thus, creation of better policy. This will be further enhanced by other line ministries becoming gender champions.	✓	✓	✓
7	**Create the capacity to build a baseline and track gender through sex-disaggregated data:** Support capacity building of the Central Statistics Office (CSO) to build, analyze, and track gender statistics and of MOWA to work with other agencies to implement this analysis throughout the various sectors. **Impact:** Increased availability of gender-disaggregated data and improved ability of MOWA to advocate for better policies.	✓	✓	✓

No.	Recommendation	Area of Potential Impact		
		Women as Livelihoods Income Generators	Women as Employees	Women in Business
8	**Create an awareness of successful women at work and the benefits for the family and society:** Work with media organizations to create radio and television content that features examples of women in business—for example, through dramas, talk shows, and documentary style features. **Impact:** Expanded ideas of women's roles and capabilities in economic life among men and women.	✓	✓	✓
9	**Create male champions who can advocate for women's engagement in income generation:** Engage male heads of households to build trust in the security and cultural appropriateness of women's economic opportunities and demonstrate incentives for women's participation in business through customized outreach by employers and development programming. **Impact:** Greater family support for women's employment and participation in business.	✓	✓	✓
10	**Create a cadre of "change champions"—both men and women:** Work with MOWA to develop a cadre of female leaders who can serve as role models and advocate for change in a variety of fields and men who can serve as advocates of women's economic participation. **Impact:** Increased support for economic empowerment of women and understanding of the benefits for men and women and the family unit.	✓	✓	✓
11	**Develop a strategy of safe transport:** Assess safe transportation options that connect women to workplaces and places of business. **Impact:** Increased mobility for women.	✓	✓	✓
Women's Access to Markets – Internal and External				
12	**Provide a business space for female business owners:** Provide incentives and dedicate space in an industrial park for female business owners or develop an industrial park dedicated to women with preferential incentives (lower rent, utilities, tax holiday). Individual factories could also be "zoned" as preferential. Consider use of surplus military bases dedicated as zones for women depending on social acceptance. **Impact:** Benefits for women in business, including space and electricity.		✓	✓

No.	Recommendation	Area of Potential Impact		
		Women as Livelihoods Income Generators	Women as Employees	Women in Business
13	**Provide preferential treatment for employers who hire women:** Establish preferential provisions in an industrial park for factories that employ a significant number of women. **Impact:** Increased number of female employees due to employers being able to have a dedicated "safe" space for women and receiving incentives for hiring women.		✓	
14	**Provide a professional workspace dedicated to women:** Establish dedicated professional office workspace for women, with access to facilities (toilets, internet, etc.). **Impact:** Increased number of women who work outside the home due to space for work, production, sales, and services.	✓		✓
15	**Provide a sales location that fits in with the preferred cluster model of shops for women:** Establish clustered sales locations similar to the clusters of shops in markets for women in key central areas, with facilities and parking. **Impact:** Women have competitive space for production and sales; consumers will be willing to shop there due to a variety of choice.	✓		
16	**Provide places for production and incubators:** Establish market-oriented incubators with clustered sectors for exchange of information and support for non-agricultural products. **Impact:** Increased exchange of knowledge and skills development.	✓		✓
17	**Promote the establishment and development of women's sections in key commercial organizations:** Develop women's sections in commercial organizations—governmental and private—such as a women's chamber of entrepreneurs attached to ACCI, AISA, and EPAA. **Impact:** Enhanced advocacy, increased information, and improved networking for women in business.			✓
18	**Provide market information to women:** Use women's business organizations, the Afghan Women's Business Federation (AWBF), women's sections of commercial organizations, and/or other groups to provide current market information, including internal and external trade information, standards, networking, and business linkages. Link these organizations to trade tools from the International Trade Centre that are provided gratis due to USAID support, such as TradeMap, ProductMap, and StandardsMap. **Impact:** Increased information about market access and standards for domestic, regional, and international trade.			✓

No.	Recommendation	Area of Potential Impact		
		Women as Livelihoods Income Generators	Women as Employees	Women in Business
19	**Develop networks, cooperatives, and associations:** Create women's associations and build linkages within specific sectors. Provide women with targeted assistance on building skills and identify their competitiveness in various sectors and help them liaise with other sectoral associations. Priority should be given based on market opportunities. **Impact:** Increased ability for women to aggregate and meet market demand; increased ability to gain domestic market share.	✓		✓
20	**Create a "gender-centric trade strategy" for the country:** Include groups of women in trade exhibitions and trade fairs and provide them with the skills to demonstrate their goods and understand the competition. Encourage a policy of "gender-centric trade" through the promotion of Afghan Women's branding. **Impact:** Increased market access, business linkages, and understanding of competitiveness for domestic, regional, and international trade.	✓		✓
	Women and Finance			
21	**Provide financial literacy training:** Provide training to women operating at the livelihoods level and as employees in basic numeracy and financial principles. **Impact:** Increased profitability of working women and an increased ability of women to control or participate in financial decision making.	✓	✓	✓
22	**Promote gender equity in access to credit:** Promote the adoption of sex-disaggregated data collection by financial institutions and support development of a national credit bureau system that includes tracking women's credit history. **Impact:** Enhanced ability of financial institutions, government, and advocacy organizations to understand and serve women as a market segment.	✓	✓	✓
23	**Support development of new financial products:** Work with financial institutions and bank officers to develop financial products that meet women's needs through appropriate interest rates and repayment terms. Provide technical assistance on understanding women as a market segment and best practices in lending for women. **Impact:** Increased access to and uptake of credit by women.	✓		✓

No.	Recommendation	Area of Potential Impact		
		Women as Livelihoods Income Generators	Women as Employees	Women in Business
24	**Establish loan guarantees and matching grants for women:** Multilateral donors could provide risk mitigation support for financial institutions to increase the number and size of loans for women and expand the portfolio. This could be targeted to address the "missing middle." Provide technical assistance on understanding women as a market segment and best practices in lending for women. Provide training for female borrowers in the management of a loan. **Impact:** Increased lending to women and increased return on investment for financial institutions.			✓
25	**Support new financial regulations for lending:** Provide comparative studies from other countries that demonstrate banking regulations that promote small and medium-sized enterprises (SMEs)—in particular, the elimination of high collateral requirements for women in business and SMEs. Ensure that the regulations include provisions on liens that enable the lending of funds for small equipment. This will enable the creation of loan products most needed by female entrepreneurs, including the "missing middle." **Impact:** More loans available to serve small and medium-sized businesses that require loans of US$10,000–$50,000.			✓
26	**Provide technical and implementation support to gender-sensitive mobile money (mMoney) services.** **Impact:** New financial services available to women to help them do business and retain control over money earned.	✓	✓	✓
	Skills Development for Women			
27	**Provide market-driven skill development:** Build skills needed by women in the marketplace by using targeted training informed by market assessments that identify local demand, skills gaps, and socially appropriate sectors. **Impact:** Increased number of women who have market-relevant skills and an increased pool of skilled employees to address staffing needs of female business owners and other employers.	✓	✓	✓
28	**Provide on-the-job training, vocational skills, internships, and mentoring to build job skills:** Provide "linked" training programs that include access to success-enabling services and institutions. **Impact:** Access among female training participants to the services and institutions necessary for sustainable income-generating activities or employment.	✓	✓	✓

No.	Recommendation	Area of Potential Impact		
		Women as Livelihoods Income Generators	Women as Employees	Women in Business
29	**Provide financial literacy and business education to women:** Provide financial literacy training at the appropriate level to enable women to perform their current jobs and to position them for income growth. Numeracy and financial literacy are critical at all levels but training should be tailored to the needs of each woman. **Impact:** Increased ability for women at the livelihoods, employee, or business owner level to begin or grow income-generating or wage-earning activities and understand how to retain and manage their income.	✓	✓	✓
30	**Train women to work in the professional service sector:** The services sector is overlooked and can often provide an answer to the question of mobility: many professional services can be done from home. Services in trade can also be accessed beyond the borders of Afghanistan and, therefore, can provide a neutral zone for women, particularly coupled with ICT. **Impact:** Increased number of women in the professional service sector, including office workers, attorneys, accountants, and information technology (IT) specialists, who can fill the staffing needs of female business owners, access domestic and international business, or conduct their businesses from home.		✓	✓
31	**Integrate self-confidence skills into training programs:** There is a great need, especially in Afghanistan's cultural context, for women to build both confidence and leadership skills. **Impact:** Improved ability of women to successfully apply their skills at all levels and to navigate the challenges inherent in engaging in a male-dominated economy.	✓	✓	✓

WOMEN'S ROLE IN SOCIETY

INTRODUCTION

Women are a critical part of every society and contribute to a nation's identity, its economic growth, its social prosperity, and its future. As underscored by the World Economic Forum, "Reducing gender inequality enhances economic productivity and economic growth."[8] Where women are permitted to participate as equals in an economy, they experience increased incomes, improved health, and extended lives. Moreover, there is an increasing awareness that development assistance directed at women has a greater impact than aid that flows predominantly to men.[9] Empowering women to participate fully in the economy promises a great deal for *all* Afghan people—women, men, and children.

In Afghanistan, the unusually harsh realities for women circumscribe women's situations and consequently shorten their lives and affect their day-to-day quality of life. These circumstances cannot be viewed in isolation from the past decades of occupation and conflict or "from harmful traditional practices that have shaped the current position of women in the family and society."[10] Widespread poverty, overall insecurity, and harmful traditional practices affect women disproportionately and seriously limit their access to services, opportunities, and resources that are needed for the full development of their human potential and the exercise of their rights.[11]

Education and capacity for income-generation skills is a challenge in Afghanistan generally; however, prioritization of males' education over females',[12] combined with the Taliban-era restriction on girls and women attending school, has resulted in a population of women who have lower literacy (21 percent for women compared to 36 percent for the national average)[13], numeracy, vocational, and professional skills than men. Those women who do attend high school or university often find it challenging to gain practical experience—it is very difficult to find venues that are appropriate for young women to train outside the classroom. Internships and jobs are very difficult to obtain, even for the most highly qualified women. In addition, there is a significant problem of mobility for women. Safe transport is an area that is critical for women at all three levels so that they can move about freely in their pursuit of income generation.

> "The women of Afghanistan are among the worst off in the world, both in comparison to Afghan men and with women of most countries. Their situation is particularly poor in the areas of health, deprivation of rights, protection against violence, economic productivity, education and literacy, and public participation."
>
> *NAPWA (2008–2018)*

While the limitations and abuses are widely known, it makes sense to concentrate where there are opportunities. The development of the National Action Plan for the Women of Afghanistan (NAPWA) is an important and critical step. Developing a "Vision and Strategy" and "Communicating the Change Vision" are two critical factors in the change of an organization and can be applied in this case to the change of the mindset of the country.[14] MOWA is the implementing ministry that can use the policy framework elucidated in NAPWA to build a foundation for advancing the status of women in Afghanistan. MOWA still needs additional support to be a strong champion of women's rights, including their economic empowerment. The Directorates of Women's Affairs (DOWAs) are also positioned to help women, but both rural and urban women appear to lack awareness that MOWA and DOWAs can support them. In The Asia Foundation 2011 study, respondents were asked if there is an organization, institution, or authority in their area where women can go to have their problems resolved. Fewer than one in five respondents (19 percent) responded that such an organization exists, while more than three-quarters (77 percent) said that there is no such organization in their area."[15] Other ministries allude to the fact that MOWA is responsible for all women's activities and, consequently, the former do not take responsibility for or

> "... harmful traditional practices ... have shaped the current position of women in the family and society."
>
> *NAPWA (2008–2018)*

8 World Economic Forum, 2007, p. 20.

9 See Kristof and WuDunn, 2009. "In general, aid appears to work best when it is focused on health, education and microfinance. And in each case, crucially, aid has often been most effective when aimed at women and girls; when policy wonks do the math, they often find that these investments have a net economic return. Only a small proportion of aid specifically targets women or girls, but increasingly donors are recognizing that that is where they often get the most bang for the buck".

10 MOWA, NAPWA, p 1.

11 Ibid.

12 Males 11 years, females 7, according to 2009 figures in Central Intelligence Agency, 2012.

13 World Bank, 2005, p xiii.

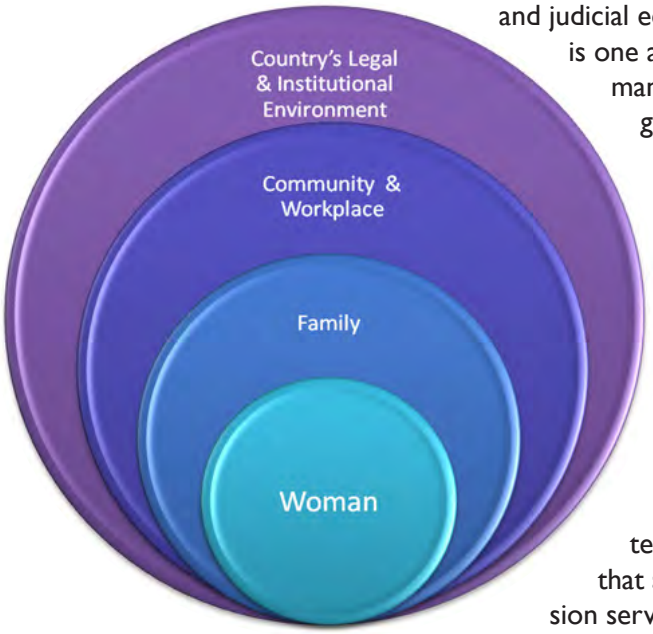
14 Kotter, 1996.

15 The Asia Foundation, 2011, p. 155.

understand the importance of gender equity in their programming and budgeting. It is critical that the vision exists, as elaborated in the NAPWA, and that all ministries engage in fulfilling that vision.

LIVELIHOODS

Women in the livelihoods sector need an advocate that can help them access some of the basics that are discussed in this report: a change in mindset among families and society that will allow women to work outside of the home; access to education needed for control of and generation of income, such as numeracy and literacy; a safe place to produce goods or services; a safe place where women can sell their goods and services and that customers will frequent; and access to finance and other skills to improve women's ability to move up the value chain by increasing product quality. These are in addition to other needs related to health, social services, and judicial equity. MOWA is one advocate, but many livelihoods are grounded in the agriculture area so there also must be significant engagement by other ministries, such as the Ministry of Agriculture, to ensure that women are given appropriate technical assistance, that agriculture extension services reach them, and that they have the support to move up the value chain.



Sustainable economic engagement for women requires the comprehensive development of an enabling environment in Afghanistan.

EMPLOYEES

There is a large workforce gap in Afghanistan for all employers. Female employees have an additional restriction: they need a "socially appropriate" place to work. As noted in the Introduction, support for women working outside the home is decreasing because of both tradition and security concerns. There is a significant difference between men's and women's attitudes regarding this issue: "More than three-quarters of female respondents (79 percent) say women should be allowed to work outside the home compared with half (50 percent) of men who think so."[16] In addition, the majority of urban respondents (77 percent) felt that women should be able to work outside the home.[17] Fewer rural respondents (58 percent) agree. Since employers are predominantly male, it can be assumed that male employees will be hired over female employees. In addition, communities are frequently uncomfortable with women working near men. Some factories have overcome this impediment by creating a predominantly women's area in the factory. Female employees need MOWA to be an advocate in labor policy to help address the enabling environment at work and in society. The need to change the mindset so that a woman can work outside the house, and can continue after she has married, is important—it affects the woman herself, her family, her community, and the enabling environment. MOWA is best positioned to advocate in each of those areas. MOWA also needs the support of other ministries, such as the Ministry of Labor, Social Affairs, Martyrs, and Disabled, to change employment regulations to create a balanced workforce and to push the equitable hiring of women.

WOMEN IN BUSINESS

According to AISA, approximately 1,600 woman-owned businesses have been registered in Afghanistan since 2003, the majority of them SMEs in handicrafts and business services. The primary risk factors faced by these businesses are lack of access to credit, lack of focus on market access (both local and regional), and generally poor business management skills. Women who were running larger factories expressed the same needs. The lack of market access is a major problem and is covered below in the discussion of Access to Markets. Female business owners and entrepreneurs need MOWA to be able to advocate for their needs with governmental ministries and agencies as well as private sector organizations, including the Ministry of Commerce and Industry, the Ministry of Agriculture, Irrigation and Livestock, EPAA, ACCI, and AISA. Given the need to jump-start women's businesses, to develop

[16] Ibid, p. 159.
[17] Ibid, p. 159.

role models, and to increase women's participation in the economy, MOWA must understand the business environment and build internal capacity to develop a strategy that gives preferential treatment to women's businesses in the domestic market and encourages their participation in external markets through trade fairs. In addition, preferential treatment given to infant industries, such as favorable tax treatment and industrial zones, could be used to support women in business.

RECOMMENDATIONS

Empower the agent of change: develop capability within the government to advocate for women and their economic empowerment. MOWA, as the agency identified to implement this new vision of women's empowerment, needs the capacity and gravitas to create change across a number of sectors and within other ministries. MOWA needs *institutional strengthening*, adequate resources, and the information and analytical tools to tell the story of women's growth and the benefit to Afghanistan of investing in women and changing some societal norms. In addition, in order to advance women's economic empowerment, MOWA needs to understand business. The Ministry needs a section that can interface meaningfully with its counterparts on agriculture, trade, handicrafts, and other sectoral issues as well as understand local, regional, and international markets. The staff of this *Economic Empowerment Unit* must understand the opportunities for women in each of the three income-generation areas—livelihoods, employees, and business owners—and be able to take a holistic approach to advocate for their needs. The establishment of the Economic Empowerment Unit should be in addition to the general capacity building of MOWA so that the analysis of women's economic empowerment is integrated into and embraced as a key part of the Afghan National Development Strategy. MOWA also needs capacity building in *gender-based budgeting* to ensure the support of these initiatives in MOWA and other ministries. Ideally, a line item in each ministry's budget would be focused on gender issues and other ministries would also be gender champions for the issues within their purview.

Disaggregate data and analysis by gender. One of the best ways to encourage continuous change is to be able to tell the story of the "wins." However, without the real data of where women are now, the stories of success will be anecdotal. Data are necessary for the baseline, the monitoring and evaluation, and the analysis of the gaps, as well as the successes. If the government and donors can tell that investing in women is demonstrating results, there will be additional support. Positive change will produce more change, but only if it can be demonstrated. MOWA, in conjunction with the CSO, needs capacity building to build, analyze, and track gender statistics. MOWA and CSO need to work with other agencies to implement this analysis.

Women make bolani at a woman-owned shop that doubles as a restaurant and small grocery store. Outside of unique venues like the Kabul Women's Garden, female shop owners are rare.

Create an awareness of women at work and the benefits for the family and society. MOWA needs to work with media organizations to create radio and television content that features examples of women in business, for example through dramas, talk shows, and documentary-style features.

- *Media, social media, and ICTs* can and do provide role models for women in business and accelerate behavior change by reaching men and women at home. There are relatively few visible women in business to serve as empowered role models to reshape common and limiting conceptions among the Afghan population of women's roles. Women who do work often maintain low profiles to avoid harassment that they and their families commonly receive. Without visible examples of women in business, the status quo continues unchallenged.

  Media, social media, and ICTs can serve as powerful tools to introduce female role

Sima Tabib, owner of Aziz National Furniture Company, has received awards for product quality but has difficulty getting her wares into male-owned stores in downtown Kabul.

models at scale and reach both men and women with development messaging and dialogue. Radio programming, such as talk shows, documentary pieces, and radio dramas, can highlight women in business at all levels and introduce role models that challenge stereotypes and demonstrate the benefits of women's participation in economic life for families as well as communities. There is a strong capacity among Afghan media organizations to produce localized content that can address women's issues in a socially appropriate way—whether by highlighting the accomplishments of female leaders in news programming or by developing non-threatening story lines for Afghan serials. This strategy for empowering women fits nicely with a demand for Afghan content rather than imported entertainment, which often is accused of encouraging harmful attitudes among women.[18]

- *Social media platforms* that can be accessed through the internet or via SMS can be leveraged to create supportive communities to raise women's confidence and address questions about business. While most social media options currently rely on text and, therefore, require literacy, there may be the opportunity to work with technical partners to develop communities that function through IVR systems that are accessible to illiterate portions of the population. Online or SMS-based communities can also serve as a discreet and anonymous way for women to engage with one another on women's roles, although a general hesitancy within Afghan culture to discuss family issues outside the home may threaten the success of such applications until cultural social networking behaviors are established and potential for impact determined.

Create male champions at the family and community levels who can advocate for women's engagement in income generation. Engaging male heads of households to build awareness, understanding, and trust in the benefit of women's participation in business outside the home creates a supporting *family environment* that is the first step in empowering women. The media, social media, and ICT uses discussed above comprise the first step in engagement, but men must be engaged in additional ways so they are not threatened by the provision of extra resources for women and understand that it benefits them, their families, and society.

Create a cadre of change champion leaders—both men and women. MOWA needs support to develop a cadre of *female leaders who can serve as role models* in a variety of fields and *men who can serve as advocates* of women's economic participation. NAPWA acknowledges the need for promotion of women's leadership and that it is "bound to encounter resistance from those who are unaccustomed to women's exercise of leadership and power."[19] The creation of a cadre of change leaders across government and the private sector is needed to support this goal. Public sector leaders could bring the experience of government while learning from the private sector where there are needs and opportunities for workforce development, and private sector leaders could push the edge by increasing the hiring of female employees and purchasing from women-owned businesses.

Develop a strategy of safe transport. Because safe transport is an issue that affects women's participation outside the home in income generation and is often used by families as a reason for women to remain in the home, innovative solutions to this problem are necessary. MOWA, as lead agency, could pull together a task force of public and private sector stakeholders to address this issue. Safe transport could be taken up in conjunction with the need for a safe venue to work, which is covered in the next section on Access to Markets. Public or private sector interventions such as women's busses or women's taxis could be both innovative and profitable.

[18] Altai Consulting, 2011, p. 97.
[19] NAPWA, p. 12.

WOMEN AND ACCESS TO MARKETS

INTRODUCTION

In order to look at women's role in the private sector, it is important to look at the business enabling environment overall. The results of the World Bank's *Doing Business Report* from 2012, reflected in the chart below, paint a clear picture of the difficulties of doing business in the country. Conditions have become more difficult in the areas of getting credit, starting a business, paying taxes, and registering property. The business enabling environment is critical to the ability to grow an economy.

A business owner at the Women's Products Fall Exhibition, supported by USAID's ASMED project. Participation in exhibitions allows women to engage in networking and feedback loops, but many women lack the production capacity and business skills to build a repeat customer base.

Given women's mobility issues, the procedures involved in starting and registering a business are among the hurdles that discourage them from joining the formal economy. Their productive activities are concentrated in the informal sector and often contribute to family farms or family-run enterprises. Seen in this light, women's productive activities are often viewed as ways to support the family and not as work to generate income, particularly given the lack of support for work outside the home. Home-based incomes are also easier for women when they need to manage their domestic responsibilities as well.

The business enabling environment that is not referenced in the World Bank's report is the one that specifically affects women, which is influenced by a number of other social dynamics as discussed in the previous chapter. However, one restriction that affects women across the three areas of livelihoods, employees, and business owners is unique and is a *game-changer for women. Women have no place to go for production, sales, or services.* Opposition by their families, the security situation, and the lack of safe transportation discourage women from working. But even if those three issues were resolved, there is still the lack of a market for the majority of women. In addition, women are more at a disadvantage because they are not part of the "male network" of doing business. Family connections in business provide a competitive edge and are handed from father to son. In these networks of vendors, "trusted partners" are exclusively male. These informal networks

World Bank *Doing Business* Categories	2012	2011	Change
Afghanistan's rankings in Doing Business: Overall (183 countries surveyed)	*160*	*154*	*-6*
Starting a Business	30	24	-6
Dealing with Construction Permits	162	160	-2
Getting Electricity	104	132	+28
Registering Property	172	170	-2
Getting Credit	150	130	-20
Protecting Investors	183	183	0
Paying Taxes	63	58	-5
Trading Across Borders	179	179	0
Enforcing Contracts	161	161	0
Closing a Business	105	107	+2

[20] Identity document. In April 16, 2006, correspondence, a representative of the Afghanistan Research and Evaluation Unit (AREU)—a donor-funded, Kabul-based research organization—indicated that tazkiras are much more common than passports. The representative stated that about 70 percent of Afghans have such documents. Similarly, the report of a Finnish fact-finding mission to Afghanistan states that the tazkira (referred to in the report as Tashkera) is the most commonly used identity document in Afghanistan **(Finland Sept. 2006, 36)**. According to the AREU Representative, the identity cards "are required for transacting any business with the government, including the purchase or sale of immovable property, the preparation of official documents (including passports), admission into school, and so on."

> A woman cannot work, unless there is support from her family, community, or country. ... A woman cannot generate income unless there is a market for her goods, skills, or services.
>
> *NAPWA*

help to build the identity and trust between partners. Women often do not have an identity distinct from their families and may not have a tazkira[20] and cannot enter these exclusive networks.

If Afghanistan commits to reforms in conditions for "doing business" that affect women to the same degree as men, the country will experience greater productivity, entrepreneurial opportunity, and international trade, but it must also address some of the societal issues to engage the neglected half of the population.

Lack of venue. The most pervasive impediment to women's full participation in the Afghan economy is the infringement on women's mobility and the lack of appropriate venues for women to produce, work, or sell their goods. Male shopkeepers are ubiquitous. Even at a foreign-operated cluster of women-produced products that is a model for high-quality work and sales, women were not present as sales keepers, producers of goods, or clerks. This means that the feedback loop from customers is totally missing. There is no market for women's services and the current system reinforces that. In addition, as noted earlier, the male network means that when a man needs to buy something, he goes to his network, which excludes women. Even women-owned factories have a difficult time finding a venue outside of the factories themselves to showcase their merchandise.

Domestic market. One of the stepping stones for competitiveness in international markets is to be competitive in your own market. The vast majority of Afghan women's products are not competitive in their own domestic market and, so, cannot compete regionally or internationally. Again, the primary reason for this situation is a total lack of venues to produce and sell goods and services. The second reason is that the quality of women's products is often very poor—the result of the poor imported raw materials that they are working with, the quality of the overall product and the price point due to high labor prices. Imports from the region have displaced local products. The development of professional services is an untapped market because women as professionals are not welcome in many settings.

International market. Afghanistan is in a prime location for international trade and has excellent potential. However, many Afghan products that are exported are rebranded before they enter regional or international markets. The benefit of international trade to women is that it is gender-neutral and sometimes even preferential to women if branded properly. As Afghanistan develops its international trade regime, women could have a real opportunity if, as part of the strategy, women's products are given a high profile and a branding strategy is developed to highlight "Made by Afghan Women." EPAA has expressed interest in helping women, but does not have a unit that focuses on women and does not currently have the capacity to connect women to external markets. Finding buyers and market linkages that could facilitate access to external markets and provide trade logistics support would be a way to link women to external markets.

LIVELIHOODS

The majority of Afghan women are in the livelihoods category because they lack education. If Afghanistan continues to educate girls and boys at equal numbers, the challenges for this group will decline. The current lack of numeracy is the largest impediment to conducting even the most rudimentary of businesses, followed closely by illiteracy. Examples of other critical failure points include insufficient business planning and management skills, poor marketing strategies, and lack of technical skills (food quality and food safety knowledge, product development and quality management, etc.).

Women at the livelihoods level have two problems: 1) they do not have access to appropriate venues to produce and sell their products, and 2) they do not have access to markets (domestic, regional, or international). You cannot take market share if you cannot sell your goods somewhere. Two venues—the foreign military bases and the Women's Garden—have potential to assist women at this level of income generation.

- *The foreign military bases* can be useful temporary venues for women to learn to sell goods to a captive audience—providing a learning experience in customer feedback and ways to increase quality. However,

some social discord hampers the use of the bases: some women are harassed as they enter and some families do not support the women going to the base. The women who are there often lack numeracy skills and cannot negotiate price or even determine if the customer is paying them the correct amount. The ASMED pilot projects compared the women selling at the bazaar with the men and noticed a clear divergence in basic skills: numeracy, marketing, quality, and understanding of business. In addition, the quality of the women's wares is typically so much poorer than those of the men that most of the soldiers buy primarily from the men's bazaar.

The women's markets held on military bases are among the few places in Kabul that women can act as salespeople. Afghan women at the livelihoods level would benefit from numeracy and literacy training, and more safe sales and production venues.

- *The Women's Garden* is composed of little kiosks where women sell their goods. Supported by donors, it provides a great venue for skills training and as a place for networking and gathering. It is not, however, a commercial destination and it does not fit with the competitive model in place in Kabul, where there are clusters of the same types of shops: butchers, wedding dresses, flowers, etc. The Women's Garden is useful for learning and as an incubator if used more fully for that purpose, but it does not constitute a real market for consumers.

EMPLOYEES

Unskilled women. Women who lack numeracy and literacy skills have few places to go outside of jobs in sectors or factories that have production lines with primarily women. Most families do not allow their daughters to remain at work once they are married unless there is severe financial need. Stigma attaches to families if the women work. Male family members receive social pressure—they are considered by the community as not being able to care for their women and families. But between university and marriage, there is a window of opportunity for a woman to have a job in a "safe" place. The area of unskilled workers is one where the combination of a workforce gap analysis and targeted training, vocational training, and on-the-job training can provide new opportunities. Women are appreciated in factories and as employees for their attention to detail. Unskilled and educated women could also be given additional skills as office workers because there is a gap in that segment of the workforce, but—again—only if they can find an acceptable venue.

> A tree does not move unless there is wind.
>
> *Afghan Proverb*

Skilled women. Accountants? Office workers? Engineers? Well-educated female professionals have difficulty finding jobs in environments with male colleagues because of social pressure. For example, a female accountant in a factory was replaced by another woman who did the work remotely from outside the country. The first accountant was removed not because of performance issues, but because of the "appearance of impropriety"—she was the only woman in the office and there was societal chatter. In this case, technology provided the second accountant

Surplus military bases– Potential for dedicated women's spaces

with a "work-around," enabling her to hold the job without risking social condemnation (although the issue of venue is clearly demonstrated here). Skilled women are also often less competitive than male professionals because they lack networks and practical experience. They can develop better job prospects through internships so that they are more competitive; however, the issues of venue and acceptance remain.

WOMEN IN BUSINESS

Women in business also have a profound lack of space. Female business owners do not have access to space where they can conduct business themselves. One model that gets close is the Zardozi[21] Model, which brings together a number of handicrafters under one roof. Its target market is expatriates. The Zardozi Model is similar to the current cluster business model, where a series of shops offer the same goods. The difficulty is that there are only male shopkeepers, so women lose the advantage of knowing what their customers want and need. There is no other equivalent space for female business owners to display their goods or services; they must rely on either male family members or hired shopkeepers to run their shops. A few women have resolved this issue, but it is still a primary area of concern for most.

Afghan women must confront the "missing middle" and the lack of female business leaders. There is a cadre of women who are in "real business" but have no support from the normal systems in place for businesses. They have the aptitude to grow but have needs that are not currently met. They need business support organizations, business services, finance, and skilled employees. They are unable to obtain financing that helps them grow beyond the small business level. Some of them also need a venue for production, sales, and services. Successful female business owners exist, but they are not well known, so there is a dearth of role models and catalysts for changing social norms by demonstrating success.

Women are not part of a public-private dialogue on international trade. Afghanistan has a natural advantage in international trade because of its location. While it has not been able to take advantage of this yet, a strategy that includes women should be part of the future. Some women-owned businesses could be attractive to foreign direct investors and as exporters; this is an area that the government and the private sector should be analyzing together. The organizations that deal with investors (AISA) and exporters (EPAA) currently do not have a strategy in place to include women as a market segment.

RECOMMENDATIONS

Investigate a potential solution to the lack of venue or market. There will be surplus bases as the foreign military leave. These are complete with power, restrooms, safe buildings, etc. The designation of several bases at the time of transfer to the Government of Afghanistan as markets with assigned sections for women could become a model for development of venues for women with broad commercial appeal. The women would have a section within a safe space but still be open to customers of both sexes in a commercial space. Female business owners could employ female staff and professionals and women in the livelihoods area could have a place to sell their wares. Although this recommendation may be unusual, it could encompass a number of the recommendations below and be a path to create a "quick win" for women. Often, successful change management solutions start with a catalytic event that creates a sense of urgency and then is followed by quick wins. This way of addressing the key constraint for women, while also benefitting men, might be an innovative way for the U.S. Government to be a "game changer" in helping bring about societal change.

Provide a business space for female business owners. Female business owners would benefit greatly from incentives and dedicated space in industrial parks or an industrial park dedicated to women with preferential incentives (lower rent, utilities, tax abatement for two years). Individual factories could also be "zoned" as preferential. In many countries, infant industries are protected. A time period could be established for these female business owners to give them preferential treatment.

Provide preferential treatment for employers who hire women. Employers

[21] Zardozi - A Persian word meaning golden stitches. Zardozi is an NGO that works in both Afghanistan and Pakistan helping talented Afghan craftsmen and women to find markets for their products. It is a one-stop shop in Kabul shared with Afghan partners and suppliers and selling high-quality products in an attractive venue. http://www.afghanartisans.com/.

would be more likely to hire women if there were established preferential provisions (lower tax rate, decreased licensing fees, etc.) for factories that employ a significant number of women. Such incentives could apply to an industrial park or as a stand-alone provision.

Rows of butcher shops demonstrate the clustered shopping model of Kabul that is dominated by male shopkeepers and owners.

Provide a professional workspace dedicated to women. MOWA and city planners need assistance to establish dedicated professional office workspace for women, with access to facilities (toilets, internet, etc.). Working within societal constraints, there should be the creation of zones or buildings for female professionals, offering a professional demeanor and the necessary infrastructure. Female architects, engineers, attorneys, accountants, and graphic designers could create a positive cluster and increase their networking opportunities while working in a "societal safe space."

Provide a sales location that fits in with the preferred cluster model of shops for women. Since customers (men and women) are used to "clustered shopping"—going to the street where there are five wedding dress stores in a row, butchers, flower sellers, etc., it is necessary to create a space that conforms to the market demand and preference. The current models only have men as shop keepers. MOWA and city planners could identify venues in commercial areas that are perceived as safe, are close to transport, and allow women to sell their goods. This concept builds on the Zardozi Model but expands it both physically and to address local market needs. Such a cluster should have all of the best attributes of a shopping area, including parking, toilet facilities, and light. Ideally, the infrastructure costs should be underwritten by the government or other donors, lease payments should be significantly lower than normal, and utilities should be included for a certain period for growth and then phased in so that the successful businesses stay and there are opportunities for new entries into the market. The model needs to be built on initial support, with a phase-in period and then full sustainability.

Provide places for production and incubators. Akin to the model above, the government or donors should establish market-oriented incubators with clustered sectors for exchange of information and support for non-agricultural products. These areas could be separate from the sales locations or incorporated in their design. In addition, the Women's Garden could be more focused on production and incubation; sales would be secondary to the benefits of learning, networking, and instilling a greater focus on production, particularly since the sales model does not align with the current customer preferences in the market. The Women's Garden could also be looked at as a sales venue if it was reconfigured for cluster sales, but its highest purpose would be as an incubator. The military bases where bazaars are being conducted could be used also as learning incubators if the women are trained

in numeracy and marketing and are encouraged to observe and learn from the men's bazaar and its distinguishing features.

Promote the establishment and development of women's sections in key commercial organizations. There needs to be serious interaction on a business level among female business owners that is not overly burdensome for them, since they are running a business, and that supports them. Developing a strong women's section or a women's chamber of entrepreneurs attached to ACCI, and interfacing with AISA, EPAA, and other key trade players, is critical to enabling female business owners to network and learn from one another. These women lack information on potential changes in legislation and cannot adapt or provide input. They are isolated from the decision makers. They also have valuable input that is not available to policy makers. Technical assistance in developing the core secretariat function is important; earlier efforts have not focused enough on building the governance skills needed to run an organization.

Build and develop networks, cooperatives, and associations that support women in sectors, and an umbrella business organization that links them together. These organizations should support business linkages, market information, and advocacy. Building upon the study conducted by ASMED, these organizations should receive capacity-building assistance based on market need.

Provide market information to women. ACCI, AWBF, or another group should provide such information, including internal and external trade information, standards, networking, and business linkages. This information is critical to success in doing business and being competitive. Linkages should include Kabul and the provinces. In addition, USAID has invested in trade tools with the International Trade Center—including TradeMap, MarketMap, and StandardsMap—that are being underused in Afghanistan by both women and men and could provide significant market information.

Support women's networking and market access through ICT. Simple tools like blast SMS announcements, searchable directories of women's businesses (password-protected), email listservs, websites, and SMS networking platforms can support women's ability to engage with each other and with the market. Such tools are adaptable and can be used in networking: match female job seekers to women's businesses, enable women to find women's businesses to hire for services, provide space for industry-specific discussion and advice, and connect women to work together to create efficiencies in business, such as by splitting bulk orders of equipment or raw materials. ICT tools can also be used to help women connect with the greater market: find employment generally, conduct market research, publicize the goods and services their businesses offer, and conduct basic business communications. Many ICT tools will be new to Afghan women. Resources should be invested not only in the set-up and management of the networking systems targeted at women, but also in *training women on effective use of ICTs.*

Create a "gender-centric trade strategy" for the country. Women should be included in the development of the trade strategy so that they can provide input into new legislation, regulations, and policies and showcase their talents. Following training and assistance to give them the skills to demonstrate their goods and understand the competition, groups of women should participate in *trade exhibitions and trade fairs*. Finally, the government and donors should actively promote Afghan Women's branding.

WOMEN AND FINANCE

INTRODUCTION

Afghan women face significant challenges gaining access to finance to start and grow businesses. Loans typically have a 150–200 percent collateral requirement. While it is technically legal for Afghan women to own property and retain assets in their names, in practice, they typically have fewer assets than men and lack capital, making it difficult for them to access loans. Those who are able to get family support and assistance with collateral guarantees are often dissuaded from taking loans due to high interest rates and unfavorable repayment terms that require financial liquidity.

Afghanistan's financial sector currently does not understand or target women as a market segment. Despite many microfinance loans going to women, according to a study by the Microfinance Investment Support Facility for Afghanistan (MISFA), 80 percent of female microfinance loan recipients reported that men used the loans.[22] The "missing middle" of women in business is particularly hindered by Afghan financial institutions' focus on microfinance and commercial banking.

There is a lack of market research or sex-disaggregated data that can make the business case for targeting women as a profitable segment for lending products. Additionally, without project and product design that takes into consideration their unique challenges, women are at risk of being marginalized from participation in new financial initiatives, such as mobile money and mobile banking, that have the potential to improve women's access to and control over their finances.

Basic numeracy and financial literacy skills can help women understand profit and earnings.

LIVELIHOODS

While some women working at the livelihood level require access to finance in order to purchase inputs for their businesses, many have a greater need for numeracy skills and financial literacy to help them make good financial decisions. As observed in the bazaars, many women do not understand profit margins for pricing goods and some cannot negotiate with customers because they do not know their numbers. Even if they can obtain microfinance loans, their lack of numeracy inhibits them from knowing how to make a profit, understand a business plan, or obtain a loan from the bank. As a result, women who do grow and improve their businesses are often dependent on the male members of their households for assistance and lose control over their own finances.

22 Afghan Management and Marketing Consultants, N.D., p. 17

A woman's branch of Maiwand Bank offers a socially safe place for women to retain control of their finances.

EMPLOYEES

The financial needs of female employees are different from those of women who work for their livelihoods because the former receive periodic income. Their greatest need is basic financial literacy to help them manage their money. The ability to calculate and confirm receipt of take-home pay, in addition to improved budgeting skills, can help them maintain control over finances, or at least participate to a greater extent in their households' financial decision making.

WOMEN IN BUSINESS

Women in business need more sophisticated financial options. They are the group most affected by the lack of diverse loan products. Women who have the skills to start or grow their businesses have difficulty financing their efforts because current financial products in Afghanistan serve the micro level (below $10,000) and commercial level (above $50,000), leaving a gap of loan products that serve small to medium-sized business needs, where most female business owners are operating. Additionally, while women at all levels have less collateral and capital than their male counterparts, female business owners seeking larger lines of credit face an additional challenge getting family members to contribute significantly larger amounts of collateral or provide guarantees on their loans. As the size of the loan goes up, so does the risk, further disadvantaging these women.

RECOMMENDATIONS

Provide financial literacy training to women operating at the livelihoods level and as employees. A precursor to women being able to participate in financial decisions and access credit is a basic understanding of finance. Economic development programs seeking to help these groups should integrate basic numeracy and financial literacy into programming to help women understand income, budgeting, interest, repayment terms, savings, investment, and profit. Specific recommendations are further discussed in the Skills Development section.

Promote the adoption of sex-disaggregated data collection by financial institutions and support phased-in development of a national credit bureau system. There is a lack of sex-disaggregated data, which can be useful in advocacy by women and can help financial institutions' risk analysis—which could increase women's access to finance. Anecdotally, women have higher repayment rates than their male counterparts, but there is no single source for data to justify targeting women as lower-risk clients across the financial sector. In some cases, individual financial institutions can query sex-disaggregated data or track individual clients' credit histories within their institutions, but an information-sharing system does not exist to make the business case for lending to women.

Organizations need technical support to ensure that their record-keeping systems and processes include *sex-disaggregated data* and coordination of a national system that will enable analysis of women's borrowing needs and habits. For the greatest result, these data should be brought together through the creation of a *national credit bureau system* that can aggregate and track borrowers' credit histories in a central database. Establishing a credit bureau has been discussed for many years but has not yet been implemented, partially because other priorities have taken precedence

and partially due to inertia. MISFA currently has plans to create a shared credit database of clients across microfinance institutions (MFIs). Participation will be optional at first, but as the benefits become apparent, the MISFA database can be used as a launching pad for a more formalized credit bureau that extends into the private banking sector. Throughout this process, it will be important to ensure that borrowers' gender is included in record-keeping and that gender is included in industry- and institutional-level assessments as well as strategic plans. The collection and analysis of such data is central to making the business case for increasing lending to women.

Support development of women's loan products through market research and technical assistance. To date, the business case for Afghan financial institutions to aggressively target women as a market segment has not been clearly articulated or recognized. There has been little to no market research or technical assistance focused on serving women in business. In fact, women as a market segment may have lost ground in 2011 with the consolidation of MFIs PARWAZ, MADRAC, and MOFAD into Mutahid, which was catalyzed by the high reserve requirement. With this consolidation, Afghanistan's MFI sector lost the two microfinance banks that specifically named the financial support of women as a mission. It is still under consideration whether or not the new unified bank will prioritize women in its services. Of Afghanistan's banks, only Maiwand Bank has demonstrated an interest in specifically serving women by opening four women-only branches in Kabul. While women are clearly an underserved market, market research that has been conducted by the financial sector has focused primarily on men because they are the easiest to reach and the most visible potential clients. Therefore, as the financial sector develops and builds the capacity for developing market-based products, most products and services are being designed to fit the needs and risk profiles of male clients.

Financial institutions need technical assistance to help them conduct market research focused on women that establishes entrepreneurs and female business owners as an underserved and profitable market for entry and identifies the potential business opportunities that would attract investment in marketing and loan products targeted at this demographic. Focused analysis can help catalyze and inform the development of customized women's loan products that address financial access obstacles such as capital, collateral, and prohibitively high interest rates while helping the financial sector increase its efficiency and profitability. Once research is conducted, one can highlight the business case for women's products and provide technical support to design specialized loan products and financial services that are attractive to and attainable for women.

Establish loan guarantees and matching grants to increase lending to women. Although it is unlikely that the financial sector will be able to significantly adjust repayment terms and decrease interest rates while remaining profitable, loan guarantee programs and strategic grant-giving would increase the desirability of lending to women. First, donors can work with banks to provide *loan guarantees* that decrease the assumed risks of lending to women, thus establishing women as a preferential market and increasing flexibility in terms. To be successful, this will require not only guarantee funds, but also technical assistance provided by a third party. Since 2005, the Afghan Credit Support Program has dispersed $17 million in guarantees, helped 2,200 Afghan businesses gain access to loans, and experienced a net loss of only 1 percent. A key success factor of such loan guarantee programs will be keeping guarantee terms between the banks, USAID, and the technical implementers rather than publicizing the guarantee to the borrowers.

Second, grant-based economic development programs should be encouraged to explore opportunities to collaborate with lending institutions and provide *matching grants paired with market-rate loans* specifically targeted at women. This would mitigate issues related to limited capital and collateral and offset the hardship of high interest rates. Additionally, application and award systems could be streamlined for loans and grants,

creating new efficiencies for MFIs, banks, and economic development projects.

Support new financial regulations for lending that enable the creation of women's loan products suited for development lending. Afghanistan's current financial regulations are not conducive to development lending required by SMEs, contributing to the "missing middle" phenomenon. Currently, centralized collateral regulations and repayment terms make it nearly impossible for banks to serve businesses operating above the microenterprise level and below large-scale commercial.

Donors can help reduce regulatory obstacles and create an environment in which banks have greater flexibility to design loan products that can better serve women by funding a comparative study of alternative regulations that have proven successful in countries with similar profiles and by providing technical assistance to the Central Bank to draft new regulations that lower barriers faced by all Afghan businesses and allow for preferential terms for female business owners and other classes of "infant industries."

Provide technical and implementation support to gender-sensitive mobile money services. Like most of the Afghan population, women generally do not have bank accounts. Those with limited mobility often lose control of money they earn when inability to leave the home to conduct business forces them to send and receive cash through male members of the household. USAID and MNOs are putting considerable resources into the launch and expansion of mMoney services in Afghanistan that have potential to help women maintain greater control over money earned and conduct financial transactions despite limited mobility. The potential, however, will only be realized if gender is taken into consideration in a systematic way throughout the service design, corporate social responsibility (CSR), and roll-out processes.

A core benefit of mMoney is that it provides women with a secure place to store and transfer money. While the electronic transfer system offers a convenient and secure way for women to do business, whether receiving compensation for livelihood goods or salary payments, mMoney must be assessed as a process, not a single mobile phone-based action taken by women. Just as many women face challenges accessing traditional banking services, women may face similar issues completing cash-in or cash-out transactions. MNOs' mMoney agent criteria must take into consideration limiting factors such as distance, security, cultural appropriateness of location, and others that may decrease women's access to agents where they can deposit and withdraw funds from their mobile wallets. If systems require women to complete portions of the mMoney process through male members of the household, the result will likely resemble the status quo.

To ensure that mMoney is gender-sensitive will require continuing technical assistance to MNOs that do not typically have the in-house gender expertise to assist in the mMoney process. Without such expertise, there is a considerable risk that mMoney services and CSR programs will, at best, nominally serve women's needs and, at worst, expose women to additional hardship and risk. For instance, setting women up as mobile network and mMoney agents may seem a clever work-around to enable women to interface with women at the point of sale, but such a plan must be built on a business model that takes into consideration the potential market vs. the monetary business start-up cost, venues for sale, and the entire value chain.

WOMEN AND SKILLS DEVELOPMENT

INTRODUCTION

Due to insecurity, inadequate facilities, lack of female teachers, lack of incentives to send girls to school, and lack of mentors and opportunities for practical experience, the capabilities and potential of women to succeed in business have been limited. The literacy rate in Afghanistan for adult women is estimated at only 21 percent; the literacy rate is only 18 percent for women aged 15–24.[23] Boys are twice as likely as girls to complete primary school, and this difference widens at the secondary school level and further in higher education. There is a cadre of women who have been educated outside Afghanistan and have returned or who are older and have the requisite education and expertise for business, but they need training for continuing improvement in business skills.

Many of the business support training options available to women target start-up entrepreneurs with basic business education or technical skills such as tailoring or jewelry making. They neglect the foundational numeracy and accounting skills needed by women working in livelihoods as well as the higher-level skills needed by women working to expand businesses. There is significant overlap among curricula and few programs are tailored to specific sectors or types of women's economic participation and capacity in livelihoods, employment, and business ownership.

Factories that offer women-only workspaces neutralize some of the key social barriers to female employment.

LIVELIHOODS

Most livelihood projects focus women on developing crafts, such as sewing or jewelry making, without addressing skills such as the ability to calculate profit. Women who sell at markets and do not have the numeracy skills to calculate the cost of a product's raw materials and time, for instance, end up selling goods for little profit or, at worst, a loss. *Foundational education* in numeracy is critical for women's economic empowerment, and literacy is necessary if women are to grow beyond the most simple business interactions. While basic education is outside of the scope of most economic development projects, an investment in business-focused foundational skills training will multiply the impact of technical training efforts.

Women at the livelihoods level also need basic *financial literacy skills*, including numeracy, pricing, and derivation of profit. Earning an income is often a new experience for these women, and a lack of trust in or access to banks can lead to poor money management practices that compromise the security of a woman's earnings; for example, she may leave them with a shopkeeper or lend wages to family members.

EMPLOYEES

There is a marked lack of job training to help women prepare for employment. Teaching women *basic job skills*, such as the importance of timeliness, meeting deadlines, and personal hygiene, can assist women in gaining and keeping employment. Women who are new wage earners would also benefit from basic financial literacy skills to help them retain and best manage their earnings.

[23] World Bank, 2005.

A business case can be made to employers to provide in-house training or subsidize women's attendance in classes—even the most basic positions are better filled by employees with some level of these skills.

Higher-skilled women who have high school- or university-level education often lack the practical experience of their male counterparts, rendering them less competitive in the job market. Supporting women's participation in *internship programs* and other initiatives that provide opportunities to gain practical experience prior to seeking employment will make women more marketable.

WOMEN IN BUSINESS

Programs that serve women in higher-level businesses target start-up entrepreneurs with basic business skills. They often provide overlapping curricula that are typically generalized and are neither sector-specific nor customized for different stages of business growth. Programs can help by offering a range of curricula, spanning from the *start-up phase* through *advanced business skills*, to help women grow their businesses in a competitive environment.

Currently available training programs provide helpful skills for the start-up phase, and women who have participated have been very positive about their experiences. They value guidance on financial management, leadership, marketing, business plan creation, and proposal writing, and on how to take advantage of the limited networking opportunities available to them. Once businesses are functioning, however, women report not having the knowledge or skills to grow them to the next level; they would like programs that are more specific to their needs, whether those programs entail *firm-level assistance or sector-specific and business growth strategy training*.

RECOMMENDATIONS

Provide targeted training that is informed by market assessments that identify local demand, skills gaps, and socially appropriate sectors. At the livelihoods level, two concerns that surfaced during the assessment revolved around the provision of training that is not connected to local market demands, or training that is connected to demand but floods the local market. In both cases, although the training successfully equipped women with new skills, it did not necessarily translate into participants engaging in an income-generating activity. Training programs that are informed by local market assessments could identify unique local constraints and opportunities that would increase the likelihood of participants being able to sustainably engage with the local economy.

At the employee level, there are fairly significant disincentives for men to hire women in Afghanistan. These include concerns that women will only be able to work for a few years until marriage as well as a high likelihood that friends, family, and community members will make assumptions or accusations of immoral relationships between male employers and female employees.

Female employees are most likely to find work in businesses that are owned and/or managed by women and in employment sectors that have a shortage of qualified labor. Economic growth programming can assist women by identifying skills gaps for workers in Afghanistan and developing training

Female Business Owners' Priority Needs*

Basic Business Skills for Start-Up:

- Business plan development
- Leadership
- Business idea creation
- Marketing
- Technical skills
- Networking
- Self-confidence

Advanced Business Skills:

- Business growth strategies
- Competitiveness strategies
- Branding
- Sector-specific support
- Networking
- Self-confidence

* Based on small group interviews

Information Technology

A Promising Sector for Women's Employment and Business

Afghanistan is in need of more skilled IT professionals. Thanks to a commitment by the Ministry of Communications and Information Technology, as well as support from the international community, the sector has great potential. Afghanistan will soon be connected to the internet via fiber optic cable and the telecom sector has become the second largest revenue-generating sector in the country, with over $123.76 million a year.[24] However, the human resources have not kept up with the infrastructure growth and many government offices, private sector companies, and development projects struggle to find skilled IT professionals.

IT represents a promising sector for women's employment. First, the nature of IT as a hard skill gives women the opportunity to prove their capabilities and counter stereotypes that sometimes hinder women from getting work. Second, IT involves a skill set that is in demand and the opportunity cost of turning down a skilled female employee is high. Third, IT services can be provided remotely or can be easily set up in women's venues when security or social norms are a concern. As a result, women-owned IT businesses such as Afghan Citadel Software Company are thriving. That company has been supported by the Herat Incubator Program, which provides promising entrepreneurs with technical and financial assistance as well as a safe and collaborative environment in which to work. With this assistance, Afghan Citadel Software Company has grown and is flourishing. It has 12 employees in Herat and two in Mazar, and is opening a Kabul branch. In addition to being woman-owned, 60 percent of its employees are women.

[24] Altai Consulting, 2010.

programs for women to build their qualifications to fill jobs that are in demand. One potential sector that holds great promise is IT (see textbox).

Provide "linked" training programs that include access to success-enabling services and institutions. Both focus group and individual interviewees expressed the need for training that goes beyond the learning of a discrete skill. From carpet weaving to business plan development, all training programs could benefit from linkages to elements that promote participants' success in turning their newfound skill into a sustainable income-generating activity. What linkages are relevant would vary depending on the goal of the training program and the level of the participants (livelihoods workers, employees, or business owners), but could include the following:

- Partnerships with financial institutions that facilitate the opening of bank accounts to promote women's earning retention or facilitate access to credit.
- Connections to in-country or regional female business owners or associations that can promote mentorship opportunities and knowledge sharing. While the in-country capacity of business networks and associations still needs developing, regional associations can offer opportunities.
- Partnerships with education extension services and continued or next-step training providers. Many women are unaware of existing training or business development options available in Kabul. Training participants would benefit from an understanding of and access to local resources for continued education in literacy, numeracy, and vocational/technical skills, as well as both start-up and advanced business skills.
- Information on local services such as health providers, domestic violence resources, job placement services, legal resources, etc. Training sessions are opportunities to educate women, especially those who have limited mobility and access to information, about key local resources—even those not directly related to a particular project.
- Linkages to and information on businesses that employ women or women-owned

Training and childcare are offered at the Kabul Women's Garden. Afghan women at the livelihoods, employee, and business owner levels would benefit from market-based, comprehensive skills development opportunities.

businesses. Both women seeking employment and female business owners seeking skilled employees would benefit from this information.

- Market access and linkages relevant to the new skill. A market assessment that informs the training would identify the potential customer base, venues, raw material supplier, etc. that are relevant to the trained women.

Tailor educational curricula to meet women's needs at various levels. Afghan women have a broad spectrum of educational needs, ranging from basic numeracy to advanced business skills such as marketing. Women at the livelihoods level need skills development focused on basic numeracy and literacy. Women seeking first-time, less-skilled, or entry-level employment would benefit from training on what is expected of a responsible professional employee; even women who have high school- or university-level education often lack the practical experience that their male counterparts have, rendering them less competitive. A curriculum that includes practical application of skills would make participants more attractive to potential employers. Sector-specific, specialized technical training for female business owners operating at a higher level would support them in developing superior goods or services and in cultivating a strong client base. At all levels, but especially with livelihoods and low-skilled employees, there is a need for basic financial literacy skills to help women better retain and use their earnings.

In addition to classroom learning, ICTs may offer a way to provide customized basic education at scale. There are a growing number of *innovative educational tools and games* available on hardware ranging from internet-enabled computers to the most basic mobile phones that can be customized to the Afghan context and targeted audience needs. Donor programs can leverage these technologies: first, by clearly defining simple educational goals; second, by conducting assessments of mobile phone access and skills among the target audience; and third, by customizing educational solutions.

Integrate self-confidence and leadership skills into training programs. Many interviewees identified self-confidence both as a key to success in their economic endeavors and as one of their priority needs. The need for self-confidence training is especially acute in Afghanistan's cultural context and would better enable women to navigate the challenges inherent in an economic environment dominated by men. For professional women in the workplace and business owners, leadership skills were also recognized as a key need. An important business skill across sectors and countries, leadership ability is especially needed in a country where women in supervisory roles must navigate both standard management situations and culturally challenging dynamics with male subordinates.

Train women to work in the professional service sector. The professional service sector is an under-emphasized area that holds great promise for women's employment because of its flexibility of venue and skill-based qualifications. Professions such as accounting, engineering, law, remote sales or help desks, web design, translation, and marketing can be performed remotely or from women's professional venues. The hard skills, such as accounting and software development, also have the benefit of having

These women, trained in cooking skills, hope to be linked with catering or hotel restaurant work. Training programs that are linked to future income-earning opportunities are key.

clear quality outputs through which women can prove their value as service providers.

Women's capacity to work in the professional service sector can be improved by 1) increasing offerings and encouraging women's participation in professional courses at the university level; 2) building the capacity of local technical and vocational education and training organizations to provide professional skills courses; 3) creating internship programs that provide opportunities for women to gain practical experience before they enter the workforce; and 4) promoting the creation of women's working spaces in office parks and offices.

Engage men to cultivate family support. Interviewees noted that family support, especially from male family members, was key to women being able to participate in training programs. Because males are excluded from participation in women-only training—and training programs are often supported by foreign organizations and can require women to be away from the household for extended periods—it is unsurprising that attendance can have a stigma. When males are engaged in and educated about the training and how it can translate into increased family income, they can become more supportive. Communicating with family members who have concerns and inviting men to attend one of the early training sessions and any graduation ceremonies can cultivate male buy-in.

ACRONYMS

ACCI	Afghan Chamber of Commerce and Industries
AISA	Afghanistan Investment Support Agency
AREU	Afghanistan Research and Evaluation Unit
ASMED	Afghanistan Small and Medium Enterprise Development (USAID project)
AWBF	Afghan Women's Business Federation
CSO	Central Statistics Office
CSR	corporate social responsibility
EPAA	Export Promotion Agency of Afghanistan
ICT	information and communication technology
IT	information technology
IVR	interactive voice response
MFI	microfinance institution
MISFA	Microfinance Investment Support Facility for Afghanistan
mMoney	mobile money
MNO	mobile network operator
MOWA	Ministry of Women's Affairs
NAPWA	National Action Plan for the Women of Afghanistan
NGO	nongovernmental organization
SME	small and medium-sized enterprise
SMS	short message service
USAID	United States Agency for International Development

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