



Creative Brains Management Consulting Services



MARKET ASSESSMENT FOR IDENTIFICATION OF HIGHLY DEMANDED ENTERPRISES/BUSINESS AND MARKETABLE VOCATIONS

(Photo by: Frishta, Kabul, Aria City, 2021)



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assessment and identification of highly demanded enterprises/business and marketable vocation

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Acknowledgements

Creative Brains Management Consulting takes this opportunity to thank the CARE Afghanistan for giving us the chance to undertake this Market assessment and identification of highly demanded enterprises/business and marketable vocations in districts of 1,5,6,7,13, 16,17 and 18 of Kabul City and Provincial districts (Mirbachakot, Bagrami and Farza) of Kabul. In particular, we acknowledge the great support and effective coordination by CARE Afghanistan team led by Shah Mahmood Wahab, Mariam Afshar, Sona Mahmody and Saeeda Serat and other CARE team members. Undertaking this assessment could not have been possible without their commitment and the necessary support.

This report has been made possible as a result of the support and cooperation of communities and numerous individuals who took time to participate in the interviews, and share information related to this study. We are grateful for their time and contribution.

We hope the findings of this study will help inform ongoing GEWEP III interventions by the CARE in Afghanistan, Kabul Province.

List of acronyms

CBMC	Creative Brains Management Consulting
CDC	Community Development Council
CSC	Community Score Card
CSO	Civil Society Organizations
FGD	Focus Group Discussions
GDP	Gross Domestic Product
IDI	In-Depth Interviews
KII	Key Informant Interviews
KWA	Kabul Women Association
MOCI	Ministry of Commerce and Industries
MoJ	Ministry of Justice
MoLSAMD.	Ministry of Labour, Social Affairs, Martyrs and Disabled
MOPH	Ministry of Public Health
MOWA	Ministry of Women Affairs
NAP	National Action Plan
NAPWA	National Action Plan for Women of Afghanistan
RRA	Rapid Rural Appraisal
TVI.	Technical Training Institutes
VAW	Violence Against Women
VSLA	Village Saving and loan Association
WDC	Women's Development Council
WPS	Women, Peace and Security
PriSEC	Executive Committee on Private Sector Development
TSF	The Skills development Strategy

Executive summary

The objective of this Market assessment study was to carry out an extensive market analysis in line with Gender Equity and Women's Empowerment Program (GEWEP III) in Kabul-Afghanistan. This market assessment followed a participatory approach that made sure that all stakeholders were involved and provided a clear recommendation on CBMC experts adopted a mix of Purposive, Stratified and Random sampling techniques for selection of private sector, business owners, entrepreneurs and other actors in that regard. The study also applied all the principles of participatory research including the adoption of multiple tools that enabled verification and triangulation of information. These included the following RRA tools: Review of Secondary Information, Key informant interviews, In-depth Interviews and Focus Group Discussions.

Key findings reveal that the in Kabul province are identified as Local beverage industry, Carpet weaving and handicrafts, Foodstuffs or Food processing like making of spices and Dry Flavour Pepper, Furniture business, Textiles business that includes Tailoring, hand knitting, Strap knitting of Afghani traditional cloth, bed cover, scarf knitting and embroidery business, Livestock production for milk, yogurt and beef, High value crops production, Making of soap, shampoo, perfumes or household cleaning and Poultry farming and trading of eggs as well chicken. Major constraints to enterprise development are Security and access to capital. Lack of vocational and professional skills, lack of creativity in women products and lack of standards especially for those women who venture into food processing are some of the constraints affecting enterprises development. UN women, international NGOs, AKF, CARE and Afghan Women Chamber of Commerce organization are supporting marketing and product innovation for women-owned enterprises to improve growth. Organizations like Hand in Hand, Agha Khan foundation (AKF), Zardozi are providing support in different methods like seed funds, cash, tools to support women and girl's business/Enterprise development. This demonstrates that women enterprise is assisted in the supply chain operations via: (1) easier access to financial credits; (2) easier access to market information; (3) easier market access; and (4) better access to supplies and raw materials and higher productivity through better health and equipment. AWCCI (Afghan Women Chamber of Commerce & Industries) also work with women enterprises by targeting individual, household, community and wider society and trains them in market-driven vocational skills, business management and entrepreneurship, Establishing and training community-based savings groups and holds literacy classes for women who are not educated. Highly demandend skills and life skill training required by employers are tailoring, embroidery, food processing technology that includes dairy and Poultry technology. Types of business started as a result of vocational training are dairy, jewelry, Chicken Rearing, Crystal Knitting, Embroidery, Hand knitting, Beauty Salon, Livestock products business, Making cookies, Scarf tailoring, and carpet texturing. Market barriers experienced by the entrepreneurs are Limited Space at the market, Control by middlemen and Competition. Targeted training on Tailoring, Embroidery, Handicraft, Poultry farming, food processing, beauty salon to enable women have life skills to start their own businesses creates opportunity for women entrepreneurs to create livelihood opportunities. Strengthening Community Development & Support Services for example the development of community support services (extension and

business services, credit access, market research, etc.) will enable women gain essential knowledge and skills to develop enterprises and hence create livelihood opportunities.

Most of women enterprises operate informally and are not registered by the Afghanistan Chamber of Commerce and Investment (ACCI). MoLSAMD provides short-term vocational training courses which usually last less than a year. MoLSAMD designs and implements programme curricula, prepares guidelines for training and assessments, and provides certificates. MoLSAMD is also responsible for coordinating and registering NGOs working in the informal sector in order to identify capacity-building needs. Private sector TVET provision includes 40 licensed private TVET institutions and 120 additional centres in the process of obtaining a license from DMTVET. TVET training provided by the private sector is mainly focused on information and communications technology, management, accounting and languages, predominantly English. The position of female learners seems to be more favourable in private TVET provider's vis-à-vis public TVET institutions since most women interviewed prefer private sector and mentorship programmed.

Key recommendations in line with the assessment objectives include;

- Develop business support services in the targeted districts that include training on the development of business plans, marketing, access to finance to enhance business start-ups.
- Promote business registries with appropriate government departments, investment promotion like exhibitions and trade shows to promote market awareness and availability of particular products and services in the market. Through mentorship with existing enterprises, women can also be linked to existing enterprises to enable them acquire the skills necessary to initiate start-ups along-side the highly demanded products in the market.
- Provide advanced training for women in business especially on the development of training programs that include; Operations management (to assist women business owners in understanding standardized production procedures and supply chain management); Product development; Pricing strategy and techniques, Marketing management (looking at both domestic and international sales); Growth planning; Contract development (to include business negotiations).
- Initiate long-term coaching and mentorship targeting women entrepreneurs on; Developing and putting into writing standard procedures for business activities; Financial analysis and forecasting; Marketing (market research and how to find buyers in Kabul and other regions; Effective use of mass media, social media, and internet sales platforms for business marketing and promotion); and advocate the government to support women-owned businesses in implementing standardized production procedures.
- Assist women enterprises to identify potential markets for their products, and potential sectors for women to consider for investments alongside highly demanded products in the market.
- Raising awareness of the role of government in business development.
- CARE in partnership with Afghanistan Chamber of Commerce and industries (ACCI) develop training for women in market-driven vocational skills, business management

and entrepreneurship, Establishing and training community-based savings groups and holding literacy classes for women who are not educated.

- The assessment also recommends popular vocational training in the market to address the required demand for the specific products as weaving, dyeing and embroidery, food processing and poultry farming technology.

1.0 INTRODUCTION AND BACKGROUND

1.1 BACKGROUND

The concept of women's economic empowerment was set in Afghanistan's policy agenda by the international community. Women's economic empowerment became a global policy priority with the introduction of the UN Sustainable Development Goals (SDG) aiming to achieve gender equality and empowerment of all women and girls (Goal 5), decent work and economic growth (Goal 8), and justice (Goal 16) all at once (UN-SDG). International development agencies play an important role in promoting gender equality and pushing the women's empowerment agenda. However, in many cases, women's empowerment actions are limited only to technical assistance related to access to resources such as education, credit, and land. At the national level women's empowerment is manifested in women's control over resources by their presence in government and having the abilities to designate these resources in a way that both women and men can equally benefit from.

Women's empowerment in the economic context is defined as a process of achieving women's equal access to and control over economic resources and ensuring they can use them to increase or have full control over other areas of their lives (GIZ Gender report 2021). At the individual level, empowerment is defined as a gained control over self-life by cooperation with others in the development of activities and structures that affect them directly (GIZ Gender report 2021). In this respect, women's economic empowerment means expanding opportunities and acquiring the power to make choices – both concerning what women can do (the menu of options available to them), and about extending their perspectives of what they can do (Oxfam Afghanistan Gender lens 2019)

CARE Afghanistan is implementing a project that looks forward to strengthening (12,000) women from vulnerable households in Kabul to be economically, socially, and civically empowered. The impact group is women and girls from vulnerable households such as widows, divorcees, women with addicted or disabled husbands, women in poor economic conditions, and women lacking essential legal services and opportunities. Women in Afghanistan have fewer economic rights, less access to economic opportunities and less control over economic resources. The project works to that vulnerable women are economically empowered and have greater access to economic resources and opportunities hence strengthening women's position as economic actors to address their exclusion from economic processes and structures. This is achieved through the establishment of VSLAs and support to the VSLAs. This support increases women's access to entrepreneurship, employment opportunities, and women entrepreneurs' access to finance from different sources as well as engaging them more effectively with Afghanistan markets.

1.2 OVERVIEW OF MARKETABLE ENTERPRISES AND VOCATIONS FOR WOMEN IN KABUL PROVINCE.

Women are far less likely to be in paid employment than men, and the labour force participation rate shows that 86% of men are working compared to only 47% of women. Women work fewer hours, earn less and are more likely to work in vulnerable employment than men (96% compared to 88%, respectively)¹. Vulnerable employment is usually informal and insecure and has unstable or inadequate earnings and low productivity. Furthermore, access to employment for women is lower in rural districts than in urban districts – only 19% of the female urban workforce is employed and women from poor rural households tend to work in unskilled activities like handicraft (Tailoring, embroidery etc)².

To support women economic development, NGOs, Development partners and Afghanistan Government has made vast progress in including gender related concerns within the policy and legislative frameworks governing the country. Commitments to gender equality have been enshrined in the Afghan Constitution, the Afghanistan Compact, the National Action Plan for Women in Afghanistan (NAPWA) and the Afghanistan National Development Strategy (ANDS). Afghanistan Government has also signed and ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Below are the relevant national and international frameworks that guide MRRD's Gender Policy.

National Action Plan for Women in Afghanistan (NAPWA 2008–2018): *The NAPWA is a central component of Afghanistan's effort to implement its commitments to women in an organized, systematic, coordinated and sustainable way. NAPWA's main aim is to ensure that all government agencies, sectors, institutions and individuals have a responsibility to mainstream women or gender concerns. NAPWA pursues twin goals of women's empowerment and gender equality. NAPWA's third pillar on Economic and Social Development focuses on government's responsibility in creating an enabling social and economic environment conducive to advancing Afghan women's ability to participate in and contribute to the social and economic fields, thereby fulfilling women's economic potential.*

1.3 ABOUT GEWEP III PROGRAM

In 2008, CARE established the Kabul Women's Association (KWA) to help Afghan women gain confidence, strengthen their solidarity, and realize their rights by supporting awareness of women's rights and conflict resolution techniques. Today, the association is officially registered with the Ministry of Justice (MoJ) and serves more than 11,926 women. CARE has engaged project participants (KWA members) and other stakeholders in project design through conducting reflection and learning workshops, in order to make space for discussion, generating ideas, sharing achievements, and considering lessons learned, in order to develop the project design for this funding period. CARE seeks to continue this project over the next five years, especially to help KWA members and additional local CSOs to achieve the following changes:

1. Women's agency is strengthened, including a stronger voice and meaningful participation, and greater economic independence;
2. Women are supported by the men in their communities, including male leaders;
3. Women-led CSOs have increased ability to influence public decision-making

¹ Afghanistan Gender lens report-World bank 2016 pg 63

² Afghanistan Gender lens report-World bank 2016 pg 63

processes, through enhanced credibility and technical capacity, and stronger collective action.

The project's impact goal is that *'Women from vulnerable households are economically, socially and Civically empowered.'* GEWEP III also aims to address challenges faced by KWA members to date, by building their local level evidence base for advocacy on women's rights, and supporting KWA to engage at the policy level to advocate for the implementation of the National Action Plan 1325 (NAP 1325) under the UNSCR 1325 framework.

The project's target groups include the women and girls from vulnerable households, women-led CSOs (including KWA), Religious scholars, male family members, community leaders, government officials in Kabul province. The ultimate impact groups will be women and girls from vulnerable households.

1.4 ABOUT THE ASSIGNMENT

CBMC carried out a comprehensive market assessment and identification of highly demanded enterprises/business and marketable vocation by applying a judicious mix of approaches that made sure that all the stakeholders were involved and provided clear recommendation on: the best approaches to generate linkages between women-owned enterprises and job/market opportunities in the target market as well as recommendations on improvement of technical, managerial, enterprise development/business development support services. Recommendations on the best marketable vocations in the job market and opportunities.

1.4.1 Objectives of the Assignment

The overall objective of the assessment was to: Identify highly demanded enterprises/businesses in the market. Assess existing and potential livelihood opportunities and key gaps related to demand enterprises; List constraints to entry, profitability, and competitiveness of existing MSMEs and marketable vocations in terms of skills, attitude, capital, networking, marketing, regulations, and gender by analysing production, efficiency, consumption, marketing and employment characteristics including employment of women; Identify critical value chain interventions across Afghanistan's industry (mainly focus in Kabul province) sectors that have key business enabling attributes; Assessing capacity of existing private sector to respond to the market requirements for women, list MSMEs gaps and challenges; Identify priority sectors with potential for growth and wage employment or jobs in Kabul province; Reviewing the labour markets and value chains in the target urban centers and highlight trends in the broader economic, political and social context; Identifying types of vocations available and high demand skills, attitudes, and life skill training required by employers with focus on gender considerations and locality; Exploring opportunities for internship and job placement for the project training graduates to facilitate placements; Assessing existing and potential livelihood opportunities and key gaps related to their livelihood conditions; Analysing production, efficiency, consumption, marketing and employment characteristics including employment of women and girls; Identify challenges faced by the vocations and beneficiaries in finding wage employment; Assessing capacity of existing training providers to respond to the market requirements for women trainees; Provide clear recommendations on how to generate linkages between the female participants and job/market opportunities in the target centers; Assessing the viability of proposed new vocational training and life skill training centers for women, for provision of marketable skills and make recommendations on their strengthening; and Provide clear recommendation on the best approaches to generate linkages between women-owned enterprises, job/market opportunities in the target market, on improvement of technical, managerial, enterprise

development/business development support services and the on the best marketable vocations in the job market and opportunities.

2. METHODOLOGY

The study methodology involved collection of data from both primary and secondary sources. The primary data collection involved quantitative and qualitative approaches targeting the women and entrepreneurs in Kabul province, CARE partners and other agencies supporting women economic development and vocational training in Afghanistan. Data was mainly collected in Mirbachakot, Bagrami and Farza and provincial districts of 1,5,6,7,13, 16,17 and 18 purposively selected as agreed during inception to represent the views of the assessment in Kabul Province, In-depth interviews was carried out with 51 women business enterprise owners or representatives from each district mentioned above. A total of eleven focus group discussions with women from each district was conducted as well. Structured questionnaire interviews were conducted with up to 110 women enterprise owners across the districts and Kabul province where 50 women were purposively sampled from the CARE VSLA list and 60 other women were selected from the other businesses owned by women. Respondents and discussants were randomly sampled for structured interview respondents and purposively selected from KIIs, In-depth Interviews and FGDs. The following are the main approaches to be used in the primary data collection process:

2.1 Data Collection Methods

2.1.1 Review of Secondary Information

This phase involved extensive and in-depth review of literature to gather information related to the market assessment and identification of highly demanded enterprises/business and marketable vocations. Before embarking on literature review, a data collection framework was developed to guide on the type of information that needed to be collected. Amongst the documents reviewed include; Project proposal and project appraisal document, Project implementation plan (PIP), relevant project reports, WPS II Final Evaluation Report, and the Theory of Change. Research papers and publications from development partners and government departments especially from relevant line ministries was reviewed to triangulate information that was mined from raw data. Review of these materials provided the consultants with enough background information that was required and relate the current situation of markets in the sampled districts, identify highly demanded enterprises in the market, identify highly demanded vocations skills especially by women, linkage with government, development partners and other institutions and provided recommendations as appropriate. A complete list of all the documents reviewed is presented in the reference section of this report.

2.1.2 Primary Data Collection

In response to the study questions and objectives, CBMC experts adopted mix of Purposive, Stratified and Random sampling techniques for selection of private sector, business owners, entrepreneurs and other actors in that regard. The study also applied all the principles of participatory research including the adoption of multiple tools that enabled verification and

triangulation of information. These included the following RRA tools: Review of Secondary Information, Key informant interviews, In-depth Interviews and Focus Group Discussions. The number of quantitative and qualitative data collection activities that were conducted for the assignment are as illustrated in table 1 and 2 below:

Table 1: Qualitative data

Type of Data Collection tool	Number of respondents and discussants	Total Respondents and Discussants achieved
Key Informant Interviews with Afghanistan Chamber of federation, Afghan Women Chamber of Commerce and Industries, Local Government Authority and Economic Development Stakeholders in Afghanistan including the donor community	11 In all Kabul province including all its 11 districts of focus according to the ToR	11
In-depth Interviews (IDI) with Women entrepreneurs	11 In Kabul province including all its 11 districts mentioned in the ToR	11
Focus Group Discussions with business owners, Vocational institutes representatives, Local business owners and VSLA members who operate SME	11 In Kabul province including all its 11 districts mentioned in the ToR	11
Observation of business enterprises.	11 In Kabul province including all its 11 districts mentioned in the ToR	11

Table 2: Quantitative data: Semi-structured Interviews

Name of Interview	# of Interview per district	Total Districts	Total Interviews
Semi-Structured	11	11	121

2.1.3 Analysis and Triangulation of the data

SPSS Version 23 was used to analyse quantitative data and NVIVO software that allows for thematic analysis and management of qualitative data was deployed in conducting analysis of qualitative data. In context, qualitative data analysis adopted a thematic analysis approach. This ensured the use of a theory-driven approach where the analysis categories were determined in priori based on the study objectives and project indicators derived from the project log frame.

3. STUDY FINDINGS AND DISCUSSIONS

3.1 STATE OF ECONOMY IN KABUL PROVINCE.

Kabul Province is the capital of Afghanistan. In its July 2020 Afghanistan Development Update, the World Bank stated that Afghanistan's Gross Domestic Product (GDP) is set to contract by between 5.5 % and 7.4 % in 2020 as a result of COVID-19 measures, exacerbating poverty, and leading to a sharp decline in government revenues³. The economy grew by nearly 2.9 % in 2019, after the agriculture sector recovered from the drought of 2017-2018⁴. Due to increased wheat cultivation and production of cereals, the agriculture sector was estimated to have grown by 7.5 % in 2019, which accounted for at least 1.37 % of overall growth that year⁵. However, with the economy growing at a slower pace than population growth, more than half of the population is estimated to be below poverty line⁶. Political uncertainty and increased insecurity affected negatively the growth of the industry and services sectors. The industry sector grew only by 2 % in 2019, compared to 2.5 % in 2018. The services sector was affected by overall weak confidence and grew by 1.8 %, which is a similar figure to that in 2018. At the same time, the World Bank noted that private sector sentiment, while improving slightly over 2019, remained negative, particularly among small and medium enterprises (SMEs)⁷.

Private businesses in Kabul Province-Afghanistan were reported to face corruption and limited access to financial instruments and were affected by heavy regulations, lack of coordinated support, and poor connectivity within the country and the neighboring countries⁸. The agriculture and livestock sector employs 44 % of the national workforce and accounts for a quarter of the national GDP⁹. The Afghan labour market is also characterized by a large share of self-employed or family workers, which indicates a high level of informality¹⁰. This requires enterprise development to spur economic growth¹¹.

3.2 Demographic characteristics of assessment participants

A total of 110 women business owners were interviewed during the assessment. The women were from PD (Provincial District) 16th, PD 8th, Bagrami, Mirbacha Kot, PD 7th, PD 5th, PD 1st, PD 18th, PD 10th and PD 13rd all from Kabul Province. This reflects two realities; the more progressive views of women in business in the capital city (and consequently, a higher per capita rate of women business ownership), as well as the strength of AWCCI's presence in Kabul Province. Kabul is also overwhelmingly the most populous city in Afghanistan. The findings reveal that across the districts reached, interviews were held by business owners

³ World Bank, Afghanistan Development Update, August 2018, url, p. 2

⁴ World Bank, Afghanistan Development Update: Navigating a Sea of Uncertainty, January 2020, url, p. 2; World Bank, The World Bank in Afghanistan, Overview, updated 1 April 2020, url

⁵ World Bank, Afghanistan Overview, last updated 1 April 2020, url

⁶ New York Times (The), Afghanistan Needs Billions in Aid Even After a Peace Deal, World Bank Says, 5 December 2019, url

⁷ World Bank, Afghanistan Development Update: Navigating a Sea of Uncertainty, January 2020, url, p. 2

⁸ OECD, Boosting Private Sector Development and Entrepreneurship in Afghanistan, 2019, url, p. 13

⁹ World Bank Group in Afghanistan, Country Update, Issue 055, October 2019, url, p. 5

¹⁰ Afghanistan, NSIA (CSO), Socio-Demographic and Economic Survey - Economically Active Population, Provinces of Kabul, Bamyan, Daykundi, Ghor, Kapisa and Parwan, 8 June 2017, url, p. 35

¹¹ KII Deputy Director at Department of Family Economy (MAIL)

except in Mirbacha Kot and PD 7th where some respondents were employees and offspring of the business owners. The dwelling type across the districts was dominantly Mud constructed, followed by brick constructed and to a less extent timber. The findings reveal that in PD 18th and PD 10th the house was only constructed by bricks. Most of the districts were urban dwelling except for Mirbacha Kot where there were Pastoralist and Agro-pastoral households depicting that this is a rural district. Most of the business owners were locals except at PD 16th where most of those interviewed were IDPs. Table 2 includes an overview of the assessment respondents by district.

Table 2: Demographic Summary of Market Assessment Participants

Number of Interviews conducted in each District			
District	Number of Interviews		
PD 16th	8		
PD 8th	7		
Bagrami	11		
Mirbacha Kot	17		
PD 7th	19		
PD 5th	14		
PD 1st	14		
PD 18th	5		
PD 10th	2		
PD 13rd	5		
Relationship to the business Owner			
District	Self	Child	Employee
PD 16th	7.84	0	0
PD 8th	6.86	0	0
Bagrami	10.78	0	0
Mirbacha Kot	16.67	100	66.67
PD 7th	18.63	0	33.33
PD 5th	13.73	0	0
PD 1st	13.73	0	0
PD 18th	4.9	0	0
PD 10th	1.96	0	0
PD 13rd	4.9	0	0
Total	100	100	100
House or main dwelling type			
	Mud	Brick	Timber frame
PD 16th	7.81	9.3	0
PD 8th	9.38	2.33	0
Bagrami	9.38	9.3	0
Mirbacha Kot	23.44	16.28	0
PD 7th	17.19	16.28	100
PD 5th	12.5	13.95	0
PD 1st	18.75	4.65	0
PD 18th	0	11.63	0
PD 10th	0	4.65	0
PD 13rd	1.56	11.63	0

Total	100	100	100
Household Type			
	Pastoralist	Ago-pastol	Urban dwelling
PD 16th	0	0	10.34
PD 8th	0	0	8.05
Bagrami	0	0	12.64
Mirbacha Kot	80	94.12	1.15
PD 7th	0	5.88	21.84
PD 5th	0	0	16.09
PD 1st	0	0	16.09
PD 18th	20	0	4.6
PD 10th	0	0	2.3
PD 13rd	0	0	6.9
Total	100	100	100
Household Status of Business owner			
	Local/ Or	IDP	
PD 16th	7.06	12	
PD 8th	8.24	0	
Bagrami	11.76	4	
Mirbacha Kot	22.35	12	
PD 7th	21.18	8	
PD 5th	11.76	16	
PD 1st	8.24	28	
PD 18th	3.53	8	
PD 10th	0	8	
PD 13rd	5.88	4	
Total	100	100	

3.3. Education Level

The assessment results related to education data reveal a very high correlation between business ownership and education. Figure 1 below shows that most of the respondents had attained Primary I, Primacy C and Secondary education. At P 5th, PD 1st and PD 18th, most women interviewed had attained tertiary education depicting high level of education in the districts. High level of education among the respondents can be partly attributed to the geographical location of the sample pool. In these urban centers, education for young girls and women is the norm, in contrast to reservations about girls' education in a rural district like Mirbacha Kot where none had tertiary education but there were significant respondents who had no education. Still, the urban nature of the sample pool does not completely account for the highly-educated nature of the respondents. The conventional wisdom is that literacy has a causal relationship with quality of life, in terms of choices of profession, decision-making ability, income generation potential, ability to provide for children, and so on.

Table 3: Level of education of the Business Owner							
	No Educated	Madrassa	Primary	Secondary	Tertiary	University	Total
PD 16th	6.06	0	11.11	28.57	0	0	8.18
PD 8th	7.58	0	11.11	0	0	0	6.36
Bagrami	10.61	0	5.56	14.29	0	0	10
Mirbacha Kot	27.27	0	11.11	14.29	0	0	20
PD 7th	18.18	33.33	22.22	0	0	0	18.18
PD 5th	12.12	0	11.11	42.86	33.33	0	12.73
PD 1st	13.64	0	11.11	0	33.33	100	12.73
PD 18th	4.55	0	0	0	33.33	0	4.55
PD 10th	0	0	0	0	0	0	1.82
PD 13rd	0	66.67	16.67	0	0	0	5.45
Total	100	100	100	100	100	100	100

The following sections shows discussions on how the assessment has answered the specific objectives by triangulating quantitative and qualitative data.

Objective 1: *Identify highly demanded enterprises/businesses in the market. Assess existing and potential livelihood opportunities and key gaps related to demand enterprises. Identify enterprise opportunities and growth for micro, small and medium enterprises women start-ups;*

3.4 Highly demanded enterprises/businesses in the market

From literature review, an overwhelming number of SMEs are engaged in trade and retail, up to 80 per cent according to the MOCI. While trade and retail are key for providing goods to markets, they are of limited value in terms of job creation¹². Trade has accounted for most of the economic growth in the country over the past years¹³. The construction sector in Kabul has remained surprisingly stable due to strong urban housing demand and potentially provides jobs for casual urban laborers. Telecom has been the major success story of Afghanistan especially in Kabul province, with 90 per cent of the country covered and over 80 per cent market penetration¹⁴. This digital network which links all but the most remote parts of Afghanistan can no doubt be used to produce development results, not only for educational outreach and public service provision (including e-governance) but also to promote economic activity through access to information on markets and pricing¹⁵. Local beverage industry has been identified as a stable enterprise in the market. Foodstuffs, furniture, textiles and other goods like handicrafts have been identified by women who were engaged through in-depth interviews during data collection. Women are also heavily involved in the traditional Afghan economic sectors, such as carpet weaving and handicrafts, products

¹² Afghan Ministry of Commerce and Industries (note 68), p. 36.

¹³ Afghanistan Private Sector report 2015.

¹⁴ Sangin, A., 'PP-14 policy statements', International Telecommunication Union (ITU) Plenipotentiary Conference 2014, 21 Oct. 2014. <<http://www.itu.int/en plenipotentiary/2014/statements/file/Pages/afghanistan.aspx>

¹⁵ See Afghan Ministry of Communications and Information Technology, 'Private sector development cluster: e-Afghanistan', 2011. <<http://mcit.gov.af/Content/files/PSD%20NPP%202%20E%20Afgh%20NPP%20Proposal%2023%20May%202011.pdf>

that are in fact key in the Afghan economy and comprise 17 per cent of the country's exports in value¹⁶.

“...Tailoring, hand knitting, strap knitting of Afghani traditional clothes, bed cover, scarf knitting, embroidery are products that have high demand in the market.”

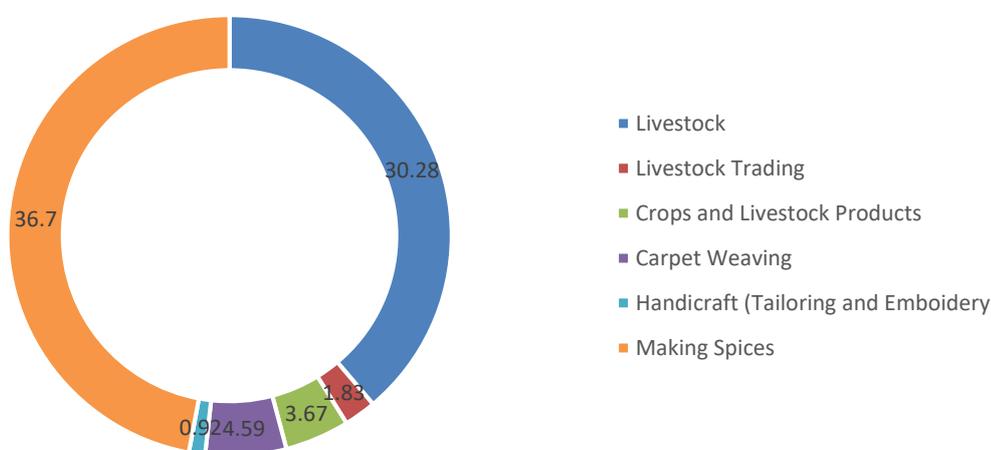
“What we lack to start the businesses that produce the products is the capital but if we can get the money for capital we shall initiate the business that and sale the products in the market and thus raise more income”

FGD with women (FGD 01-Bagrami and FGD 07 Distict 1st)

The quantitative assessment findings reveal that highly demanded enterprises/businesses in the market are making spices at 36.7 %, followed by livestock at 30.28%, and high value crops at 10.09 %. Employment opportunities in existing small and medium enterprises, Poultry Trading and crops and trading on crops/livestock products are also significant at 4.59, 3.67 and 3.67 % respectively. Other enterprises identified by respondents are Casual labour, Skills

development, Food processing and Beauty parlor. Focus group discussions with women reveal that Tailoring, hand knitting, Strap knitting of Afghani traditional cloth, Dry Flavor Pepper, soap, shampoo, bed cover scarf knitting and embroidery business have high demand in the market since most people are eager to buy and pay for them. There is also mention that dry fruit business is easy and the sales are also good. Poultry farming and trading on poultry eggs is also in high demand. The discussants who mentioned livestock products business explain that income is well generated from sales of dairy products like milk, yoghurt and beef. The discussions also revealed that processing of dry pepper flour products has good market because local people prefer to use them in spicing their food. The discussions also identified texturing products as having high demand in the market. Handy Craft are mostly demanded business for women in the market as women identify with handicraft as the current style and hence the products have high demand in the market. In-depth interview with the deputy Director at Department of Family Economy also identified Home-based greenhouses and mushroom farming as some of the highly demanded enterprises in the market¹⁷.

Figure 2: Highly Demandend Enterprises in the market



¹⁶ Afghan Central Statistics Organization (note 51).

¹⁷ KII Deputy Director at Department of Family Economy

Key gaps that were identified as related to demand of enterprises is that women’s economic role is embedded within governance dynamics and processes in which they have little power; male market intermediaries capture the lion’s share of profits in the value chain¹⁸. Outside of these sectors, waged income opportunities are still limited. Women are still hampered by a lack of skills, which can make them uncompetitive even excluding the other significant barriers to their work force participation as explained in the education level finding of this report. Physical challenges not only engagement in public spaces, but physical safety and security (including during travel) also disproportionately affect women’s engagement with markets to a very significant extent. Based on the findings and literature review, the highly demanded enterprises/businesses in the market in Kabul are identified follows;

- Local beverage industry.
- Carpet weaving and handicrafts.
- Foodstuffs or Food processing like making of spices and Dry Flavor Pepper
- Furniture business.
- Textiles business that includes Tailoring, hand knitting, Strap knitting of Afghani traditional cloth, bed cover, scarf knitting and embroidery business.
- Livestock production for milk, yogurt and beef.
- High value crops production like tomatoes, banana, vegetables.
- Making of soap, shampoo, perfumes for household cleaning.
- Poultry farming and trading of eggs as well as chicken.

The study therefore recommends that CARE working with local partners like KWA should develop business support services in the targeted districts that include training on the development of business plans, marketing, access to finance to enhance business start-ups.

Objective 2: *List constraints to entry, profitability, and competitiveness of existing MSMEs and marketable vocations in terms of skills, attitude, capital, networking, marketing, regulations, and gender etc. and analyse production, efficiency, consumption, marketing and employment characteristics including employment of women;*

3.5 Constraints to entry, profitability, and competitiveness of existing MSMEs in the markets

“...Skills training and lack of creativity are some of the constraints that face women in business.”

“Lack of advanced technology like digital marketing through telephones also make us women not to compete well in the market.”
In-depth interview with business owners.
FGD with Women (FGD 05-Mirbachakot and FGD 08-Disrict 7th)

Small and Medium-sized Enterprises (SMEs) are regarded as the backbone in the developing countries as these constitute a large portion of their economies. For example, according to a report by Switch-Asia (2017), SMEs in Afghanistan produces more than 50% of the GDP; in addition to that, more than 30% of the labor force is busy in this sector. Furthermore, startups are not only crucial for economic growth and employment generation but also, for building people’s capacities (Switch-Asia2017). Given that SMEs contribute to GDP and employment in a country, they are also faced with various challenges from the environment. According to Abeh (2017) SME face challenges because of

¹⁸ Afghanistan Private Sector Report 2015

inadequate fund, corruption, political and religious factors, social and cultural factors, infrastructure, and environmental factors. In addition to that, this sector is mostly neglected by governments. Discussion with key informants reveal that SMEs are lacking support from the government side in the form of tariff, as the government charges less tariff on foreign goods and let a cut-throat competitive environment between domestic producers and foreigners which results in failure of SMEs, being dumped by foreign competitors, lack of subsidies by government. In addition to the problems from the state actors, SMEs also face problems from like lack of credit from banks, competition from multinational companies, poor infrastructure, unavailability of raw material and other inputs, lack of advanced technology, lack of distribution channels in the markets, lack of training and skill development programs.

The respondents were also asked the constraints to entry, profitability, and competitiveness of existing MSMEs in the markets in all the districts that were visited. The findings reveal that the major constraints are Security and access to capital. Attitude of women that make them look forward to men as providers hampers their drive as entrepreneurs towards business opportunities is also a significant constraint according to women interviewed. This is illustrated in figure 3 below. In-depth interviews and Focus group discussions also reveal that lack of vocational and professional skills, lack of creativity in women products and lack of standards especially for those women who venture into food processing are some of the constraints. The respondents identified insecurity, drought and poverty as obstacles to women entrepreneur's well-being in their households.

An inclusive free market is ideally characterized by equality of access by all to economic resources and opportunities, and a rule-based playing field that permits and encourages competition¹⁹. Yet, in Afghanistan economic activity is strongly impacted by extra-market conditions. These affect the production capability and competitiveness of micro and small enterprises, which employ the majority of Afghans. Furthermore, they influence the employment and (formal) start-up opportunities of marginalized sections of the population. Limited employment opportunities in turn increase the attraction of illicit activities or the likelihood of radicalization: young men are at the highest risk. Private sector constraints also erode MSME legitimacy, thereby jeopardizing political stability and thus the country's security situation²⁰. Large family-owned business conglomerates with political ties have disproportionately reaped profits in the growth process²¹, while for the vast majority of Afghans economic conditions have not improved. Unaccommodating economic policies and weak regulatory enforcement have even allowed some neighboring countries to profit from the Afghan market through unfair competition. Opportunities for the Afghan economy to connect with neighboring and world markets are complicated by its landlocked position in a politicized and often toxic regional economic environment. The culmination of these forces and conditions, compounded by the triple transition, has created a precarious business climate.

In addition, Government policy that regulates fiscal issues leads to a lack of public services and goods, and it prevents the government from establishing an attractive climate for investment (World bank economic index 2017). This in turn deprives the government from (growing) fiscal revenue that could be ploughed back into providing essential public services

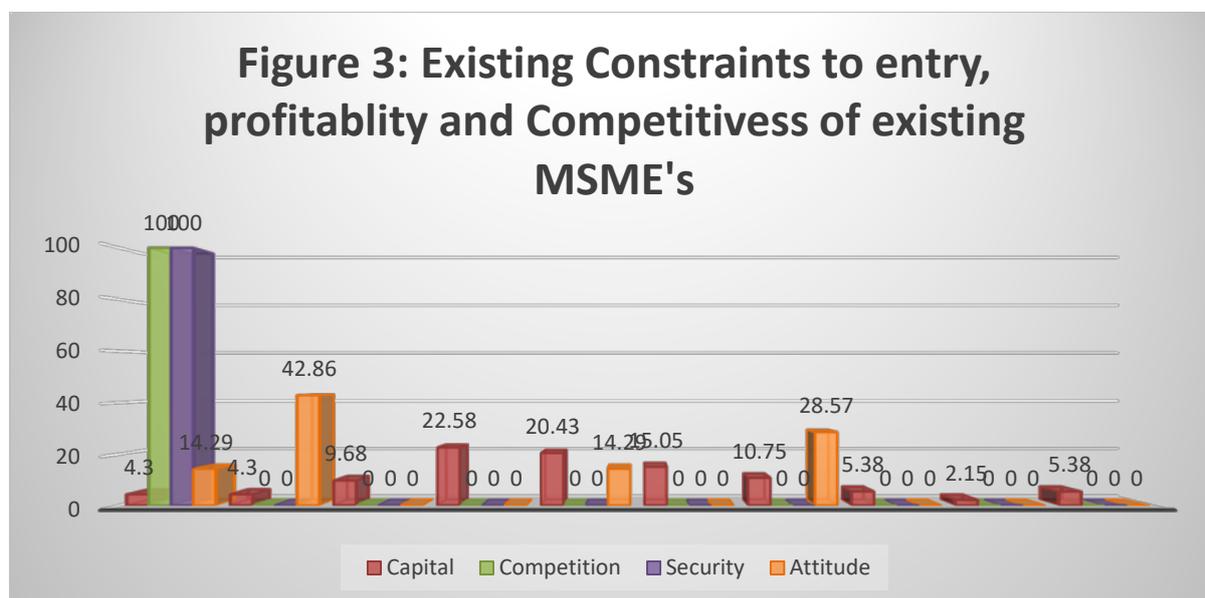
19 Afghanistan Private Sector report pg. 48

20 Afghanistan Private Sector report pg. 48

21 Afghanistan Private Sector report pg. 52

and goods. Critical infrastructure, fundamental to economic development, is still unreliable, inaccessible or completely missing in large parts of the country. While the macroeconomic environment has been relatively stable, there remains no clear strategy to support the private sector²². Donors have been instrumental in the creation of key private sector-related bodies: business registries, business support organizations and investment promotion agencies that CARE should uptake to help women overcome constraints in starting up enterprises.

Figure 3 below show that the major constraints identified by women business owners are competition, capital and security across all the districts. Attitude of women towards starting up of small and medium enterprises is a factor in four districts that are PD 6th, PD 8th, PD 7th and PD 1st.



The study therefore recommends that CARE working with KWA should work to promote business registries with appropriate government departments, investment promotion like exhibitions and trade shows to promote market awareness and availability of particular products and services in the market. Through mentorship with existing enterprises, women can also be linked to existing enterprises to enable them acquire the skills necessary to initiate start-ups along-side the highly demanded products in the market.

Objective 3: Identify critical value chain interventions across Afghanistan’s industry (mainly focus in Kabul province) sectors that have key business enabling attributes. For value chains, make recommendations for business development support services (business planning, management advice and support, and microfinance, incentives for demand driven product or service innovation and implementation etc. to reduce the constraints and stimulate observable economic growth and competitiveness potential for women.

3.6 Key Value Chains that have key business enabling attributes.

Kabul’s population is more mixed in terms of ethnicities, with less stringent tribal structures and institutions, than in other parts of the country. It is also diverse in economic terms. As the

²² Afghan Central Statistics Organization (note 51).

economic and political centre of Afghanistan, Kabul is where the capital accumulated in the post-Taliban era is most visible. It can be seen in the fast growth of certain larger commercial enterprises some located in the Bagrami and Pul-e-Charkhi industrial parks and also in costly high-rise apartments and 'poppy places. High demand for residential housing has sustained the construction sector beyond the international withdrawal and there remain opportunities for private businesses and other sectors. However, there are dense areas of extreme poverty, not only in informal settlements, but also in the refugee camps outside the city. Associated with these areas are problems such as eviction and land tenure insecurity, absent or over-capacitated urban services and infrastructure and vulnerability along many indicators²³.

But migration to Kabul remains appealing due to the opportunities available in the capital, be they commercial or otherwise. Electricity is available to 95 per cent of households in the municipality and a quarter of households own their own vehicles²⁴. The presence of educational facilities, including 76 higher education institutions, creates a pool of higher skilled labour²⁵. The city's literacy rate (at nearly 65 per cent) is higher than the rest of the country, as is the proportion of children enrolled in primary school²⁶. The situation for women is comparatively more liberal than in other parts of the country. With a thriving media and telecommunications sector as well as new roads, Kabul is better connected to the engines of business at all levels than any other part of the country²⁷.

As Kabul is the centre of government and the headquarters of the international community, it is often the target of high-profile political attacks. Security therefore remains a problem. The international presence has also been a major driver of the local economy over the past decade, and the economic impact of transition has been strongly felt by local businesses catering to this market. This includes the non-governmental organization (NGO) sector, which has absorbed many of the country's educated elite. Despite the greater range of opportunities available in Kabul, less than 10 per cent of the employment in the city is in fact formal, with a large proportion of those jobs existing in the public sector. Outside of this, the bulk of employment is in trade and services, with a large proportion of jobs also being casual labour²⁸. Unemployment and underemployment are major problems: only a third of the working age population was considered economically active in recent surveys²⁹. Some agricultural activity takes place, concentrated in the rural districts of the province of Kabul. These districts are home to 20 per cent of the province's population. In Kabul province the vast bulk of production is in higher-value crops such as fruits, vegetables and livestock, and is mainly located in the northern three districts³⁰. Somewhat surprisingly, 19 per cent of the land in the city itself is still being used for agricultural purposes³¹.

²³ KII Acting Director Women Economic Empowerment National Priority Program

²⁴ Afghan Central Statistics Office, 'Kabul Province socio-demographic and economic survey highlights', 2015, p. 20.

²⁵ Afghan Central Statistics Office (note 347).

²⁶ Afghan Central Statistics Office (note 347), p. 6

²⁷ KII Sr. Advisor to DM Women Economic Empowerment

²⁸ KII representative Zardozi organization

²⁹ Afghan Central Statistics Office (note 351), p. 6.

³⁰ Indepth Interview District 7th, 5th and 13th

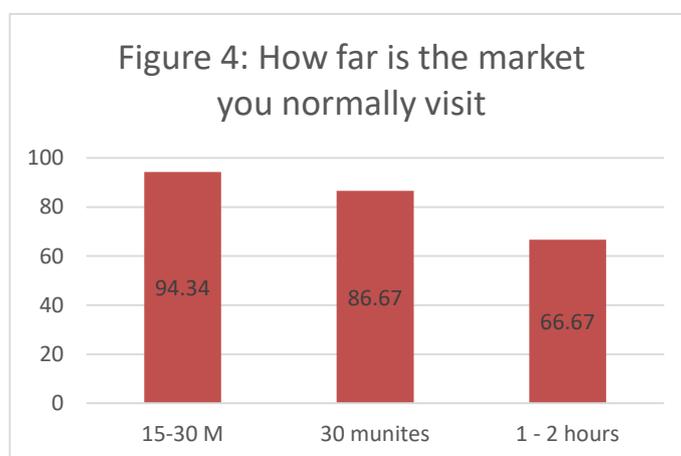
³¹ UN Habitat (note 349).

Analysis of the data from structured interviews reveal that 90 % of the respondents across the districts agree that they have access to markets while only a mere 10 % indicate they have no access to markets. The findings also reveal that most of the women entrepreneurs take between 15-30 minutes across all the districts visited to reach the market, a factor that is an enabler of many women to do business. Commodities like foods, Drugs, vegetables, Sanitary Item, Clothing, stationery for kids, Quilt equipment, tailoring tools, Animal foods, Home equipment and Texturing tools are the most important commodities bought at the market place and the respondents agree that the commodities are available in the market. The findings reveal that 88.89 % of Women entrepreneurs indicate that there is increase in price of the most essential commodities that are bought from the market in the last 6 months, while only 11.11% indicate that the prices remained the same. The increase of price to the better provide an opportunity for women entrepreneurs to identify a line of highly demanded items and invest in either the production or distribution of the commodities thereby creating an enterprise. These changes were considered as profit for the women entrepreneurs. Key informant interviews with CARE staff reveals that UN women, international NGOs, AKF, CARE and Afghan Women Chamber of Commerce organization are supporting marketing and product innovation for women-owned enterprises to improve growth. CARE is still working with Kabul Women Association to improve women marketing skills.

“...UN women, international NGOs, AKF, CARE and Afghan Women Chamber of Commerce organization are supporting marketing and product innovation for women-owned enterprises to improve growth. CARE is still working with Kabul Women Association to improve women marketing skills.”

Key informant Interview. (Project Manager CARE)

Key informant interviews with CARE staff reveals that UN women, international NGOs, AKF, CARE and Afghan Women Chamber of Commerce organization are supporting marketing and product innovation for women-owned enterprises to improve growth. CARE is still working with Kabul Women Association to improve women marketing skills. Findings from key informant interviews also reveal that Hand in Hand, Agha khan foundation (AKF), Zardozi a are providing support in different methods like seed funds, cash, tools to support women and girl’s business/Enterprise development. This demonstrates that women enterprises are assisted in the supply chain operations via: (1) easier access to financial credits (access to finance); (2) easier access to market information; (3) easier market access; and (4) better access to supplies and raw materials and higher productivity through better health and equipment.



Financial services are still nascent in Afghanistan, with only 3 per cent of the population banking through formal channels³². For the vast majority of Afghans, such financial transactions continue to take place through personal networks and the informal money

³² KII Representative the Asia Foundation

transfer (hawala) system, though some banks are exploring sharia-compliant options to help penetrate this market. Commercial lending is key for business development, but for most SMEs, loans remain prohibitively costly for smaller actors. Microfinance more deliberately aims at socioeconomic inclusion, and in other countries it has played a strong role in stimulating growth at the bottom of the economic pyramid. 54.55% of the respondents agree to have access to finance/Credits to expand their business or start a new enterprise. The findings reveal that most of the respondent access to finance/credits from VSLA, followed by commercial banks and micro-finance. Some of the respondents indicate they get credit/finance from government agency, relatives and friends especially in PD 5th and PD 1st. This is illustrated in figure 5 below.

Table 4: Access to finance/credit from institutions								
	PD 16th	PD 8th	Bagrami	PD 7th	PD 5th	PD 1st	PD 13rd	Total
Commercial bank	28.57	25	0	0	0	11.11	25	6.41
VSLA	57.14	0	90	53.33	41.67	33.33	75	51.28
Microfinance	14.29	0	0	13.33	0	33.33	0	7.69
Government agency	0	0	10	0	0	11.11	0	3.85
Relative	0	0	0	0	8.33	0	0	1.28
Friends	0	0	0	0	8.33	0	0	1.28
Others	0	75	0	33.33	41.67	11.11	0	28.21
Total	100	100	100	100	100	100	100	100

To improve Key value chains in business development, the study therefore recommends that CARE working with KWA should initiate advanced training especially on the development of training programs that include; Operations management (to assist women business owners in understanding standardized production procedures and supply chain management); Product development; Pricing strategy and techniques Marketing management (looking at both domestic and international sales); Growth planning; Contract development (to include business negotiations) and also initiate long-term coaching and mentorship targeting women entrepreneurs on; Developing and putting into writing standard procedures for business activities; Financial analysis and forecasting; Marketing, market research and how to find buyers in Kabul and other regions; Effective use of mass media, social media, and internet sales platforms for business marketing and promotion; and advocate the government to support women-owned businesses in implementing standardized production procedures.

Objective 4: Assess existing and potential livelihood opportunities and key gaps related to their livelihood conditions and **Objective 5:** Analyse production, efficiency, consumption, marketing and employment characteristics including employment of women and girls. Make recommendations to overcome or mitigate identified constraints.

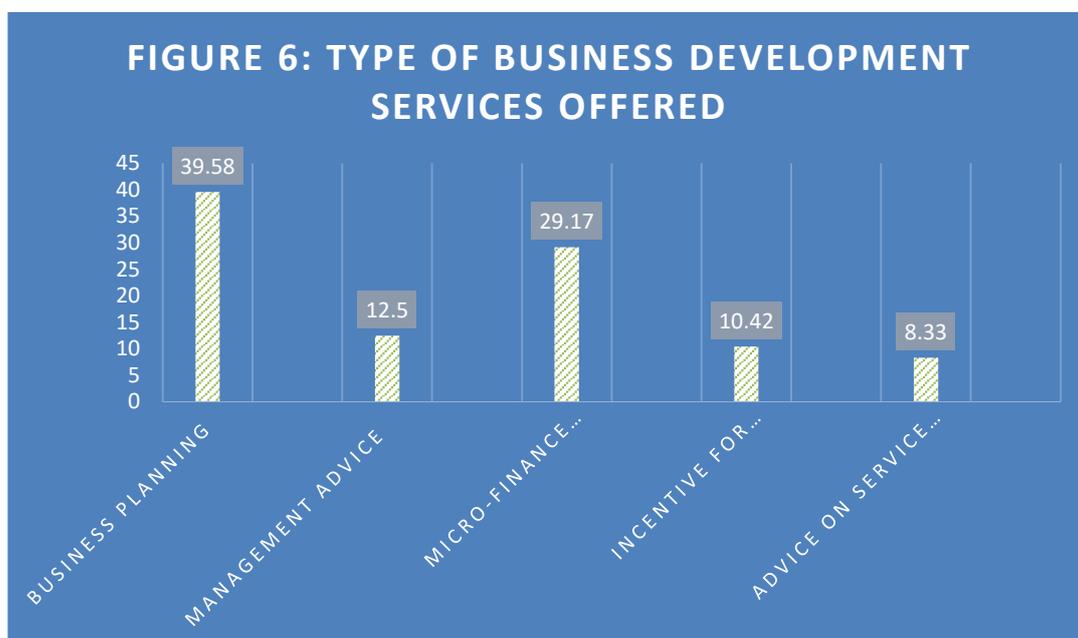
3.7. Capacity of existing private sector to support women employability and the development of Enterprises

Domestic and international companies share a responsibility with governments and other development partners including NGOs, for improving the conditions for a rules-based, competitive and sustainable private-sector driven economy. Private sector, NGOs, and Government department should promote participation on issues that support small enterprise development in collective action by engaging government officials, employing media outreach and cooperating with civil society and women entrepreneurs to promote start-ups and availability of supply and demand needs across Kabul province.

The assessment findings show that only 44.44% of women entrepreneurs are aware of private institutions or public institution and any incubation centre that support women entrepreneurs to start up new businesses and to expand their business while 55.56 % are not aware of private institution supporting women entrepreneurs. The institution identified are CARE, MRRD, Hand in Hand Afghanistan, Agha khan foundation (AKF), Zardozi organization, MEDICA, AWAK, AWCCI (Afghan Women Chamber of Commerce & Industries) and Provincial Organization. The organizations identified, through the creation of both institutional capacity and an enabling environment, individual women are empowered socially and economically with knowledge, skills and confidence to engage in public life and integrated into the economy. The organizations target individual, household, community and wider society by;

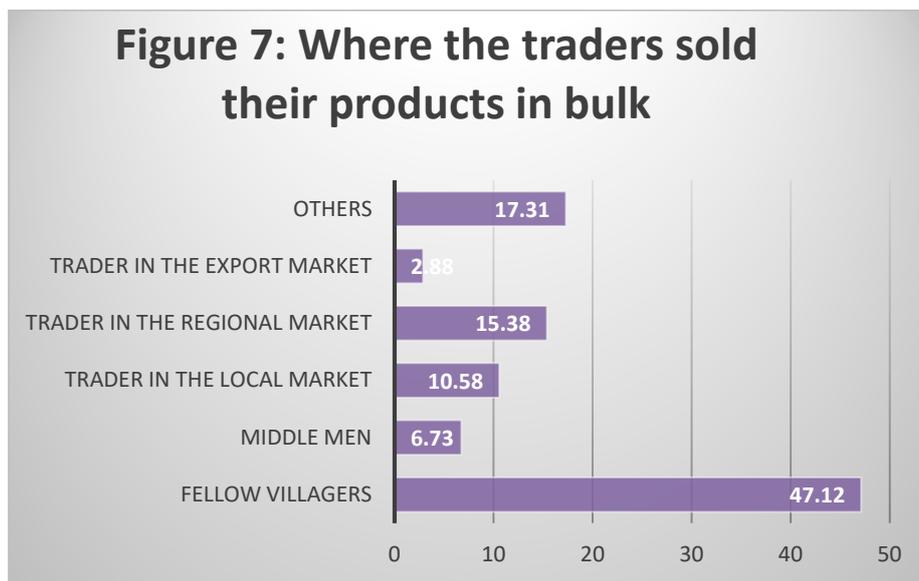
- Training women in market-driven vocational skills, business management and entrepreneurship.
- Establishing and training community-based savings groups.
- Holding literacy classes for women who are not educated.

The findings also reveal that Women Development Council also support women in business. The institution support women in business planning (40%), Micro-finance (29%), Management advice (13%), Incentive for demand (10%) and advice on service provision (8%). This is illustrated in figure 6 below.



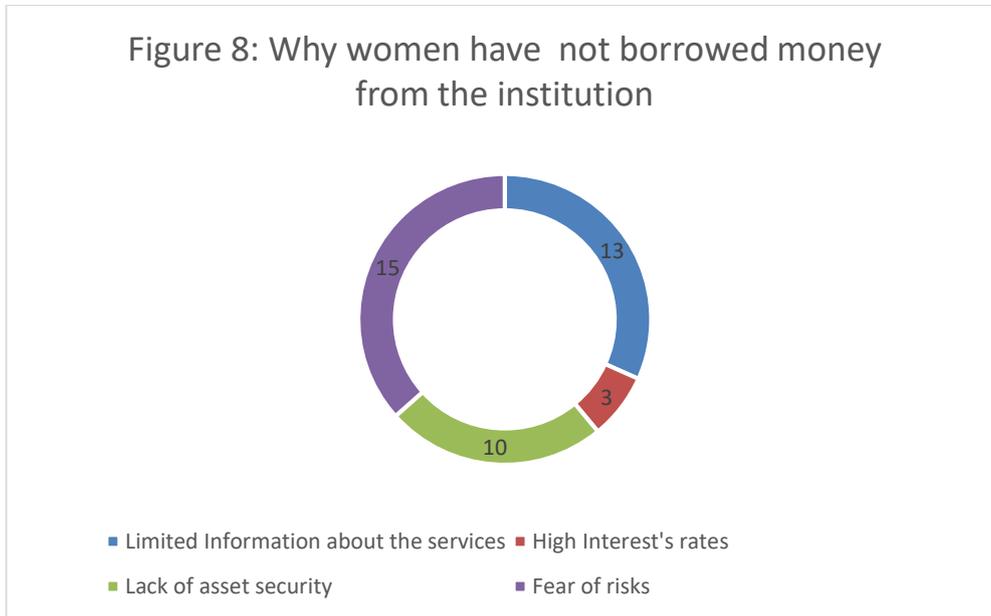
In marketing products to the nearest markets, the findings also reveal that most of the women entrepreneurs have access to market and most of them take less than 1 hour (66.67%) to

reach the market. 25.93% take between 1-2 hours to reach the market and only 5.56 % take 2-4 hours to reach the market. A paltry 1.85 % takes more than 4 hours to reach the market. This depicts that the women entrepreneurs have good access to markets to sell their products. The findings also reveal that the traders sold their products to fellow villagers, some sold their products to other traders in the local market and traders in the regional markets. The finding explains availability of ready market for products. Very few sold their products in the export market. This depicts the localized nature of women enterprises among the respondents interviewed. The findings are illustrated in figure 7 below. 57.8 % of the respondents indicate the use of technology and tools or means of packing or adding value to their products to increase their value and improve their price while 42.2% indicated not using technology for marketing their products.



On women being aware of what the organization can do to support women enterprises and marketing of their products, the findings also show that only 30.91 % of women entrepreneurs know where they can get business training or skills to improve their business while 60.09% do not know. This is an opportunity for the private sector and NGOs to develop training and mentoring services for women entrepreneurs. For women entrepreneurs that have not borrowed from any institution the reasons of not borrowing are limited information about the services, fear of risks, lack of security and high interest rates.

Figure 8: Why women have not borrowed money from the institution



From assessment analysis, the study recommends that CARE working in partnership with KWA should also assist women enterprises to identify potential markets for their products, and potential sectors for women to consider for investments alongside high demanded products in the market. CARE and KWA should look towards raising awareness of the role of government in business development: The assessment findings show that many business owners remain uncertain about the role of government in business facilitation under the new economic policy. A well-orchestrated campaign is needed to inform business owners about when they can seek help from the government and when demands go beyond the government's limited role in the market economy.

Objective 6: *Identify challenges faced by the vocations and beneficiaries in finding wage employment; make recommendations to overcome the identified challenges.*

3.8 Types of vocations available and high demanded skills, attitudes, and life skill training required by employers

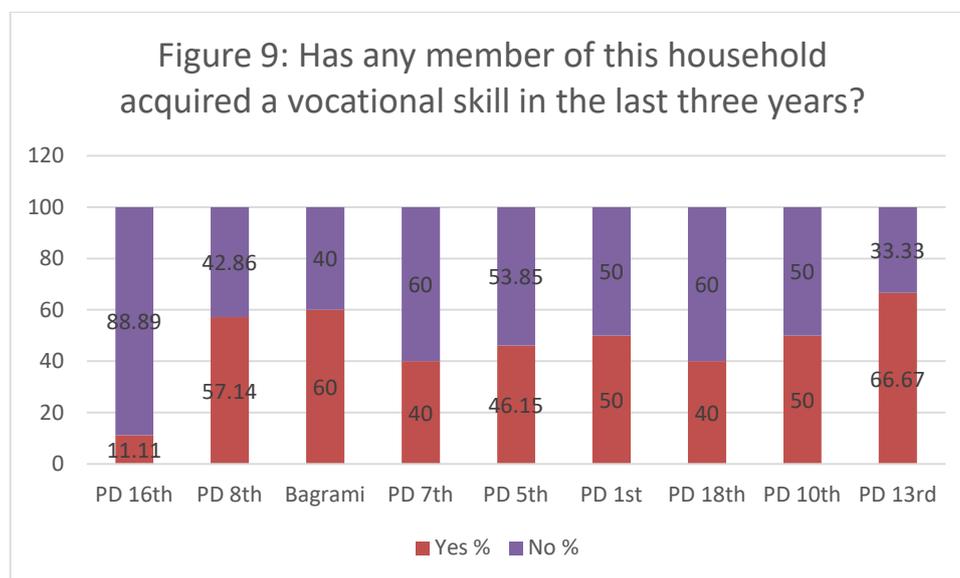
Closing economic gaps require both livelihood-based interventions using the right technologies and matching these technologies with the right skills. The skills needs are varied depending on individuals; hence the development process should address individual needs. However, at the first level, it is important for skills development interventions to give basic literacy and numeracy skills to women entrepreneurs who are challenged at that basic level. This becomes the foundation course for the trainees unless tests exempt them.

The second level of training should also be a basic training on business and entrepreneurship skills which should be a foundation training for all the participants. This should involve training them on basic book keeping, simple profit and loss accounts, negotiation skills cash flow management, credit management, customer care and relations among others. This will prepare them to grow from basic personalized often small-scale businesses to entrepreneurs, who can take advantage of opportunities within the operating environments.

The third level of skills development will be vocational skills. This training should be hands-on practical training that enables the trainees to acquire certain skills that they need in their

businesses. The third level of training is the continuous upgrading of the trainees which have gone through vocational trainings. This should allow them to increase their knowledge and skills either for the current work they are doing or to increase their employability in the future.

The findings show that in the last three years, in PD 16th, PD 1st and PD 10th 50 % and above of the members of the households have acquired vocational skills while the remaining districts have less than 50 % of the members of the households acquiring vocational skills in the last 3 years. The findings also show that of those who have acquired vocational skills, 83.33 % are male while 71.43% were female.



From focus group discussions and Key informant interviews, highly demanded vocational skills, attitudes, and life skill training required by employers were identified as Beauty parlor, food processing, Handicraft (Tailoring, Embroidery), Poultry farming.

“...Many young women and girls do not have skills that are required to get employment from small business. Skills like tailoring, embroidery, food processing technologies and book keeping techniques will offer them employment in MSMES.”

Key informant Interview (KII Representative TVET)

The development of Technical and Vocational Education and Training (TVET) is an essential cornerstone for the recovery process and poverty alleviation in Kabul Province. In recent times, this sub-sector has been under stress from war and significant under-investment in both new knowledge and infrastructure. The Afghan labour

market currently faces an acute demand for skilled and semi-skilled people in order to cope with the rapid pace of reconstruction of the country. Key informant interviews reveal that skills like tailoring, embroidery, food processing technology that includes dairy are required in the districts visited. However, unemployment remains persistent among young girls and women in Kabul province because many do not have the technical skills that are urgently needed for employment as well as the overall economic development of the country.

TVET is still facing a number of serious issues and a great lack of resources. Access to TVET is severely hampered by the lack of sufficient and properly equipped learning spaces and facilities. Access to TVET is low with a total enrolment. The very low participation of girls raises

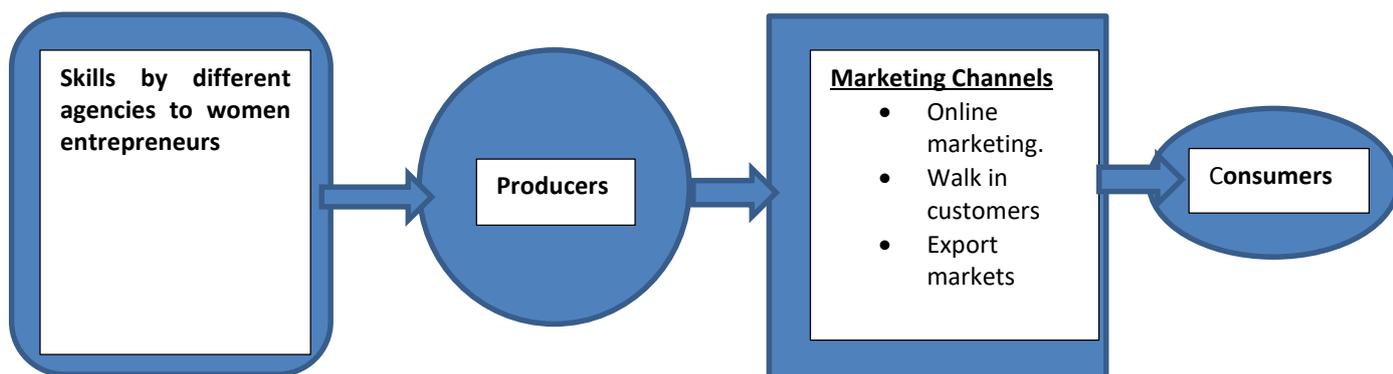
issues related to the social constraints they are facing and the relevance of the training opportunities offered to them. The existing curriculum offered in the Technical Vocational Institutes (TVIs) does not fully match the needs of the labour market and needs to be updated in order to strengthen the quality of TVET in the country. The linkage between training centres and job market and industry is missing³³. Most recent desk research reveals that the training situation is particularly difficult for young women, 80 or so percent of whom have no access to vocational training. Thus, young women starting out in their careers often lack the theoretical background knowledge to carry out work in a targeted and efficient manner. The Afghan Government has begun to supplement the deficits of these training courses with technical and vocational education and training (TVET) lessons for apprentices. The combination of theory and practice enhances the employability of young people³⁴.

Key informant interviews suggest that the private sector actors can be linked with as key partners in capacity building and trainings. This will be very useful in ensuring the products produced are relevant to the needs of the market, thus creating a market driven opportunity. This will also enable the producers to keep abreast with the trends in the markets.

Recommendations on Skills Development:

There is need for CARE in partnership with KWA to support producers of various products developed as a result of the skills training to access markets. This can include; support to attend exhibitions or organize exhibitions at the district level. There is need to explore online marketing. There is need to establish local market outlets / sales points. The following is the proposed model for linking skills development and the markets:

Fig 10: A Model Linking Skills, Products marketing



Skills gained by trainees will enable them to produce a variety of products. These products will be sold/displayed at selected market outlets. One opportunity identified in market outlets is establishing exhibition days for women entrepreneurs to show case their products. From the exhibitions, the products will be marketed through various marketing channels. This eventually translates to income generation and livelihoods of the participants. This is supported by findings that show that for those who have received vocational training, 74% gained employment within 6 months and 26 % secured a grant or start up tool kit for start off

³³ KII TVET Representative

³⁴ GIZ.DE

skills practice or business. The findings show that Afghanistan Development Fund (ADF): was providing loan with interest but many Women were not interested in this type of loan, GIZ was contributing 50% of enterprise capital and the women had to contribute the remaining 50%. FINCA also provided start up loan for women. Types of business started as a result of vocational training are Dairy, jewellery, Chicken Rearing, Crystal Knitting, Embroidery, Hand knitting, Beauty Saloon, Livestock business, Making cookies, Scarf tailoring, Tailoring, carpet texturing, and livestock business. Market barriers experienced by the entrepreneurs are Limited Space at the market, Control by middlemen and Competition.

3.9 Existing and potential livelihood opportunities and Key gaps related to livelihoods in Kabul Province

From focus group discussions and Key informant interviews, enabling a better understanding of how markets work in practice and how they are socially regulated is a very important opportunity. This is fundamental to exploring the nature of growth and its distributional outcomes. Case studies of markets, through sectoral contrasts, would offer insights into the role of social institutions in markets and how these link to the political order. These sectoral contrasts would cut across the urban/rural divide but could include studies of the labour and livestock markets as well as of those in relatively high value products such as dried fruits and nuts. This would provide a much better understanding of how economic life is structured and ordered both from an actor's perspective and from a sectoral or market chain analysis stance.

From the in-depth interviews with women business owners there is need for targeted capacity building so as to improve understanding of alternative livelihoods development by both Government and related institutions at both provincial and district levels to expand enterprises development in the line of economic empowerment that is highly needed in the urban areas of Kabul as well the rural districts of Kabul. Targeted training on Tailoring, Embroidery, Handicraft, Poultry farming, food processing, beauty salon to enable women have life skills to start their own businesses creates opportunity for women entrepreneurs to create livelihood opportunities. Strengthening Community Development & Support Services for example the development of community support services (extension and business services, credit access, market research, etc.) will enable women gain essential knowledge and skills to develop enterprises and hence create livelihood opportunities. The importance and prevalence of local support systems in the forms of credit and charity is key to unlocking barriers for women to start up business along-side vocational skills acquired and create employment. The findings also reveal that the VSLAs are action groups that help women generate funds for business start-ups³⁵. Microfinance institutions need to acknowledge the importance of informal credit and understand how their products will interact with existing informal credit sources and the relationships that underpin them. The Ministry of Labour, Social Affairs, Martyrs and Disabled and its partners should also consider how to institutionalise the forms of localized charity to make them systematic, transparent and reliable, as well as orient them in the direction of development and social welfare especially to women who have acquire vocational skills and aspire to start enterprises that will provide highly demanded products in the market.

³⁵ KII Officer of loan group-CARE

3.10. Interrelationships among actors and stakeholders in Enterprise development and Employment of Women in Kabul Province.

Greater women's engagement in entrepreneurial activities and their participation in the whole business chain as consumers, distributors, and suppliers may lead to considerable economic growth³⁶. Women entrepreneurs can be better providers of workplaces that meet the special needs of women such as adequate parental leave, flexible schedules, sponsorship, and capacity building³⁷. From Focus group discussions and in-depth interviews with women, the women prefer to run small businesses and there is a small representation of women businesses in women-employing sectors such as manufacturing, agriculture, handicraft, and carpet production. Small and medium enterprises (SMEs) are the key drivers of local economic development in Afghanistan. SMEs constitute 85% of all Afghan businesses, contribute to half of Afghanistan's GDP, and employ more than one-third of the country's labour force (GIZ report, 2021, p.48). Only 3% of the businesses registered by the Afghanistan Investment Support Agency (AISA)² (2018) are owned by women. Most of the business-women (98%) are from urban centres, and of these women, 80% possess higher education or attended an educational institution; and 78% of them run micro businesses (with 1-10 employees) (pp. 8-9, 31). One of the motivations for Afghan women to start a micro-business is to be economically independent³⁸.

Key findings from focus group discussions across the districts indicate that family support is a critical factor for the economic engagement of women in business. On average across the districts with the women interviewed, 25 % of women entrepreneurs said that they started and Operate businesses with parent's support and in PD 8th and PD 10th, those who indicate support from parents are 71.43 % and 50 % respectively.

Culturally, the findings indicate that most of the production occurs in homes, with the participation of all family members. Women businesses are not well-integrated into the national business community. The assessment findings reveal that most of women businesses do not have partnerships with other businesses or institutions and neither do not belong to any business association. From the interview sample, most of the women deal with the local community. The findings also show that most of the women enterprises operate informally and are not registered by the General Directorate of Business Registry and Intellectual Property (CBR-IP).

The assessment therefore recommends that CARE in partnership with KWA should work to facilitate the registration of existing women enterprises with Afghanistan Chamber of Commerce and Investment (ACCI) and Afghan Women Chamber of Commerce and Industries. This will enable the women enterprises to tap into the benefits of membership.

Objective 7: Assess capacity of existing training providers to respond to the market requirements for women trainees, list gaps in terms of relevance and quality of curricula, and highlight need for marketable existing technical vocational training courses.

³⁶ KII Sr. Advisor DM Women economic empowerment

³⁷ KII Deputy Director **Department of Family Economy (MAIL)**

³⁸ FGD with women FGD 04-Mirbachakot

3.11 Capacity of existing training providers and their viability to respond to the market requirements for women trainees and employability skills.

Recognizing and addressing the role of skills development is key to economic growth and women empowerment. Economic growth is connected with the adoption of new technologies, restructuring of work organization and improvements in productivity. Thus skills development –and human capital in general – play a critical role in enabling economic diversification. On the other hand, adequate responses to changes in demand (in terms of skills) can improve the social impact economic growth. Specific actions to upgrade the infrastructure and equipment of TVET institutions have been outlined by the Executive Committee on Private Sector Development (PriSEC), Working Group 2: Agriculture, Trade and SMEs (Private Sector Reform Priority #8). The Skills development TSF Strategy is aligned and supportive of these efforts³⁹.

Policies aimed at enhancing and developing new skills are thus crucial in enterprise development strategies, by providing a broad emphasis to ensure skills-related systems strengthen the women participation in overall enterprise development through targeted skills development measures seeking to develop comparative advantages in priority sectors and activities. TVET education is provided by a wide array of establishments and different types of providers. MoE is responsible for TVET education through its Deputy Ministry of Education for literacy as well as the newly established TVET Authority. However, MoE does not oversee the entirety of TVET providers, which includes private suppliers and NGOs. MoLSAMD is responsible for the non-formal TVETs in the country. The responsible body under MoLSAMD is the General Directorate of Skills Development. Other ministries, in addition to private sector providers and international and domestic NGOs, also provide TVET education but no Government institution oversees or monitors private and NGO TVET providers. It estimated that these entities govern more than 873 different institutes/educational centers in the country.

In 2008, an Education Development Board with representatives from the Ministry of Women's Affairs, MoLSAMD and MoHE was established and then renamed the Human Resource Development Board. The Board seeks to ensure coordination and support harmonization between MoE, relevant ministries, donors and MoF. In this regard, the Board has to ensure coordination of donor aid in the education sector with the objective of aligning support. It is also responsible for providing leadership and oversight of human resource programming in Afghanistan. Currently, private TVETs, NGO TVETs and informal apprenticeships lack a formal accreditation system and their curricula are not unified, as they do not fall under the mandate of any ministry. Non-formal TVET also lacks a standard entry requirement for apprenticeships or TVET enrolment⁴⁰.

3.12 Non-Formal TVET

MoLSAMD operates a network of public TVET training centres through its General Directorate of TVET. MoLSAMD provides short-term vocational training courses which usually last less than a year. MoLSAMD designs and implements programme curricula, prepares guidelines for training and assessments, and provides certificates. MoLSAMD is also responsible for

³⁹ Intracen.org pg 87.

⁴⁰ Office of the Economic Advisor (2017): Technical and Vocational Education in Afghanistan.

coordinating and registering NGOs working in the informal sector in order to identify capacity-building needs. A network of roughly 44 public vocational training centres is under the responsibility of MoLSAMD. However, not all are operational, and it is estimated that 22 are functioning and are located in urban areas. MoLSAMD also contracts NGOs and private training providers through a competitive bidding process. Training provided by MoLSAMD is targeted mainly at vulnerable populations such as unemployed youth and illiterate adults, martyrs and disabled people who are between the ages of 15 and 45. These courses cover a range of disciplines such as carpet weaving, agriculture, embroidery, advanced computer skills, etc⁴¹.

The Ministries of Communications and Information Technology, Public Works, Transportation and Civil Aviation and Interior Affairs, along with MoF, MAIL and MoPH, operate sector-based public training institutions which operate under each Ministry's budget and staff. Enrolment in these institutions is estimated to represent 44% of total students in TVET (without considering the portion in higher education, which could be regarded as TVET). Notably, training acquired through these ministries is not currently recognized by MoE or MoHE⁴².

3.13 Informal TVET

Private sector TVET provision includes 40 licensed private TVET institutions and 120 additional centres in the process of obtaining a license from DMTVET. It is estimated that private TVET institutions offer their services to approximately 150,000 students, which makes the private sector the largest TVET provider in Afghanistan. TVET training provided by the private sector is mainly focused on information and communications technology, management, accounting and languages, predominantly English. The position of female learners seems to be more favourable in private TVET providers vis-à-vis public TVET institutions, as female enrolment in private TVET is estimated to represent 24% of total students, while in public TVET is roughly 17% (DMTVET, 2015)⁴³.

In terms of TVET provision by NGOs, their enrolment capacity is approximately 30,000 trainees annually, spread across roughly 100 national and international NGOs. Training is mainly in basic vocational skills. As in the case of the private sector, there is no framework for accreditation of training provided by NGOs. Thus, the courses are not validated and certificates are arbitrary. In both cases, graduates are affected by being uncertified for continuing their education to gain higher-level skills. In spite of the growing base of formal TVET institutes and schools, the majority of Afghan people gain technical skills through the non-formal system. Informal apprenticeships, often individual and offered through small and micro enterprises, play a critical role as the largest provider of technical skills. Estimates indicate that between 600,000 and 1 million apprentices work in small and informal companies and thus this mode of training has the biggest capacity to transmit skills. It is estimated that the age of apprentices' ranges between 10 and 25. Time to complete an apprenticeship varies between trades⁴⁴.

Most apprentices are family members or introduced by a family member to a potential master tradesman, and social networks thus play a crucial role in securing apprenticeship placements. Home-based training is particularly relevant for specific NES prioritized sectors

41 AFGHANISTAN'S NATIONAL EXPORT STRATEGY / 2018-2022 pg. 92.

42 KII TVET representative

43 AFGHANISTAN'S NATIONAL EXPORT STRATEGY / 2018-2022 pg. 94

44 AFGHANISTAN'S NATIONAL EXPORT STRATEGY / 2018-2022 pg. 96

such as the carpet sector, where carpet-weaving training is traditionally taught from one generation to the other. This mode of skills acquisition is more relevant for self-employment, whether individual or in small communities. As microenterprises and subsistence agriculture constitute a large share of Afghanistan's economy, some development partners have shifted their focus to apprenticeship training rather than vocational training. Among the most popular trainings provided are weaving, dyeing and embroidery, which are highly relevant for the carpet and handicraft sectors⁴⁵.

The assessment therefore recommends popular vocational training in the market to address the required demand for the specific products as weaving, dyeing and embroidery, food processing and poultry farming technology.

4. LEGAL FRAMEWORK AND POLICY ISSUES

A key step in addressing the challenges in Afghanistan is that the Women's Economic Empowerment National Priority Program (WEE NPP) launched in 2016 incorporated the lessons learned from the evaluation of previously implemented women-centred programmes⁴⁶. Starting from the National Action Plan for the Women of Afghanistan 2007-2017 (NAPWA) and followed by the National Action Plan for Implementation of UNSCR 1325 (NAP), the government adopted several strategies and programmes aimed at providing women with equal access to resources and opportunities for enhancing participation in the country's economy⁴⁷. The government and development partners should carry out step-by-step work on transforming informal economic sectors into formal ones. Focus group discussions with women and interviews suggests the following;

- Encourage people to officially register their businesses;
- Incentivize male and female businesses to establish sustainable partnerships for decreasing operational costs and the accumulation of financial resources; and,
- Assist entrepreneurs to produce marketable products and services as well as gain access to local, national and international markets.

5. Limitations and Challenges

The quantitative data was mainly from high-quality sample surveys from a sample of 121 women across the districts. We used published reports and carried out our own secondary analysis of the data sets. There are significant gaps in data on women's (and men's) ownership and control of land, participation in cooperatives, participation in post-experience education and training and involvement in community activities and community decision making. The data on gender-based violence, the domestic division of labour and women's control over resources and decision making is limited and the findings from the quantitative research are sometimes at odds with that from the qualitative research, reflecting the limited responses available to quantitative questions.

⁴⁵ AFGHANISTAN'S NATIONAL EXPORT STRATEGY / 2018-2022 pg. 95

⁴⁶ OECD World bank 2019 paper on Afghanistan pg. 64

⁴⁷ OECD World bank 2019 paper on Afghanistan pg. 67

The literature and our previous research are uneven in their coverage of issues and areas. Some of the literature has had to be used carefully as it was apparent that not all those carrying out research understood the Afghanistan context fully. The qualitative research sometimes provides a rather different understanding than that provided by the quantitative data and different studies also have different and sometimes contradictory findings.

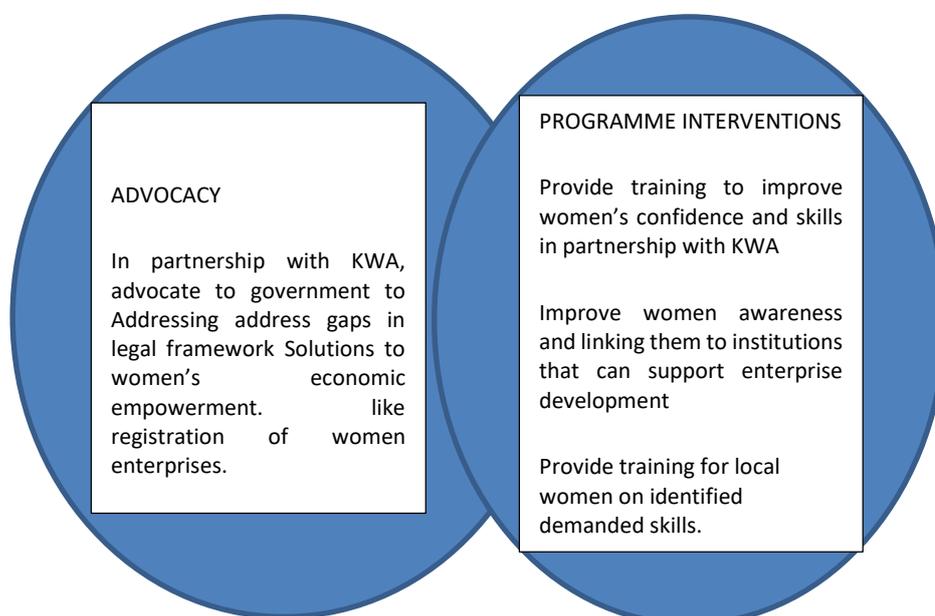
Despite the limitations we have identified though, we are confident that by using all the various sources of data and literature, and triangulating that data, that we have been able to carry out a robust market assessment and make recommendations that will inform CARE in its development and delivery of a programme that is both gender -mainstreamed and gender-transformative.

6. Conclusions and Recommendations

Vocational training, enterprise development, changing attitudes and behaviours of women that findings reveal that they regard men as providers in-terms of needs, as well as contributing to strengthening women economic status are cross-cutting issues that are relevant to both CARE and collaborating organizations. Based on the findings of this assessment, CARE should generate a clear strategy and set of interventions for Gender Equity and Women’s Empowerment Program. This will indubitably involve activities related to sustainable livelihoods and economic empowerment, but will also require dedicated resources and independent work on gender.

While we separate the recommendations into advocacy and implementation there is inevitably an overlap (Diagram 11). Advocacy should be at decentralized levels as well as nationally and CARE should work with other organizations to promote gender equality and the empowerment of women in order to build the capacity of Afghan women in local communities to advocate on their own behalf.

Figure 11: Recommendations



- **Development of support services in the targeted districts:** Working through VSLA and with KWA to introduce business support training on the development of business plans, marketing, access to finance for capital and marketing. Women business owners have requested more long-term and hands-on workshops and training programs, especially in the areas of marketing and product development. The women business owners were also interested in training in computer skills, and how to use new technologies (and internet resources) to improve their business.
- **More exhibitions and trade shows:** Women business owners have requested support in the form of exhibitions and trade shows that will show the participants different products available in the market and also promote peer learning that will encourage business start-ups.
- CARE working with KWA should initiate advanced training especially on the development of training programs that include; Operations management (to assist women business owners in understanding standardized production procedures and supply chain management); Product development; Pricing strategy and techniques Marketing management (looking at both domestic and international sales); Growth planning; Contract development (to include business negotiations).
- CARE and KWA should also initiate long-term coaching and mentorship targeting women entrepreneurs on; Developing and putting into writing standard procedures for business activities; Financial analysis and forecasting; Marketing, market research and how to find buyers in Kabul and other regions; Effective use of mass media, social media, and internet sales platforms for business marketing and promotion; and advocate the government to support women-owned businesses in implementing standardized production procedures.
- CARE and KWA should also assist women enterprises to identify potential markets for their products, and potential sectors for women to consider for investments.
- CARE and KWA should look towards raising awareness of the role of government in business development: The assessment findings show that many business owners remain uncertain about the role of government in business facilitation under the new economic policy. A well-orchestrated campaign is needed to inform business owners about when they can seek help from the government and when demands go beyond the government's limited role in the market economy.
- An element of the sustainable livelihood program should train women in basic skills and capacities that are likely to enable them to confidently start up small and medium enterprises and engage in cooperatives. Specifically, there is a need for training on financial literacy and business skills, e.g. how to put together business plans and proposals for start-ups and existing enterprises looking forward for expansion, which is highlighted in the study and could be particularly useful in helping women access to finance to participate in starting new enterprises.

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8. LIST OF ANNEXES

8.1. List of KIIs Interviewed

NAME	POSITION	ORGANIZATION
Mohammad Wakil Nayeb	Senior Program Coordinator	CARE
Ms. Fariba Afsari	Deputy Director	Department of Family Economy (MAIL)
Mustafa Karbalaei		TVET
Mrs. Ruqia Hazrati		The Asia Foundation
Haron Nisar Atal	Acting Director	Women Economic empowerment National Priority Program
Mrs. Saeeda Faqirzada	Director	Women Business Resource Centre
Seeda Serat	Project Manager	CARE
Normila Noorzia	Officer of Loan Group	CARE
Ramazad Mahdeyar	Sr. Advisor to the DM	Women Economic Empowerment
Yalda Azimi		Zardozi Organization

8.2. Data Collection Tools

STRUCTURED QUESTIONNAIRE		
To be administered to Private business Owners and Individual Women Entrepreneurs		
<p>Introduction and Consent for respondent My name is _____, I am a representative of CARE. We are conducting Market assessment in this region. All information collected is completely confidential and will only be used for assessment purposes. The information that you provide will inform CARE on what needs to be done to improve their Programmes. The survey will take approximately 40 minutes to complete. Your time and assistance is greatly valued.</p> <p>May I Interview you 1. Yes 2. No.</p> <p>If respondent does not agree to be interviewed >>>>End the Interview at this point and thank them for their time.</p> <p>Questionnaire Number _____</p>		
Questionnaire Identification		
District	Province / Cluster :	Household Type: 1. Riverine 2. Pastoralist 3. Agro-Pastoralist 4. Urban dweller 5. Trader 6. Other
Setting: 1 Rural 2. Urban		Household Status of business Owner 1. Local /Original resident 2. Internally Displaced 3. Returnee 4. other
Date Interview : / / 2021	Enumerators Name	Start time _____ End time _____
1	Name of the respondent (<i>Optional</i>)	_____
2	Sex of the respondent	1. Male 2. Female
3	Relationship of the respondent to the business owner?	1. Self 2. Spouse 3. Child 4. Employee
3	House or main dwelling type	1. Mud 2. Brick/ Concrete 3. Timber frame 4. Other _____
4	What is the level of education of the Business Owner?	1. No Education 2. Madrassa 3. Primary incomplete 4. Primary complete 5. Secondary incomplete 6. Tertiary 7. University
MARKET ACCESS		

5	What are highly demanded enterprises/businesses in the market? (Circle Multiple)	<ol style="list-style-type: none"> 1. Livestock 2. Livestock trading (Selling cows, goats, Sheep) 3. Poultry trading (Selling Chicken etc) 4. Crop and Livestock Products (Eggs, Vegetables etc) 5. High Value Crops 6. Employment 7. Casual labour 8. Skills, (Blacksmith, tailoring, carpentry, handicrafts etc) 9. Food Processing 10. Spices 11. Beauty parlour 12. Other Small-scale business (Specify)
6	What are the existing constraints to entry, profitability, and competitiveness of existing MSMEs in your market?	<p>List in reference to skills, attitude, capital, networking, marketing, regulations by government, and gender including for employment</p> <p>Other Specify _____</p>
7	What are the main obstacles to your household well -being?	<ol style="list-style-type: none"> 1. Food insecurity 2. Human diseases 3. Livestock diseases 4. Insecurity 5. Reduced Trading opportunities 6. Poverty 7. Lack of cash for business/Enterprise opportunities 8. Lack of Vocational skills 9. Drought 96. Others Specify _____
8	Do you have secure access to a market in this location?	<ol style="list-style-type: none"> 1. Yes 2. No <p>No, Why not? _____</p>
9	How far away is market that you normally visit?	<ol style="list-style-type: none"> 1. Less than 15 minutes 2. 15-30 minutes 3. 30minutes – 1 hour 4. 1-2 hours 5. More than 3 hours
10	Is the market accessible to everyone? Including the (women, youth Elderly, IDPs, disabled etc)?	<ol style="list-style-type: none"> 1. Yes 2. No Why not? _____
11	What are the four most important commodities you buy regularly? (Water, food or NFI, hygiene items, etc.)	
12	Are the commodities that you regularly need available in the local market?	<ol style="list-style-type: none"> 1. Yes 2. No
13	How you realized the change in prices of the most essential commodities that you buy from the market in the last 6 months?	<ol style="list-style-type: none"> 1. Increased 2. Remained the same 3. Decreased

14	Can you consider the change in prices in the commodities you buy from the market as profit or loss to your enterprise.	1. Yes 2. No
15	Do you have access to finance/Credits to expand your business or start a new enterprise?	1. Yes 2. No
16	If you have access to finance/credit, from which institution did you get the finance/Credit?	1. Commercial bank 2. Village Savings and Loan Associations 3. Microfinance 4. Business Cooperatives 5. NGO 6. Government Agency 7. Relative 8. Friend 9. Other (Specify)
Value Chains and Business Development		
17	Are you aware of private institutions or public institution and any incubation centre that support women entrepreneurs to start up new businesses or to expand their business?	1. Yes 2. No
18	If Yes, List the institution that offers business development services?	1. _____
19	What kind of business development services the institutions you have named, offer?	1. Business Planning support 2. Management advice and support 3. Micro-finance services 4. Incentive for demand driven products 5. Advice on service innovation to add value.
20	How far away is market that you normally sell your products?	1. Less than one hour 2. 1-2 hours 3. 2-4 hours 4. More than 4 hours
21	To whom did you sell the bulk of your last products? (Tick one)	1. Fellow villagers 2. Middle men / Broker 3. Traders in the local market 4. Traders from regional markets 5. Traders for export market 6. Other.....
22	Do you have technology, tools or means of packing or adding value to your products to increase their value and improve their prices?	1. Yes 2. No 3. Please specify:
23	Looking at the offtake of your products in the market in the last one year, would you say that the enterprise opportunities have increased, decreased or remained unchanged?	1. Increased 2. No change 3. Decreased
24	How much satisfied were you with the prices that you received for your products in the last 12 months?	1. Very satisfied 2. Satisfied 3. Unsatisfied 4. Very unsatisfied
25	Are the prices better or worse than last year?	1. Better 2. Worse 3. No difference

26	Do you know any place where you can get business training or skills to improve your business?	1. Yes 2. No if yes, please specify
27	Have you ever borrowed money to improve your enterprise?	1. Yes 2. No if yes, please specify
28	If no , why have you not made any effort to borrow money from these institutions?	1. Limited information about the service 2. High interest's rates 3. Lack of asset security 4. Religious stand 5. Bureaucracy 6. Fear of risks 96. Others, specify
Vocational Skills		
29	Has any member of this household acquired a vocational skill in the last three years?	1. Yes 2. No →49
30	What is sex and age of the member who acquired the skill?	1. Male Age _____ 2. Female Age _____
31	Which vocational skill does the household member have?	1. Carpentry 2. Electrical Installation 3. Mechanics 4. Welding 5. Shoe Making 6. Painting 7. Masonry 8. Tailoring 9. Brick Making 10. Pump repair 11. Mobile phone 12. Electronic repair 13. Beauty and Salon Other Specify _____
32	What kind of employment is the household member engaged in?	
33	Did any of the members acquire the above skill in the last 12 months?	1. Yes 2. No → 40
34	In which institution did the family member acquire the vocational skill from?	Name of the Centre _____
35	When did the household member complete the Vocation skill?	
36	After completion of the Vocation from the above institution, did the household member secure employment?	1. Yes 2. No
37	What form of employment is the household member engaged in?	1. Unemployed 2. Wage employment 3. Casual employment 4. Self –employment
38	Is the household member still employed?	1. Yes 2. No
39	If self -employed using Vocational skill acquired, after how long after training did member venture into self- employment?	1. Immediately 2. 1-6 month 3. 6-12 months 4. More than a year

40	Did member secure grant or start up tool kit for start off skills practice or business?	3. Yes 4. No
41	Did you receive a start-up cash grant as capital to start your business from CARE?	1. Yes 2. No → 49
42	If Yes, How much was the start up grant in US \$	
43	Did you receive the start up cash grant from Government Urgency	1. Yes 2. No 3. If Yes, Name the Government Urgency
44	If Yes, How much was the start up cash grant in US\$	
	Business/Enterprise operations and Employment	
45	Have you or a member of this household established a business in the last 12 months?	1. Yes – Self or own 2. Yes- Household member 3. No → 57
46	What kind of business are you or household member established?	
47	Who supported you or household member with start-up capital?	1. Self 2. Parents 3. Relatives 4. Self-help groups, merry go rounds 5. Organization Name _____
48	In the last one year, has your income from selling and exchanging goods and services increased, decreased or remained the same?	1. Yes, increased 2. No, decreased 3. Remained the same / No change
49	What has been the annual business income in 2019 and 2020	2019 _____ Average 2020 _____ Average
50	Looking at the prices that you fetched for your products and services in the last six months, were they better, lower or remained the same?	1. Better 2. Remained the same 3. Lower
55	Are you or member of the household, and/or a member of a group that is established for economic empowerment of its members	1. Yes 2. No
56	If yes above , have you been able to access capital as an organized group to invest in your business, and how much did you receive?	1. Yes 2. No If Yes, amount in USD _____
57	Have you received training on how to run a business?	1. Yes 2. No
58	Who provided the training?	
59	Do you face any market access barriers?	1. Yes 2. No → 61
60	If yes above , which market access barriers do you face in your area related to vocation training you have acquired? (Circle those mentioned)	1. Licencing, local authority demands 2. Limited space 3. Control by Middlemen 4. Competition 5. Long Distance
61	In your view, have you sold more, the same or less of your products in the local / domestic market in the last 12 months?	1. Increase / More 2. Decrease 3. Remained the same
62	Where do you get market information on prices and supplies of goods and services? (Circle those mentioned)	1. I have no source of information 2. Radio 3. Middle men

		4. Peer farmers/ Neighbours 5. Mobile phone 6. From market itself
63	Do you know of any market spaces that have been rehabilitated or established/constructed in your area?	1. Yes 2. No
64	What needs to be done to improve business environment in your area	
65	Are you or member of the household, got employment as a result of vocational skill acquired in the last one year?	1. Yes 2. No
66	If Yes, List the Vocation Skills that enable women and girls get employment.	1. 2. 3. 4.
67	Where did they get the opportunity for employment?	1. Government agency 2. Private local Company 3. NGO 4. International Company 5. Others specify.....
68	What need to be done to improve employability skills of girls and Women?	

Thank you for taking time to answer these questions. Your response is very helpful.

Market assessment and identification of highly demanded enterprises/business and marketable vocations.

FGD Guide – Market Assessment

To be administered to community stakeholders 8-12. These include; Businessmen, Women in business, Women practicing skills (Employed or self-employed within their vocation skill), and VSLA members

FGD Number _____ Province _____ District

1. What can you say are the main highly demanded enterprises/businesses in the market in Kabul Province? (Discuss for types, availability in the market as opportunities)

2. What are the constraints faced especially by women in start-ups and/or improving their enterprise?

3. What kind of assistance have you received to improve or develop your enterprise/business?

4. What are the marketable Vocation and life skill trainings required by employers in Kabul?

5. Why do women and girls prefer certain enterprises especially the ones mentioned?

6. Why do women and girls prefer the named Vocation skills?

7. What Vocation and Life skill training opportunities are in this area? Which vocational institution do the women and girls acquire skills from?

8. Can you Identify government agencies that offer employment opportunities for women and girls with Vocational skills?

9. Can you identify private sector companies or organisations that offer employment opportunities for women and girls with Vocational skills?

10. What challenges or gaps do women face in securing the opportunities in the area after Vocations?

11. Which markets are in this area? How accessible are they to the members of this community?

12. Do the members of this community access the commodities that they need from the markets?

13. If they access commodities they need in the market, what are the enabling factors for commodities access and what might be the limitations for non-access of commodities?

14. How do you compare the profits you get from your enterprise in the last 1 year?

15. Is there competition with other enterprises in the market? How does competition affect your profits?

16. Which organizations have supported you in terms of marketing and advice to promote your enterprise?

17. What are the Key government regulations that affect your business and how do the regulations affect your business?

18. Do the graduates from the Vocational Institutions venture in starting their own business? If yes, how do they go about it? If no what hinders them?

19. Where do the young graduates from the vocational training institutions get start-up capital and tools to set up their practice business?

20. Do the graduates from Vocational training institutions get employment opportunities?

21. Which organizations (Probe for private and Public) offer employment opportunities for women and girls after graduating from the Vocational institutions?

22. Who are the key players that support women enterprise development as well women employment (government agencies, INGOs, LNGOs CSOS, Women's organizations) and what are they doing/ how do they identify the beneficiaries?

23. What are your views on women's economic growth and employment and the barriers that hinders women enterprise development and employment?

24. What steps need to be taken/Recommendations to remove barriers that constraint women's opportunities of business and employment?

Participants List

S/N	Name	Title	Gender	Village name	Tell
1					
2					
3					
4					
5					
6					
7					
8					

9					
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Market assessment and identification of highly demanded enterprises/business and marketable vocations.

Key Informant – Government institutions (Afghan Women Chamber of Commerce and Industries (AWCCI), TVET, Entrepreneurship in TVET, MOLSA, Ministry of Women Affairs, Ministry of Agriculture, Irrigation and Livestock) and Economic Development Stakeholders in Afghanistan

Informant Name _____ **Province** _____ **District** _____

Informant Title _____ **Gender** _____

Informant Telephone Number _____

25. In your experience of working with women and girls in this area, what can you say are the highly demanded business enterprises in the market?

26. What are the gaps related to demand of the mentioned enterprises?

27. What are the major constraints faced by entrepreneurs especially women in starting up businesses and maintaining businesses?

28. What are the most profitable enterprises in reference to your assessment of women and girls in business in the past 12 months?

29. Are you aware of any organization and/or your organization supporting marketing and product innovation for women owned enterprises to improve growth?

30. Are you aware of any organization and/or your organization supporting women and girls business/Enterprise development by providing start-up grants or start up loans?

31. In reference to employability of women and girls, what are the most marketable vocations in terms of skills that enable them to acquire wage employment?

32. What are the main organizations that support women enterprises in terms of business development and training as well as incentive for business enterprises?

33. What would be your recommendation for organizations providing Vocational skills in-order to improve women and girls' employability skills?

34. Which vocational institutions do women and girls acquire Vocational skills from?

35. What are the challenges faced by women and girls who have gained vocational skills in getting wage employment in the job market?

36. What are your recommendations to overcome the challenges you have mentioned?

37. Do the graduates from Vocational institutions venture in starting their own skills practice or self-employment? If yes, how do they go about it? If no what limits them?

38. Where do the young graduates from the vocational training institutions get start-up capital and tools to set up their business/enterprises?

39. What programmes are you aware of that support women and girls to become entrepreneurs?
What kinds of women do these programmes target? (i.e. remote rural, urban, poor, very poor?)

40. What are the regulations and policies that can support women and girls in business and promote start-up of new enterprises by women and girls?

41. What are the policies that can be put by appropriate government agencies to promote women enterprises and girl's skills development?

42. What in your view are the barriers to implementing policies on women enterprise development as well women skills development?

43. What are your recommendations to remove barriers that constraint women's business and skills development?

44. In your opinion, how does culture attitudes and practices prevent women skills development as well as enterprise development?

45. How can this be tackled based on the current context of Afghanistan in reference to the areas you are focusing on?

Market assessment and identification of highly demanded enterprises/business and marketable vocations.

In-depth Interview – Private Sector Including Women owned Business Representatives

Informant Name _____ **Province** _____ **District** _____

Informant Title _____ **Gender** _____

Informant Telephone Number _____

46. What can you say are highly demanded enterprises/businesses in the market in this area?

47. What are the existing and potential livelihood opportunities that are related to demand of the mentioned enterprises in this area?

48. What are the major constraints faced by entrepreneurs especially women in starting up businesses and maintaining businesses?

49. In the last 12 months, can you say your enterprise has made profits and what are the factors that have contributed to profitability of your enterprise?

50. Do you experience competition from other similar enterprises in your area? How does the competition affect your business?

51. Have you received advice from any organization to improve your business? Explain and name the organization.

52. Do entrepreneurs get good prices for their product? If yes, what enhances their prices, if no, what is the reason they fetch poor prices?

53. How do government regulations support or hinder your enterprise?

54. Have you received credit from any institution (Organization/Bank/Government Agency) to start up your business or promote your business?

55. Which vocational skills do young women possess in this area? What are the reasons?

56. Which vocational skills are marketable in this area? What is the reason that they find their position in the market?

57. Are you aware of programmes that have promoted gender equality and economic growth of women, or look as if they have the potential to do so?

58. What are the most appropriate Vocation skills that enable women's employment in your area?

59. Are there particular jobs that women do, or particular jobs that women find difficult to access? Why?

60. Are there particular barriers to women becoming entrepreneurs in your area?

61. What opportunities does government deliver to support women to become entrepreneurs?

62. What is the role of Women Development Council (WDC) on women's guarantee funds and cooperatives as well as business development? Probe for Business start-ups.

63. Are there any challenges in making Women Development Council support to women effectively? Do they have the capacity to support women's enterprise and skills development?

64. What are your recommendations to enable the improvement of women in business as well as promoting highly demanded vocations for women in the job market?

65. What opportunities do women have in the current Vocational Skills training institutions?

66. What are the barriers that prevent women and girls to access the vocation skills in the respective institutions?

67. How can culture attitudes and practices that prevent the economic growth of women be tackled? (e.g. GBV, disregarding of legal rights, limited access to money in the home)

68. What is the role of organisations like the Women Development Council in supporting women's empowerment at a local level, and how could it be improved?

69. Are there opportunities that require only women and girls to perform in the private sector and government agencies?

70. What are your recommendations to improve opportunities for women and girls in both private sector and government institutions?
