



Business Environment Reform Facility

*Business Environment Reform and Women's Economic Empowerment
in Afghanistan*

Tasneem Salam

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About Business Environment Reform Facility (BERF)

BERF is funded by the UK Department for International Development (DFID) under the Business Environment for Economic Development (BEED) Programme. BERF is a central facility responding to demand from the DFID's priority Country Offices and stakeholders to initiate, improve and scale up business environment reform programmes. BERF is managed by a consortium led by KPMG LLP. The programme started in January 2016 and will finish in January 2019.

We provide expert advice, analysis of lessons learned, policy research about what works and what doesn't and develop innovative new approaches to involving businesses and consumers in investment climate reform.

BERF has a strong emphasis on strengthening the Business Environment for women and girls, as well as for young adults more generally. It is also aiming to improve the relationship between business and the physical environment including where relevant through linkage to climate change analysis. BERF recognises the need for appropriate political economy analysis in order to underpin business environment reform processes and interventions.

About this Report

Research for this study was conducted by Tasneem Salam between January and April 2017, with support from Laura MacLean, Katja Jobses and Sue Phillips at Social Development Direct.

The views contained in this report are those of the authors and do not necessarily represent the views of KPMG LLP, any other BERF consortium member or DFID.

This is a working paper shared for discussion purposes only. No reliance should be placed upon this report.



Acronyms and Abbreviations

ADAR	Agribusiness Development Assistance to Rwanda
ADB	Asian Development Bank
AKF-A	Aga Khan Foundation - Afghanistan
ANPDF	Afghanistan National Peace and Development Framework
BEED	Business Environment for Economic Development
BER	Business Environment Reform
BERF	Business Environment Reform Facility
BMF	Bogra Media Forum
BMO	Business Membership Organisation
BMZ	Federal Ministry for Economic Cooperation and Development
CIC	Communication Information Centre
DANIDA	Danish International Development Agency
DCED	Donor Committee for Enterprise Development
DFID	Department for International Development
DoWA	Department of Women’s Affairs
FCAS	Fragile and Conflicted Affected States
FFVDAN	Fresh Fruit and Vegetable Dealers Association
FMTI	Federal Ministry of Trade and Investment (Nigeria)
GDP	Gross Domestic Product
GEMS	Growth and Employment in States
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
ICED	Infrastructure and Cities for Economic Development
ICIT	DFID’s Investment Climate, Cities and Infrastructure Team
IFC	International Finance Corporation
ILO	International Labour Organisation
kWh	Kilowatt-hour
M4P	Making Markets Work for the Poor
MENA	Middle East and North Africa
NGOs	Non-Governmental Organisations
POP	Point of Payment
PPE	Public–Private Engagement Mechanisms
SDC	Swiss Agency for Development and Cooperation
SEDEP	Sustainable Economic Development and Employment Promotion Project
SIPRI	Stockholm International Research Peace Research Institute
SLTR	Systematic Land Titling and Registration
SME	Small and Medium Enterprise
SPS	Sanitary and Phytosanitary Measure
TRIPS	Trade Related Aspects of Intellectual Property Rights
USAID	United States Agency for International Development
VAWG	Violence Against Women and Girls
WB	World Bank
WBGs	Wholesale Buying Groups

WEE	Women's Economic Empowerment
WEE-NPP	Women's Economic Empowerment National Priority Programme
WTO	World Trade Organisation
Zardozi	* not an acronym, but name of NGO working with Afghan women. The word in regional languages refers to "embroidery"

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1. Executive Summary

Purpose

This Business Environment Reform Facility (BERF) Evidence and Learning Note was commissioned by Department for International Development's (DFID) Afghanistan to address the evidence gap on business environment reforms (BER) that should be adopted by Afghanistan to promote sustainable women's economic empowerment (WEE). DFID Afghanistan will use the evidence from this assignment to design the WEE pillar of its new investment climate programme.

Methodology

This Evidence and Learning Note is based on secondary research of literature and data, including evaluations, meta-evaluations, research syntheses, case studies, grey literature and academic papers. This desk research was complemented by consultations with BER and WEE programme implementers, both in and outside of Afghanistan.

Context

Afghanistan is a fragile state with issues of security, low levels of economic development and high levels of donor involvement in the economy. Challenges to WEE include adverse social norms and customary practices which overly limit women's movement and participation in the economy. On the other hand the country has recently gained accession to the World Trade Organisation (WTO) and the policy environment is supportive of WEE as is reflected in the Women's Economic Empowerment National Priority Programme (WEE-NPP). Moreover, despite the challenging context, there are plenty of examples of women who are in employment or have their own business.

Key Recommendations

Whilst the report includes a range of possible actions, the recommended priority BER areas for action in promoting WEE in Afghanistan that came out of this research include a) improving market information, b) broadening public-private dialogue and c) supporting land titling.

- Improving **women entrepreneurs' access to market information and advice** is vital to enabling women to access markets, to compete effectively and to increase their incomes. Solutions based around ICT and the widespread use of mobile phones provide opportunities for significant gains for women, with the Katalyst programme in Bangladesh, being a leading international example. ICT can also help to circumvent general security issues as well as gender specific restrictions on movement. Women's trade associations also have a key role to play in opening up access to information on markets and products, as well as providing a potential route for sharing the cost of research and marketing. Access to market information further



increases in importance if women are to take advantage of the opportunities created by WTO accession.

- **Broadening public-private dialogue** to include women's voices is critical for ensuring that the business environment is conducive to supporting, not undermining women's enterprise. Recommended actions include: creation of women only consultation opportunities; inclusion of women in consultations with local chambers of commerce where possible; and local government level task committees that include women business representatives. The Sustainable Economic Development and Employment Promotion Project (SEDEP) provides an example to be assessed for potential replication in other provinces. EconoWin in the Mena region promoted regional collaboration between four business associations to discuss possible ways to raise awareness of gender diversity at the workplace.
- **Supporting land titling** is both a strategic and transformational intervention that DFID could support to facilitate women's access to business finance. Two key intervention strategies that have been used successfully elsewhere are: informing communities about Sharia law and the rights of women to inheritance, and, secondly; developing registers of land owned by women independently and jointly (GEMS 3 in Nigeria providing an effective example).

In addition to these priority areas for action, it is vital that the key socio-economic barriers to women's engagement in enterprise and employment are tackled hand in hand with business environment reforms. The key contextual barriers highlighted in this review are 1) addressing social and cultural norms and 2) tackling concerns around women's security.

- **Widely held social norms restrict economic and social opportunities for women** in Afghanistan. Of particular importance to women's economic activity is the widespread misinterpretation of Sharia Law's guidance on women as economic actors and on land ownership that impact on women's ability to secure collateral and to engage in economic life. Working with established structures and ensuring buy-in from the community and men are essential. Raising awareness and encouraging discussion on the importance and value of women's work can be an important part of developing this buy-in. This report identifies a number of areas for action, including: educating religious, community and influential leaders; media campaigns; making more of women role models in resistant communities; and working with men and boys and the wider community to support women's enterprise and employment.
- **Concerns about security** emerged consistently in consultations and document reviews as a key constraint to both women's employment and enterprise. It is strongly recommended that actions to prevent violence and harassment against women in the workplace and on the way to work are included in any package to improve the environment for women's economic empowerment. Extensive evidence and examples of best practice are available globally and can be accessed through

DFID's VAWG helpdesk (not covered in this evidence review as beyond the initial remit). In conflict zones one of the major additional hurdles faced is transportation and mobility, creating additional challenges for women's economic endeavours. These include a higher cost of production, risk of damage to products and border crossing delays. These challenges impact both women and men's enterprises, but women lack the information and mobility to make necessary adjustments to pricing and output.

The WEE-NPP has put forward a comprehensive set of measures for WEE and within these are a number of sub-components related to BER. Key areas to address are:

- Improving access to credit, both informal and formal.
- Accessing and analysing market information to support the creative industries.

Finally, no single initiative is likely to lead to WEE, but all will contribute to achieving WEE by addressing different elements of the evolving framework. Similarly, 'No one size fits all.' Different approaches are needed for different groups of women, reflecting not only variations in capacity but also variations in need. It is important to take a long-term approach and build capacity for change through learning.

2. Introduction

2.1 Objectives

The following evidence review is compiled for the DFID country office in Afghanistan and for Harakat (the Afghanistan Investment Climate Facility) under the BERF. Its objectives, as set out in the terms of reference, are:

- To provide evidence of what other BER areas could be tackled (apart from legal and regulatory reform) to ease Afghan women's entry into the market,
- To provide lessons from BER and WEE strategies that have worked in countries similar to Afghanistan with respect to FCAS contexts, political economy frameworks, youth dimension and or institutional environments, and
- To provide evidence of how BER and WEE programmes can impact at scale.

Evidence from this assignment will be used by DFID Afghanistan to assist in designing the Women's Economic Empowerment Pillar of Harakat's new investment climate reform programme.

2.2 Methodology

The methodology for the review has been a combination of:

- Secondary research of literature and data, namely evaluations, meta-evaluations, research syntheses, case studies, grey literature and academic papers, and
- Extensive consultation with programme implementers in Afghanistan and outside, including government officials, multilateral and bilateral organisations and non-governmental organisations (NGOs). Attempts were made through DFID Afghanistan to speak with the Chamber of Commerce and some women's associations but these have yet to materialise. In the absence of these meetings the website of the Chamber has been reviewed in detail and has yielded useful information.¹

2.3 Structure of the Report

This evidence review starts with an exploration of the definitions of BER and WEE to set the context. It then synthesises the experience of WEE initiatives with BER components in Afghanistan, followed by experiences from projects and initiatives in other similar countries and FCAS contexts. The last section outlines the recommendations coming out of this research.

¹ It is recognised that this is a gap, but it was recommended by DFID Afghanistan that since a wide range of consultations had been made already, the report should not be delayed by waiting for further consultations.

3. Exploring Definitions of WEE and BER

3.1 Definitions of WEE

WEE is defined by the International Centre for Research in the following way: a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions.² Thus it is not just about access to economic opportunities and assets, but a process of gaining the ability to participate and access economic resources and advance economically, as well as agency and power to make and act on economic decisions and control economic resources.³

It should be highlighted that this definition of WEE is an end state which is difficult to achieve in the short term. A more useful concept would be to think of a continuum of different levels of WEE which can be supported by BER.

3.2 Definitions of BER

The Donor Committee for Enterprise Development (DCED) define the business environment as “a complex of policy, legal, institutional, and regulatory conditions that govern business activities. More specifically it includes:

- Policy and legal framework – the policies, laws and regulations that affect business,
- Regulatory and administrative framework – the ways in which policies, laws and regulations are enforced, and
- Institutional arrangements – the ways in which government and businesses represent themselves and communicate with each other, e.g. through “government agencies, regulatory authorities, and business memberships organisations including businesswomen associations, civil society organisations, trade unions, etc.”⁴

3.3 Evolving parameters of BER

A BERF scoping study explores how different organisations are evolving the concept of BER.⁵ The World Bank (WB) in addition to traditional BER interventions are considering new areas such as standards, certification of products and high growth businesses. The UN High Level Panel on Women’s Economic Empowerment have emphasised the potential of procurement.⁶ USAID is expanding into trade liberalisation and new interventions such as e-commerce.

The DCED report on Business Environment Reform and Gender found that “*gender sensitive environment reform may require addressing more than the direct business environment*

² Golla, 2011, p4.

³ ICRW (2011). Understanding and Measuring Women’s Economic Empowerment — Definition, Framework and Indicators. Washington: ICRW. <http://www.icrw.org/files/publications/Understanding-measuring-womens-economic-empowerment.pdf>.

⁴ DCED, 2008, pii.

⁵ BERF, 2016. Glanville, Kerusauskaite and Harley, Scoping Study on Business Environment Reform in Fragile and Conflict Affected State.

⁶ UNWOMEN, 2017, Keric Chin, The Power of Procurement: How to Source from Women-owned Businesses. Corporate Guide to Gender-Responsive Procurement

factors that impact on women’s employment and their enterprise. Equally important will be addressing socio-cultural binding constraints on women.....for example even in instances where the legal component of the business environment may be gender-neutral, customary laws can prohibit women to own land, to go to work or have a business or to have agency over the economic resources in general.”⁷

The UN High Level Panel on Women Economic Empowerment (2016) identifies seven “proven and promising drivers to expand women’s economic opportunities” (See Annex 3), that help to illustrate areas of BER reforms that can be linked to WEE.⁸ This indicates a broadening of business environment to issues such as social norms, building assets and changing business culture.

3.4 BER Approach for this Study

In this report, the definition of BER adopted will be that of the DCED as defined in section 3.2 and the main focus will be on addressing BE issues. Given some of the issues highlighted above regarding BER and gender, a number of the wider aspects that determine the ability of BER to impact on WEE will also be examined.

⁷ DCED, 2016. Katherine Miles, Business Environment Reform and Gender.

⁸ UN High Level Panel on Women’s Economic Empowerment, 2016. Leave No One Behind, A Call to Action for Gender Equality and Women’s Economic Empowerment.



4. Lessons from WEE Projects and Programmes in Afghanistan

4.1 Introduction

This section presents a review of a number of programmes in Afghanistan aimed at WEE which also have implications and learnings for BER. Highlights from these programmes are explored, followed by an analysis (Table 2) of the findings and key issues related to WEE and BER. Before looking at the programmes, there is a brief discussion of the socio-economic background and policy context. WEE and BER have been considered from the perspective of both finding ways to increase women's participation in the workforce through the development of women's employment opportunities and also the development of women-owned enterprises.

4.2 Socio-Economic Background and Key Challenges

4.2.1 Economic and Policy Context

Afghanistan is a fragile state with issues of security, low levels of economic development and high levels of donor involvement in the economy. Challenges to WEE include poor understanding of Sharia law and customary practices which overly limit women's movement and participation in the economy.

Afghanistan's economic and policy context will be largely shaped in the years to come by its recent accession to the World Trade Organisation (WTO). This has included a commitment from the Government of Afghanistan to prioritise improvements to the investment climate, which could potentially increase public support and traction for BER changes. Joining the WTO may also provide indirect economic opportunities for women and women-owned enterprises through, for example, opportunities created in the services sector that require a wide range of skills, and which could be carried out at home by women with internet access.

There is also, however, the potential for women to be excluded from the benefits of joining the WTO. With the need to meet high WTO standards, for example Sanitary and Phytosanitary (SPS) requirements on agricultural exports and intellectual property regulations under TRIPS, there is the potential for the high number of women working in agriculture, carpets, saffron, nuts, and counterfeit items to be displaced. To prevent this, and to ensure women benefit from Afghanistan's accession to the WTO, women will need to be involved in the discussion around trade opportunities. They should also be given access to capacity building and information services that are tailored to their socio-cultural context.

4.3 Highlights from WEE Projects and Programmes in Afghanistan

Afghanistan has been the recipient of a large number of donor-funded projects and programmes in the last 15 years, many of them focused on economic development and women. A desk based review was carried out of some of the key projects addressing WEE which also had BER components. This was followed up with teleconference consultations with the key donors and project implementers including SIDA, the International Labour



Organisation (ILO) the local NGOs Harakat and Zardozi, as well as Afghans working in the technology sector and that had been recipients of education programmes.

The main programmes are discussed below followed by an analysis of the key WEE issues, highlighting those that relate specifically to BER.

- PROMOTE women in the economy is a USAID funded programme aimed at finding internships and work placements for women with college-level education. The programme was initially only open to graduates but has since been made available to women who have college level education. At least 80% of interns were given jobs after the completion of their internships. The programme created links between businesses, the local education sector and potential female employees and encouraged private sector companies to improve the workplace for women. One of the bases for the success of this initiative is the last 10 years of investment in girls' education which has created a cohort from which to recruit participants. Cost of the internship is split between the donor and the business, with the latter paying only 25% of the cost. In the initial stages of roll-out there had been some problems with businesses trying to place existing employees in the programme to take advantage of the cash benefit, but this has been resolved through better clarification of policies and assessment of businesses. PROMOTE has increased its ambition, expanding from a focus on five of the main cities to now covering the whole of the country.
- ABADE: Assistance in building Afghanistan by developing enterprises. This USAID-funded programme provided technical assistance and business advisory services for women. ABADE's initiatives have included supporting working from home, providing off site facilities, working in all-women facilities, including women-owned, operated and patronised gyms and beauty salons. In a mid-term evaluation of the programme, the businesses surveyed by the team in the field showed good potential to increase employment for women, especially youth.⁹ It was noted, however, that these businesses are located in homes within residential areas, limiting their client base and potential for growth unless relocated to commercial centres. Security and cultural restrictions present barriers to this.
- Another approach taken by ABADE has been to focus on training women in "high demand" skills such as information communication technology (ICT), business systems, marketing and advertising. The mid-term evaluation assessed the scope of high value skills training to be unlimited and "should be pursued". It was recommended that the programme work more closely with women organisations to help located women for trainings and target more women in the regions. Concern was expressed by some women of the length of some of the high value skills development courses.

⁹Checchi and Company Consulting, Inc (2014) Assistance in building Afghanistan by developing enterprises (ABADE): Mid-term performance evaluation report. Kabul: USAID.



- **SWEEP:** Supporting the Afghan Women’s National Economic Empowerment Plan, a DFID funded project implemented by the Aga Khan Foundation that provided assistance to clusters of women-only community based savers to create revolving loan funds. Complementary capacity building is provided in entrepreneurship and business management. The project reports that although still in early stages, the saving clusters as they develop and mature gain capacity to also engage with other stakeholders in the community including religious leaders and shuras, and in this way, can play a role in women-focused campaign or events.¹⁰
- **SPEDA:** Stimulating the private sector for economic development in Afghanistan, an Aga Khan Foundation and Swedish International Cooperation Development Agency (SIDA) funded project. It engaged the entire community around WEE and provided long-term support to poor rural women. The Aga Khan Foundation Afghanistan (AKF-A) report that the multi-input area development approach taken in the SPEDA project demonstrated that multi-sectoral interventions which engage with the entire community on both women’s economic and social empowerment are more effective than those which target WEE in isolation. Micro-businesses owned by rural women require long-term and sustained support and training to scale up, improve market access and engage in higher stages of value chain. For example, the handicraft sector, often targeted by donors, requires additional efforts to better link up small scale household level production into the market system. Many women-owned businesses are not yet prepared for international trade fairs and smaller scale regional fairs should be explored.
- **FAIDA:** Financial Access for Investing in the Development of Afghanistan. An USAID funded programme. The programme evaluation reports that access to finance challenges include the volume of documentation required by financial institutions to support their applications, lack of collateral to secure loans, lack of financial literacy, lack of confidence, lack of credit history and reluctance to deal with male loan officers.¹¹ Although FAIDA has had some success in enabling women to access micro-finance, these have been small, short-term and with high interest rates.
- **SEDEP:**¹² Sustainable Economic Development and Promotion Project. Private sector development and promotion of agricultural value chains funded by GIZ, and created public–private dialogue by bringing together the Ministry of Agriculture, the Chamber of Commerce and local people including women to speak about issues related to agribusiness.
- Supporting the economic needs of extremely poor women, often characterised by widows and female-headed households is a challenge. The NGO Zardozi reaches

¹⁰ Aga Khan Foundation Afghanistan (2016) Lessons learnt from AKF-A’s Interventions to Promote Women’s Economic Empowerment (WEE)

¹¹ Op.cit Checchi 2014

¹² German acronym.



out to these women through local savings and loans groups, developing ways to support women who may be highly skilled but lack the literacy to put their ideas onto paper. It provides finance, capacity building and on-going business support as well as creating networks to reach markets. Limiting factors include lack of reliable power source, difficulties obtaining finance as well as vulnerability to extortion. The WEE-NPP highlights the need for more programmes directed at poor women.

- The technology sector provides opportunities at a large and small scale level. The largest telecom operator, Telcom Development Company Afghanistan, known as Roshan, benefitted from a US\$130 million loan from the Asian Development Bank (ADB) to expand its network. Interestingly, of the 1,000 people employed by Roshan, about 220 are women.¹³ Smaller scale initiatives include the WB’s ICT Sector Development Project promoting technological adoption in Afghan society.

4.4 Key WEE Issues and Implications for BER

A summary of the key findings on WEE projects and the related BER issues is shown in Table 2 below. An important finding of the review of WEE programmes in Afghanistan is that **the situation of women with regard to WEE is varied, depending on the socio-economic situation, province, whether rural or urban, level of education and level of conservatism/modernity within the family.** For this reason, no one intervention is likely to be appropriate in all contexts and with all groups of women. Nevertheless, the evidence of programmes promoting employment for women and those supporting women’s economic empowerment suggest the following implications for BER.

Table 1: Experience from Afghanistan: Key findings and related BER implications

Key findings	BER and wider Implications (BE shown in highlights)
1.1. Promoting Employment and Training Opportunities for Women	
1.1.1. Companies that had taken part in PROMOTE’s intern programme welcomed the opportunity to increase their pool of skilled employees by having information and access to female workers.	Need for socially acceptable mechanisms that can create an information flow between potential employers and women seeking jobs.
1.1.2. Many families are supportive of education for girls and the opportunity for women to work.	Potential for progressive families, men within them and women to champion the cause of WEE, and act as role models.
1.1.3. Physical security due to conflict and freedom from intimidation, (sexual) harassment and gender based violence is a key concern for families.	Finding ways for women to feel safe travelling to and from work and also in the workplace including freedom of mobility and from intimidation, sexual harassment and verbal and physical violence. Both the female employees, and their families need to be aware of the safety measures and policies and procedures in the work place to support women’s dignity, mobility and equality

¹³ ADB, 2010 Development Effectiveness Brief, Afghanistan, Modernising Asia’s Crossroads



Table 1: Experience from Afghanistan: Key findings and related BER implications

Key findings	BER and wider Implications (BE shown in highlights)
1.1.4. Last 10 years of girl's and women's education programmes have created a pool of skilled women.	There is a need for a continuation of complementary programmes supporting education for girls and skills training for women.
1.1.5. Professional training such as in information and communication technology is seen as an opportunity, but for some women the length and timing of training is an issue.	Need to find ways to deliver professional training that take account of the constraints on women including their time poverty due to domestic responsibilities like child care and the need to address social norms that limit their movement. The time at which these training takes place is also important so that women do not have to travel in the evening.
1.1.6. Participation in higher level international training schemes such as the Chevening scholarships gives women confidence and skills to apply for higher grade jobs.	Need to provide opportunities for women to upgrade and achieve higher level employment so they in turn can act as role models and begin to shift societal expectations and gender norms.
1.1.7. Variation in provinces and between cities and regions.	Different types of interventions will be required for different areas and groups of people.
1.2. Supporting Women-owned Enterprises/Businesses	
1.2.1. Lack of self-confidence a constraint to setting up a business.	Important to find ways to best develop confidence for different groups of women with varying skills and characteristics, and in different regional contexts.
1.2.2. Programmes such as SEDEP were able to create opportunities for public-private dialogue in Balkh province in which women and women's committees are included.	Mechanisms can be set up to involve women in public-private dialogue. These should be studied carefully to assess whether they can be replicated in other provinces with different social characteristics.
1.2.3. Women are already involved in agricultural value chains and other enterprises but they lack the possibility to sell their products to a wider market or to reach traders. Some programmes have started women-only markets but effectiveness is still to be assessed.	Finding innovative ways for women to connect with clients and other businesses should be explored.
1.2.4. Working with the local community on WEE can bring acceptance and sustainable results. As is shown by SPEDA.	Finding ways to integrate WEE into overall community development is important, identifying local initiatives such as savings groups as point of entry for a WEE initiative.
1.2.5. Women face constraints in access to formal financing, for a myriad of reasons including lack of collateral to secure loans, lack of financial literacy, lack of confidence, lack of credit history, and reluctance to deal with male loan officers.	Develop channels for women to access formal finance which address the multitude of different challenges faced by women including mobile banking, women bank clerks, reduction in size of loans, reputation as an alternative for credit history, women friendly and appropriate financial literacy training, micro credit groups.
1.2.6. Programmes that develop resilience and coping mechanisms can provide a platform and entry points for WEE initiatives.	Explore ways to develop the business environment to incorporate measures that would support resilience and coping mechanisms.

Table 1: Experience from Afghanistan: Key findings and related BER implications

Key findings	BER and wider Implications (BE shown in highlights)
1.2.7. Vulnerable women and those with restrictions on movement can achieve significant economic development which will give them a level of economic empowerment, but these require focused and sensitive measures.	Creating a business environment that is responsive to the constraints and opportunities of different groups of women and supports them to achieve what is possible along the WEE framework is important.
1.2.8. Ownership of land is a powerful asset, but many women cannot utilise it as even land that they own is not titled in their name or they do not have access to jointly owned land. It is not clear whether women can access government land, although positive indications are given by The Afghanistan Independent Land Authority (ARAZI) which in 2016 launched a pilot project to register properties and aims to issue joint ownership rights to married couples.	Land is an emotive issue worldwide, so finding medium to long term ways for families and communities to clarify land ownership and titling needs to be considered carefully (see point below on Sharia law). Women’s ability to access government owned land should also be clarified.
1.2.9. Limited understanding of Sharia Law, literal interpretations of Islamic teaching creates undue constraints for women and limits the possibility of utilising Islamic teaching to enhance WEE.	BER should continue to work with projects that aim to improve religious leaders, people of influence and local Imam and mullahs’ understanding and application of Sharia law and Islamic teachings. Linked to this should be other activities including policy changes and championing at the highest level as well as community level awareness raising.
1.2.10. Agriculture sector based value chains are providing opportunities for women’s economic development, but there is less known about how they can be developed in a way that enables progressive development of WEE, from addressing basic needs to transformative change. ¹⁴	Support the development of agriculture sector value chains which move from meeting women’s practical, basic economic needs to building women’s assets, capabilities and opportunities. Support also extends to helping women have control over their resources (agency & decision making), take part in higher value added components of the value chain and work collectively to bring about a shift in power relations in institutions, the enabling environment and social norms for women’s economic empowerment and gender equality.
1.2.11. The technology sector provides opportunities for women as employees and also as a service to enhance their search for jobs or carry out their business.	Develop specific action that is accessible, women-friendly, supported by the community to increase training for women in technology.

¹⁴ See Moser 2016 Gender and Social Inclusion Framework developed for the DFID Infrastructure and Cities for Economic Development programme (ICED) which distinguishes between basic compliance, to empowerment to transformation.

5. Lessons from Projects and Programmes in FCAS and Similar Countries

5.1 Introduction and Highlights

This section presents four selected case studies which provide evidence of innovation and success, as well as learning on what strategies have worked in BER and WEE and how these programmes have achieved impact at scale. Two types of programmes have been considered: general growth and employment programmes: Growth and Employment in States (GEMS) in Nigeria and the Economic Integration of Women (EconoWin) in the Middle East and North Africa (MENA) region; and agribusiness sector programmes: Katalyst, an agribusiness for trade competitiveness project in Bangladesh, and Value Chain Development of the coffee sector in Rwanda. Three of the four case studies (Northern Nigeria, Bangladesh and the Middle East) were selected because of similarities in context for women's economic empowerment. All three are also FCAS contexts. The fourth case study from Rwanda, was selected as an agribusiness example, a priority sector for women in Afghanistan. As Miles notes in her DCED report on Business Environment Reform and Gender, the evidence base is fairly limited on gender and BER, so hard data, especially in FCAS contexts, is relatively hard to come by. However, the selected examples provide evidence of impact where available, but also important and relevant lessons for Afghanistan.

5.2 Growth and Employment Programmes

5.2.1 Growth and Employment in States 3 (GEMS3)

The Growth and Employment in States (GEMS) is a seven-year employment programme (2010-2017), supported by Nigeria's Federal Ministry of Trade and Investment (FMTI) and jointly funded by the World Bank (£105 million) and DFID Nigeria (£91 million). The project is aimed at job creation and increased non-oil growth across six sectors of the economy and aims to support SMEs, including in the Muslim North. It is also designed to address key constraints in the business enabling environment, and in particular support increased employment and income for poor people and women. The programme mainstreams gender into its BER work on land, investment and tax and supporting women's public participation.

Gender specific constraints identified and addressed in GEMS programmes

- Socio-cultural norms and customary practices prevent women registering their land even though Sharia law provides women with the right to inherit property. These include women's social isolation and lack of information; restrictions on women's interactions with unrelated men e.g. land measurement in the fields and with men processing the paperwork in the land ministry which sometimes resulted in land being registered in male relatives' names¹⁵

¹⁵ Miles, K. (2016) Business environment reform and gender.



- Constraints on mobility in Northern Nigeria, particularly in conflict affected areas and as a woman without a male chaperone,
- Greater harassment of women than men during the process of tax collection - a key challenge for women trading in markets,
- Limited consultation of women and participation in public decision making, and
- Less access to start-up capital and equity due to traditional lack of assets. This is a key issue which is addressed in section 6 on recommendations.

Results for women's economic empowerment

- **Increased incomes for women** in traditionally female oriented sub-sectors and breakthroughs made with some **male dominated business membership organisations** to include women's participation.¹⁶
- **Increased number of people benefiting: 829,958** people recorded a positive change in income in May 2015 against a July 2015 target of 657,137 (126% achievement). This was a large scale-up on the 132,422 achieved by July 2014. Targets for poor and women were also exceeded by 159% and 136% respectively.
- Implemented land titling for women in collaboration with the Ministry of Land, registering land and allowing land owners to receive certificates of ownership and access finance. In Kano, Northern Nigeria, GEMS 3 partnered with Women Micro Finance Bank to train 50 female land owners on how to access loans using their certificates of ownership.¹⁷ **These women reported that registering land had provided them with additional value, security of tenure and peace of mind, and increased access to finance which they are using to expand their businesses.**
- **Harmonised taxes and decreased harassment and "leakage" within the system.** Women have reported increased saving as a result of the tax interventions and are using these savings for e.g. product expansion in their business, to save up to buy land, and to pay children's school fees.¹⁸ In the 2017 Annual Review, women market traders in Kaduna reported that the rate of tax they were paying has decreased markedly since the introduction of the tax harmonisation intervention. In key markets, women are now paying the correct flat rate market toll, a system which had been commonly abused in the past, **enabling them to invest in growing their businesses.**¹⁹ The 2017 Annual Review found that GEMS3 can also demonstrate very clearly how the tax workstream results in lower levels of harassment. Women

¹⁶ GEMS Annual Review (2015)

¹⁷ GEMS. (2015) Women's Economic Empowerment Success Stories.

¹⁸ GEMS (2014) Learning Note on Cross Rivers State Women in Business and SLTR Meetings.

¹⁹ GEMS (2014) Women's Economic Empowerment Success Stories.



traders interviewed for the review stated that they were being harassed less and, as a result, spent more time at the market, boosting their potential for income growth.

- **Trained women on the tax they are required to pay, and supported a complaints mechanism to report any harassment.** The programme introduced paying taxes using Point of Payment (POP) machines, working with local government authorities in Lagos. The programme reports that it has been embraced by a number of women trader’s market associations as it supports women to know what and how to pay, and eliminates having to pay excessive taxes to touts in the council.
- Supported innovative approaches to women’s business training. **GEMS 3 supported access to finance training by training 12 women from four focal states in a training of trainers workshop in Abuja.** The 12 women signed a commitment to provide ‘stepdown’ training to at least a further five women over the next six months.²⁰
- Supported the creation of **state level task committees of officials and business representatives**, including a mechanism to report instances of harassment.
- **Supported women’s participation in public–private engagement mechanisms (PPE) by establishing women-only consultations** where they can bring specific concerns directly to the attention of the head of the local PPE, such as lack of toilets or crèches in marketplaces where they work.

5.2.2 Women’s Economic Empowerment Strategy 4 (GEMS4)

Under the overall GEMS programme, the Growth and Employment in States — Wholesale and Retail Sector GEMS4 is a five-year programme which began in 2014, applying the “Making Markets Work for the Poor (M4P)” approach. The GEMS4 team developed a WEE strategy to support the team to develop and mainstream a gender sensitive approach, and identify particular opportunities for empowering women to tackle key underlying constraints. These included:

- linking female producers to domestic and international markets through online technology,
- improving value chain production methods from producer to consumer, creating more and better jobs for women (and men), and
- improving access to finance, skills and information.

The strategy recognises that shifting attitudes and behaviours towards women’s role in the market, particularly in northern Nigeria, requires time and likely takes longer than the lifecycle of the programme. As a result, the programme focuses on interventions that aim to achieve impact in value chains where women are already working, building credibility and legitimacy

²⁰ GEMs (2014) Women’s Economic Empowerment Success Stories.



first, whilst identifying opportunities that may in the longer term encourage participation in components of the value chain traditionally reserved for men.

Results for women's economic empowerment

- Improved inputs, products and services that benefit women and poor people at scale, through market mechanisms or through public funding.
- Innovative and tailored training programmes on how to deliver improved services in Wholesale and Retail Market Systems (WRMS), with training needs assessments for different target groups, and development of appropriate training modules specifically aimed at their needs including women retailers belonging to the Wholesale Buying Groups (WBGs), members of the Fresh Fruit and Vegetable Dealers Association (FFVDAN) and mobile money providers.
- Establishing credibility and influencing players in the private sector through joint process with them. GEMS4 was able to achieve a high level of visibility within the first eight months of its existence, helpful in promoting market consolidation and widespread programme acceptance and recognition. It was successful in bringing a good cross section of market traders to the table, including the Fresh Fruit and Vegetable Dealers Association of Nigeria.
- Enhancing women's access to economic opportunities. As at March 2016, GEMS4 reported that 17,595 women were participating in income-generating activities; 1,373 women had improved access to markets, skills and finance through WEE specific interventions; and 1,156 women had improved control/decision making power over income from income generating activities. The results are indications of the good practice being developed within GEMS. However, there are no evaluations documenting this in more depth, and the 2017 Annual Review noted that both GEMS 3 and GEMS 4 could benefit from more in-depth case studies and stories of change to understand the impact on beneficiaries.

Lessons Learnt from GEMS 3 & 4

Build gender equality and women's economic empowerment throughout the programme process. Gender equality and WEE were built into the project from the start with DFID Nigeria's private sector and gender/ social development advisers working closely together. This included getting gender into the tender documents and the bid evaluation criteria setting the programme's direction and level of ambition early on. The winning bids had *meaningfully* integrated WEE into their proposal, design, team skill set and accountability mechanisms, implementation and M&E which is reflected in the programme approaches and the subsequent programme impact.²¹

²¹ Personal communication DFID Nigeria Senior Gender Adviser



Undertake detailed social and political analysis of the context. Respond to the diversity of opportunities and constraints for different types of women and poor people for tailored solutions.

Recognise and support the informal economy as this is where many women are engaged in economic activity. Recognise women's multiple roles and their time poverty due to their need to juggle domestic and household chores with economic activity

Foster public private dialogue and collaboration between government, the private sector and female producers, entrepreneurs, their associations and their communities for multiple benefits: to help shift public opinion on the importance and value of women's economic activity and employment; to build broader buy in for increased women's participation and for reform especially amongst men and influential community leaders; to ensure a cross fertilisation of understanding, learning and appropriate solutions to support WEE based on the needs, priorities and constraints faced by women; and to address enabling environment factors related to e.g. constraints around women's mobility and interaction with men outside the family, women's safety and harassment and time poverty.

Develop and support access to markets, information and inputs: to build women's skills and understanding of the market and competition; to grow their assets, improve their products and increase their access to finance; to link producers and domestic and international buyers and markets and to link employers and potential employees.

Shift incentives, policy and practice for long term transformation for women's economic empowerment by supporting women's land ownership and titling; creating transparency and strengthening systems for progressive tax collection; and supporting women's organisations and associations for collective action, mutual support and to negotiate with public and private bodies to meet their employment and livelihood needs, interests and rights.

5.2.3 Economic Integration of Women in the MENA Region (EconoWin)

The Economic Integration of Women in the MENA region (EconoWin) is a regional technical cooperation programme commissioned by the Federal Ministry for Economic Cooperation and Development (BMZ) implemented by GIZ from 2010–2016. The main programme objective is to improve the conditions for the integration of women in business and employment in Egypt, Jordan, Morocco and Tunisia.

The initiative seeks to achieve its objectives through four components:

- changing attitudes and perceptions of women in employment through an awareness-raising media campaign,
- advisory services and implementation of gender-sensitive economic and employment policies,
- economic empowerment of women through gender-sensitive value-chain development, and



- the professional orientation of women in higher- and lower-qualified segments.

Results from EconoWin

- Collaborated with business and professional associations in the region through a gender diversity competition to advocate gender-sensitive corporate economic and employment policies. In 2015 companies from the private sector were invited to apply with an idea for a corporate gender diversity project and the eight winner companies were then technically and financially supported through their implementation by professionally trained local consultants.
- Supported business association members to implement a ‘Gender Diversity Management Approach’ using a tool to improve recruitment, retention and career advancement of female talent within private companies.
- Promoted regional collaboration between four business associations to discuss possible ways to raise awareness on the issue of gender diversity in the workplace and to develop a regional action plan for that purpose.
- Established the ANA HUNNA media initiative to raise awareness and encourage a public discussion of the importance and value of women’s work. During the initial stages of the programme, there were film screenings of ten short films on the subject of “Women and Work” by various filmmakers from the targeted countries.
- Through the awareness-raising media campaign, films targeted at promoting discussion on the value of women’s work were shown at more than 300 separate events and were seen by over 7,000 men and women across the four countries.²² Follow up questionnaires to audience members found that a total of 85% of respondents stated that they now appreciated working women more or much more. 62% stated that they would change their behaviour towards working women very positively, and another 21% stated their intention to change the way they behaved towards working women a little. The responses given by both men and women were very similar. Katherine Miles’ report highlights that although the literature does not give much consideration to the **use of media to expand public private dialogue**, there is clearly some scope in this area.²³
- The first evaluation of the value chain project in the agricultural sector found that over two thirds of the 250 women involved stated that they had achieved success in their business activities, as well as becoming more self-confident and receiving more acceptance for their work. As a result of the project, the Jordanian Ministry of the Interior has integrated the gender sensitive value chain approach into its rural development policy.²⁴

²² Spath, B. (2016) Women’s Economic Empowerment in Technical Assistance Programmes Examples of good practice in private sector development. Bonn: GIZ.

²³ Miles, K (2016)

²⁴ <https://www.giz.de/en/worldwide/15981.html>



- During 2012 and 2013, the gender sensitive value chain component worked in Egypt, Jordan, Morocco and Tunisia. A short-term evaluation carried out in 2013, barely a year after the start of activities, stated that 27% of women producers were already selling more products, 20% had increased their earnings, 26% had reduced their production costs and 23% had improved the quality of their products. In addition, 65% of women entrepreneurs had significantly extended their business networks to other producers and enterprises and about 63% had been able to gain access to supporting services. Finally, 85% of the women involved had seen a rise in their levels of self-confidence with regard to their production activities and 77% felt that their status within their communities had been significantly enhanced.

Lessons learnt from EconoWin

Support supply and demand side interventions for women's economic empowerment by improving the policy environment whilst providing targeted support to women's organisations and associations. Support should extend to women entrepreneurs and producers to improve their production.

Encourage innovative approaches to shift incentives, policy and practice for long term transformation: help shift the incentives of government institutions, businesses and the corporate sector for a more diverse and gender sensitive workforce and to encourage increased number of female employees including at senior levels. Support collective action, mutual support and engagement working with and through women's business organisations and associations.

Foster public private dialogue and collaboration to promote an understanding and greater acceptance of the importance, value and benefits of women's economic activity and employment including through film and media campaigns.

Increase access to markets, information and inputs: bring a gendered analysis to value chain development and approaches like making markets work for the poor to improve women's productivity, income and employment as individuals and through supporting networks and organisations.

5.2.4 Value Chain Development of the Coffee Sector in Rwanda

A project to develop Rwanda's coffee sector was carried out through the USAID-funded Agribusiness Development Assistance to Rwanda (ADAR) project.²⁵ Activities included providing master trainers to newly constructed coffee washing stations, advising on soil or climate conditions of potential plantation sites and marketing assistance for private sector agribusiness providers. Specifically, small farmers have learnt of the value of planning ahead and that they can increase their output by pooling through producer associations and cooperatives.

²⁵ http://pdf.usaid.gov/pdf_docs/Pdaci911.pdf.



But key to the success was also linking Rwandan suppliers with international buyers in high-value markets and understanding their requirements. These actions provided guidance at each link of the coffee value chain. Over a 6-year period, with the help of ADAR, enterprises in the value chain participated in trade fairs and buyer conferences in Africa, the United States and Europe. This process of engagement not only served to make contacts and build motivation but also provided a forum for learning about international competitors, finding improved technologies, tracking changing tastes and showing a consistent presence and commitment to potential buyers. It even led eventually to a partnership with the global company Starbucks.²⁶

Parker's study of value chain development in FCAS showed that the goal is to find markets that are both valuable and accessible. The more successful programmes explored multiple markets simultaneously, avoiding being dependent on just one market. All faced setbacks and a key characteristic of success was to remain flexible as more information emerges.²⁷

One of the major hurdles identified is transportation and mobility. Most of the value chains had key functions located in areas that were either remote, served by transportation systems disrupted by conflict or were still in the midst of conflict. This created multiple challenges including higher costs of production, risk of damage, security issues and border crossings that created delays.

Results from ADAR

- Between 2002 and 2006, 72 new coffee washing stations were constructed in Rwanda, 40 of which were built with ADAR assistance.
- The project helped cultivate a class of entrepreneurs that started new businesses, with the programme reporting that many of these were women, and provided employment to thousands of rural poor, again with a significant female proportion.
- It is estimated that about \$950,000 was injected into the rural sector through seasonal employment at coffee washing stations over the life of the project.²⁸
- In 2006, the average price per pound of export-ready ("green") coffee sold by ADAR clients was about \$3.11 FOB Mombasa, compared to the average world price of \$2.50 for similar (mild Arabica) coffee. The total amount of sales generated by green coffee sales reached more than \$4 million by close of project in 2006 – nearly 1,000 tons.

Lessons learnt from ADAR

The Rwanda coffee sector project has highlighted the following as key to success:

²⁶ <https://www.microlinks.org/sites/microlinks/files/resource/files/mR-1.pdf> USAID, 2008, Joan C. Parker, Synthesis of Practical Lessons Learned from Value Chain Projects in Conflict-Affected Environments.

²⁷ Ibid.

²⁸ USAID (2006) Restoring hope through economic opportunity: Final Report of the Agribusiness Development Assistance to Rwanda (ADAR) Project



- Providing detailed practical agricultural extension support such as on soil and climate conditions,
- Assisting small scale farmers to learn the value of planning,
- Demonstrating to small scale farmers that they can increase output by pooling through cooperatives and producer associations,
- Understanding the requirements of high-value international markets,
- Demonstrating consistent presence and commitment to potential buyers, and
- Accessing multiple markets to avoid overdependence on one market.

5.2.5 Katalyst, an agribusiness for trade competitiveness project in Bangladesh

Executed by the Ministry of Commerce, and supported by the Swiss Agency for Development and Cooperation (SDC), the UK Government and the Danish International Development Agency (Danida), the aim of Katalyst is to “improve the effectiveness of markets in which the poor operate as consumers, producers, intermediaries and workers. Business growth is stimulated by ensuring better access to services, such as marketing advice and information and to essential inputs, such as quality seeds and fertilisers”.²⁹

Katalyst’s partners include public- and private-sector intermediaries with long-term business interests and a mandate to work in a particular sector. Working with these market players, Katalyst designs and implements measures that harness market incentives for a large number of beneficiaries.³⁰

The Katalyst website describes a number of case studies which provide lessons from different initiatives. The three selected here are intended to demonstrate how a broader perspective and long-term approach are needed in thinking about BER. They demonstrate how important it is to consider issues such as advertising to inform and reach markets; how facilitating small producers to link with larger firms along the value chain can increase competitiveness; and the challenges and benefits of introducing new technology. Some of the findings show innovative financial approaches applied by the information technology sector which could be beneficial in providing services to women.

Case Study 1: Developing the advertising market for SMEs in northern Bangladesh

This case study looks at advertising market support given through Katalyst to the secondary city of Bogra in northern Bangladesh. SMEs in that region are facing increasing competition from products and services from Dhaka and abroad. One of the problems they face is the lack of advertising services available to help them compete more effectively. Whilst this particularly intervention was not addressed specifically at women, it is equally relevant to women’s enterprise, in particular those related to the design-based manufacturing sector such as handicrafts. A number of the programmes in Afghanistan have made attempts to support

²⁹ DFID, 2013 – Project Completion Review, Katalyst phase II.

³⁰ <http://katalyst.com.bd/description/>.



women's enterprise in gaining market access and ABADE has trained women in marketing and advertising, but none has developed a comprehensive intervention such as this one by Katalyst. In Bangladesh, the poor quality of services available was a result of four interlocking problems:

- providers lacked skills and knowledge,
- providers did not offer appropriate services,
- providers lacked new technologies and high-quality inputs, and
- SMEs were not demanding appropriate advertising.

Underlying these problems was a lack of group action among advertising providers, and poor flow of net information, ideas and skills. To address this, Katalyst and its Bangladesh partner ChangeMaker implemented a series of interventions including helping advertising providers form and strengthen a business membership organisation (BMO) called the Bogra Media Forum (BMF), which has been a focal point for developing the advertising sector. Other interventions included training advertising providers, promoting the Bogra advertising sector through trade fairs, and helping advertising providers customise their services to specific SME sectors. The intervention reduced poverty not only in the SMEs benefiting directly, but also in the advertising sector itself. Moreover, advertising is seen as a foundation market, which is something that delivers products and services that increase competitiveness in a range of sectors, and support growth and development in the economy as a whole.

Some of the challenges faced by this initiative are revealing. Although advertising is a service sector it resembles a value chain, in that it involves a series of steps performed by different providers, such as design and printing. To develop an effective advertising market, all of the industries along the value chain need to be developed.

The intervention is estimated to have benefitted 6,804 SMEs and created 735 jobs. The total income generated attributable to Katalyst is US\$683,118.

Case Study 2: Women's empowerment through improving competitiveness in handicraft exports

The craft industry including basketry, jute-diversified products, rugs and mats have a long tradition in Bangladesh. Since June 2008, Katalyst and its co-facilitator Action for Enterprise have worked together to improve the competitiveness of export-oriented companies to increase the income of poor female producers. The intervention was conducted in partnership with four of the largest craft exporting companies who have producers' groups all over the country and involved technical support to develop the capacity of the staff of these four companies to ensure better quality and quantity of products. In addition, the companies were assisted in entering export markets by linking with buyers, showing them best practice in terms of technology, product quality and design at the national and international level. This market-based initiative, linking small-scale producers with large exporting companies has improved quality and efficiency in the value chain, generating employment and increased incomes for

women rural craft producers.³¹ The work of Katalyst with the handicraft industry shows the need to link small producers to larger organisations and support both ends of the value chain to achieve their respective roles, i.e. small producers to produce quality products and larger companies to reach out to markets.

The intervention to improve competitiveness in handicraft export reports outcome level results improving income and employment for rural producers, including - 16% increase in sales due to improved ability of lead firms to meet export orders; and an estimated average net increase in income among target group: BDT 17,193 (approximately US\$240) per producer, per year.

Overall outcome level results reported on in the most recent Annual Review (2016) include: up to December 2015, Katalyst will have contributed £79 million of net additional income, [with women beneficiaries representing 3% of the total net income increase]; 1.01 million farmers and MSMEs (6% or 62,000 women) have benefitted.³²

Case Study 3: Information and communication technology for farmers

This initiative aimed to address a key factor constraining economic growth, which is farmers' lack of access to relevant and timely information in areas ranging from improved farming techniques to market prices and consumer demand. Bangladesh has experienced a rapid increase in the use of mobile phones, but Katalyst's target group, the farming population, were not interacting with such technologies and had little comprehension of how they might be of relevance in their livelihoods. The problem was not only on the demand side but also on the supply side. In 2005, the telecom operators were not familiar with the demand of the rural population, particularly with respect to information needs, household enterprise preferences, and their willingness to pay. Through a systemic approach of learning from experience, Katalyst was able to promote change in access to agricultural information through partnering with national telecommunications companies.³³

The ICT experience of Katalyst shows that information technology can become a useful tool for poor farmers, but it needs to be designed in a way that reflects the needs and organisation of each farming community as well as the structure of the telecommunications sector in a particular economy. Katalyst highlighted the following lessons learned from their experience with ICT.

- The importance of developing a market systems approach which aims to understand how the poor currently behave and perform and how they are expected to behave and perform in future.
- Ensure in-built scope for change. Katalyst went from simple community information centre promotion, to rural campaigns promoting specific services, to full-on private extension.

³¹ Katalyst, Intervention brief: Women Empowerment through improving competitiveness in handicraft export.

³² Katalyst III – Annual Review 2015 (2016).

³³ Katalyst, Case study No. 6: Making ICT work for Bangladesh's farmers: <http://katalyst.com.bd/making-ict-work-for-Bangladesh's-farmer/>.



- Commercial incentive is a way of enabling sustainability. All the stakeholders involved from a telephone company such as Grameenphone to the call centre agents and the Communication Information Centre (CIC) entrepreneurs are aiming to make a profit.
- Importance of the human interface. Both the CICs and the helpline model rely on a human interface to break down the social barrier between the poor and technology. Models have succeeded to a greater degree when the poor have not been the direct users of the technology itself.
- A commercial model need not be financially sustainable. Where a service fits into a solid corporate strategy, the financial sustainability of the service as a stand-alone revenue generator may not be critical. Other benefits may be considered such as entry into a new market.
- Different types of agricultural information may be better suited to particular modalities. It was found that farmers were driven to experiment with new information sources at times of crisis, such as pest and disease, when alternative sources were not available or responsive enough. Telecentres and helplines leading with effective pest and disease solutions create trust and acceptance and may then allow other categories of information to be delivered.

Lessons learned from Katalyst

Build networks, organisations and associations which bring together different interest groups within a supply chain e.g. small scale producers, exporting companies, women entrepreneurs, telecoms companies. This can facilitate more effective targeted support specific to their needs including capacity development; for learning, sharing and for increasing competition for improved quality and production; and for more efficient, effective engagement at scale.

Improve access to markets, information and inputs by facilitating small producers to link with larger firms along the value chain to increase competitiveness; link producers, businesses, exporters and buyers to understand each other's needs, priorities, opportunities and constraints so that they can respond to each other's requirements more effectively and improve the supply chain productivity, employment opportunities and income.

Refined understanding of information sharing behaviour. Looking at how messages are relayed within communities can give a better understanding of how other development initiatives might be rolled out. Who should be targeted as direct service users and how interventions can be designed to be capitalise on pre-existing information sharing networks of farming communities.

5.2.6 Summary of key lessons from international case studies of relevance to BER for women's economic empowerment in Afghanistan

Public Private dialogue and collaboration

- Is important to shift public opinion and social and cultural norms which restrict women's economic activities and employment. Raising awareness, encouraging discussion on the importance and value of women's work as in the EconoWin project in the Middle East North Africa region can be an important part of developing buy-in.
- Working with established structures and ensuring buy-in from the community and men are essential for increasing women's employment and participation in the labour force. This can also increase support for more transformative reform as in land titling for women in Nigeria GEMS3 and for innovative responses to insecurity and harassment.
- Effective collaboration between the public and private sector helps support innovative changes to the policy environment and to finding practical solutions to regulatory constraints such as the tax harmonisation initiatives in GEMS3.
- It is important to take a long-term approach and build capacity and opportunities for change through learning, dialogue and community engagement. This was essential to the success of introducing information technology to rural farmers through the Katalyst programme.

Market access and information: linking producers to markets and buyers

- All the case studies highlight the importance of linking producers and buyers, employees and employers for a better understanding of each other's requirements; for targeted support and capacity development and to increase access to skills, training, finance and other inputs.
- Several case studies point to the important role of ICT for up to date information and for making the links where mobility and access are severely constrained.

Understanding and responding to the context and diversity

- Building gender equality and WEE across all components of a programme from the outset sets the tone for downstream implementation and impact. Undertaking sound social and political analysis encourages a nuanced and context specific approach.
- Different types of approaches are needed for different groups of people, reflecting not only variations in capacity but also variations in need and ability to navigate social and cultural norms and contextual opportunities and constraints.
- A refined understanding of information sharing behaviour and how change happens in different Afghan contexts will give a better understanding of how other programmes might be rolled out.

- In conflict zones one of the major hurdles is transportation and mobility creating challenges including higher costs of production, the risk of damage and border crossing delays. This will be experienced differently by men and women.

Shifting incentives and supporting transformation for WEE

- Supporting business associations and the private sector to mainstream gender and diversity in their workforce can improve recruitment, retention and career advancement of female employees as well as create links with women-owned businesses.
- Creating incentives for the private sector for innovative approaches to support WEE, through competitive tenders, procurement processes and contracts can help to shift the rules of the game.
- Building women's organisations and associations for collective action and mutual support and learning is important for women in negotiating and contesting with government and the private sector to address their practical and strategic needs
- Supporting institutional changes e.g. through tax reforms and land ownership and titling are important ways of shifting the power relations and structures that systematically disadvantage women and their economic opportunities.
- Supporting and building networks, associations and business organisations especially for women producers and entrepreneurs is important.

6. Recommendations

This section sets out BER recommendations for women's employment and women's enterprise as well as some wider considerations for WEE. These are based on the research findings in Sections 4 and 5.

6.1 Addressing the social and cultural context for BER and WEE in Afghanistan

There are a number of key social and cultural issues that are fundamental to improving the enabling environment for BER and WEE in Afghanistan. These factors have been taken into account in the proposed actions in the tables that follow.

Addressing Cultural and Social Norms of Women in Afghanistan

Two important challenges for women are interpretation of the Sharia law's guidance on women as active economic actors and the issue of land ownership which impacts on women's ownership of assets and their ability to use collateral to obtain finance. Since this cultural context is a fundamental issue in women's ability to meet their economic and social needs, there is merit in prioritising and addressing this.

Involving the Community

It is now widely accepted that sustainable WEE cannot be achieved by focusing on women alone. Building on the experience of programmes by the Aga Khan Foundation, interventions on WEE should include components that engage with the entire community and family members. This is important, not only for acceptance, but also because many of the economic activities of women are carried out jointly with male members of the family or might need support from someone to complete related tasks, such as taking the product to market. The Afghanistan Women's Economic Empowerment National Priority Programme stresses that to enable WEE requires a "whole of society approach", building coalitions with business and civic organisations at all levels of society.

Addressing Security

Security is one of the main concerns that women and their families have with regard to employment outside the home and this relates both to broader conflict related security concerns as well as fear of harassment. Security is an issue both for travel to and from work, and within the work environment itself. Encouraging employers to be more conscious of security in the workplace and working with them to identify and implement corrective measures would be useful. The journey to workplace security is something that could be developed in a public-private-community partnership and could involve better lighting, group travel and other measures. DFID's VAWG Helpdesk has developed useful evidence and guidance that could be drawn on further.³⁴

³⁴ VAWG evidence not prioritised as beyond the scope of the ToR, but it is strongly recommended that DFID Afghanistan draw on this resource in developing BER programming for women.

The Informal Sector

The vast proportion of the Afghan economy is accounted for by the informal sector. The Stockholm International Peace Research Institute (SIPRI) estimates that the formal Afghan private sector contributes only 10–12% to the country’s official gross domestic product (GDP).³⁵ This means that much of the information available is not reflective of the situation of a large section of the economy. By their definition these organisations work outside of the regulatory framework. Moreover, there is limited understanding of the range of different types and levels of informality.

6.2 Supporting implementation of the Women’s Economic Empowerment National Priority Programme (WEE-NPP)

The WEE-NPP³⁶ published in December 2016 aims to create an enabling environment for women’s economic empowerment, especially poor women and sets out six areas of intervention (i) increasing accessibility and analysis of gender statistics, (ii) removing legal barriers to women’s participation in the economy, (iii) building capacity, educating and training women on literacy, numeracy, small business management and demand-driven labour skills, (iv) ensuring inclusive access to finance, (v) improving access to agricultural inputs, extension services and markets, (vi) promoting access to creative economy markets specifically the promotion of “Made by Afghan Women”.

These interventions form a comprehensive set of measures of which there are a number of sub-components that are specifically related to business environment reform that could be supported by Harakat:

- Enhancing knowledge of women’s activity in the informal sector, either through bringing together information from the various programmes in place or through specifically designed surveys,
- Working with the Department of Women’s Affairs (DoWAs) to raise awareness of legal rights and monitoring implementation of laws and policies,
- Improving access to informal credit through village savings groups, improving access to credit through associations and cooperatives and identifying and eliminating constraints to formal banking, and
- Accessing and analysing market information to assist in the design and development, marketing and promotion of the creative industries that goes beyond just linking with the embassies.

These measures are included in the BER recommendations that follow. It should be noted that the WB intends to provide a standalone project grant of US\$15 million to support the Government of Afghanistan in implementation of the WEE-NPP. Harakat should ensure that

³⁵ SIPRI and NIR 2015. Richard Ghiasv, Jiayi Zhou, Henrik Hallegren, Afghanistan’s private sector: status and way forward.

³⁶ Islamic Republic of Afghanistan, December 2016. The Women’s Economic Empowerment National Priority Programme

any activities that it decides³⁷ to carry out in relation to WEE-NPP is coordinated with the World Bank.

³⁷ Islamic Republic of Afghanistan, November 2016. Women's Economic Empowerment National Priority Programme, Identification Mission 14-16 November Identification Mission Aide Memoire



6.3 BER recommendations for Women's Employment

Table 3: BER Recommendations for Women's Employment		
Issue	Proposed Actions	Responsible organisation
Build Information flows between employers and skilled female workers and their families.	<ul style="list-style-type: none"> ▪ Building on work of programmes like PROMOTE, develop computerised systems that will enable women to be informed of job availability and for employers to be informed of female job seekers. ▪ Consultations have revealed that an effective medium for information dissemination is through the higher education institutes. ▪ Consult with the Chambers of Commerce on the best approach to engaging employers to provide information on a database. ▪ Review the variation in different provinces, to understand the employment base, skilled female workers and local associations to devise locally sensitive approaches to creating information sharing mechanisms. ▪ Develop cross-province linkage and learning. 	<ul style="list-style-type: none"> ▪ DFID/ Harakart in association with existing project implementers and Chambers of Commerce as well as local businesses.
Promote and Nurture Effective Role Models: <ul style="list-style-type: none"> ▪ females who work, and ▪ male gender champions. 	<ul style="list-style-type: none"> ▪ Identify successful female workers that are willing to be promoted as role models and develop a culturally appropriate way of sharing information about their experience as workers. ▪ Information about role models could be shared with education institutes, womens associations and families within the community. ▪ Encourage men to speak out and up for women who work in their families as male gender champions. ▪ Promote regional collaboration between business associations to discuss ways to raise awareness on the issue of gender diversity in the workplace. 	<ul style="list-style-type: none"> ▪ DFID/Harakart in association with local communities, regional business associations.
Provide Childcare Women's time poverty and domestic responsibilities are major barriers to women. This is often highlighted as an issue in BER reports, ³⁸ but was not mentioned in the consultations of programmes in Afghanistan.	<ul style="list-style-type: none"> ▪ Consult female workers and also potential female workers to see the extent to which childcare is an issue in Afghanistan. Both the availability of childcare and other childcare issues such as maternity leave needs to be further researched. ▪ Enhance women's knowledge on statutory rights. ▪ Develop with women and employers an effective childcare support. 	<ul style="list-style-type: none"> ▪ DFID/Harakat in association with other project implementers/ local businesses.

³⁸ BERF, 2016. Dan Hetherington, Gender and Business Environment Reform; What is best practice?

Table 3: BER Recommendations for Women’s Employment

Issue	Proposed Actions	Responsible organisation
<p>This may be because there is an effective child care system at home and also because the programmes being consulted are for women in higher education that are likely to be from homes with a support system. There is an information gap here.</p>		
<p>Managing Security Concerns</p> <p>All consultees stressed that families of the female interns and workers were very supportive but their main concern is security.</p>	<ul style="list-style-type: none"> ▪ Develop workplace safety measures in companies where women are employed and use them as case studies for other countries. For example, toilet facilities in secure locations, adequate lighting, appropriate work hours. ▪ Collaborate with local authorities and women’s associations to develop safety audits, which would cover issues such as lighting, signage, visibility, isolation and possible assault sites, maintenance and accessibility.³⁹ ▪ Explore successful and relevant VAWG initiatives through VAWG Helpdesk ▪ Families, women and the community should be informed of safety measures. ▪ Support prevention of e.g. sexual harassment bills in the work place and back with a media campaign (e.g. Pakistan passed a bill in 2010 that has helped set the tone for professional women and in the civil service, paving the way for others. 	<ul style="list-style-type: none"> ▪ DFID/Harakat in association with local authorities and communities.
<p>Other key factors to consider</p>	<ul style="list-style-type: none"> ▪ Recognise that women are not a homogenous group and tailor programmes to meet needs of women in different regions and with different skills and family situations. ▪ Consult with women in employment and also those who are in colleges and wish to enter the workforce to identify which measures would be most supportive. These might be in the areas of working conditions, family and neighbourhood perception, or travel to and from work. ▪ Highlight the benefit to companies of hiring more women and some of the actions that can be taken to support women in the workforce. These are 	

³⁹ World Bank, 2010. Social Development and Infrastructure, Making Urban Development Work for Women and Men

Table 3: BER Recommendations for Women’s Employment		
Issue	Proposed Actions	Responsible organisation
	<p>highlighted for instance in the first result of the WINvest initiative, a global World Bank Group partnership with the private sector launched in 2012.⁴⁰</p> <ul style="list-style-type: none"> ▪ Create incentives for companies to hire female workers at a fair wage and with suitable working conditions. ▪ Develop differentiated education and training initiatives to meet the development potential of different women and also to enable women to achieve higher grade employment. 	

⁴⁰ IFC World Bank Group, 2013, Investing in Women’s Employment — Good for Business, Good for Development.

6.4 BER recommendations for Women Owned Enterprises

Table 4: BER Recommendations for Women Owned Enterprises		
Issue	Proposed Actions	Responsible organisation
<p>Formalisation and or simplifying business registration & licensing</p> <p>A high proportion of women’s enterprises are informal. On the other hand, the WB’s Doing Business 2017 shows that Afghanistan performs significantly better than other countries in the South Asia region when it comes to starting a business ⁴¹ Women do however have to carry out one more step than men, and that is obtaining the permission of their husbands.</p> <p>There is an information gap on the reasons for high levels of informality, particularly in relation to women. Although the World Bank DB2017 shows women as needing only one step more than men in opening a business it does not specify the ease of making that step.</p> <p>Consultees have also highlighted the restrictions on women’s movement and that many do not like to interact with men in order to carry out the procedure for registration. There is worldwide an information gap on the informal sector. Organisations like WIEGO,⁴² have done good research on showing the importance of the informal sector and defending their rights, but there is still little information on the how different sections of the informal sector can be formalised.</p>	<ul style="list-style-type: none"> ▪ Enhance knowledge of women’s activity in the informal sector either through bringing together information from the various existing programmes or through specifically designed surveys ▪ Work with other project implementers to develop an understanding of women’s enterprises, to assess which ones would be candidates for formalisation. ▪ Assess the difficulties of each of the steps in the registration process and what can be done to assist women in overcoming these difficulties ▪ DCED’s Business Environment and Gender report identifies other possible solutions. ▪ Increase awareness of the benefits of business registration. ▪ Simplifying business registration procedures to make it easier and quicker ▪ Reducing cost of procedures for business registration and licensing ▪ Lower start up capital requirements. ▪ Lower exit requirements and costs for closing businesses. 	<ul style="list-style-type: none"> ▪ DFID/Harakat ▪ DFID/ Harakart ▪ DFID/Harakat ▪ The remaining can only be changed through formal government procedure
<p>Improving tax policies and administration</p>	<ul style="list-style-type: none"> ▪ Train women on tax that they are required to pay. ▪ Support compliant’s mechanism to report any harrassment. ▪ Facilitate payment of taxes at safe points managed by other females. GEMS (see below) used the Point of Payment (POP) machines working with local government authorities 	<ul style="list-style-type: none"> ▪ DFID/Harakat in consultation with the Government of Afghanistan

⁴¹ World Bank, 2017, Doing Business

⁴² <http://www.wiego.org/>



Table 4: BER Recommendations for Women Owned Enterprises		
Issue	Proposed Actions	Responsible organisation
Better access to finance	<ul style="list-style-type: none"> ▪ Help women to use land certificate to access finance. ▪ Work with existing savings groups, associations and cooperatives to support poor women to access finance. ▪ Work with banks to train more female staff that can work with women entrepreneurs. 	<ul style="list-style-type: none"> ▪ DFID/Harakat in Association with other donor programmes and NGOs such as Zardosi
<p>Improving labour laws Miles (2016) stressed that business and investment laws are often gender neutral but discriminatory laws and regulations outside business law, related to social norms, limit the growth of female entrepreneurs.</p>	<ul style="list-style-type: none"> ▪ Identify gender based work restrictions and how they can be overcome. ▪ Review laws around maternity leave and childcare ▪ Lobby government for changes to labour laws to create greater equality for men and women. ▪ Work with DoWA to raise awareness of legal rights. ▪ Create awareness of discriminatory practices outside of the law. 	<ul style="list-style-type: none"> ▪ DFID/Harakat in association with other programmes and womens associations.
<p>Improving the regulatory governance Miles (2016) highlighted that there is limited evidence on regulatory governance factors in any component of the business environment that might impact on women’s employment and women managed businesses, and that further research is required in this area. This is of course further challenged by a large number of women’s enterprises being in the informal sector.</p>	<ul style="list-style-type: none"> ▪ Review regulatory mechanisms for sectors in which women are involved such as agribusiness and handicrafts. ▪ Assist home-based producers to raise awareness of the value of testing and certification of products. This was effective in Jordan in a programme of the Arab Women’s Enterprise fund ▪ Assess how easy it is for women to access bodies responsible for compliance of regulations. ▪ Improve the availability of gender-disaggregated data on governance. 	<ul style="list-style-type: none"> ▪ DFID/Harakat in association with chambers of commerce and other business associations.
Land titling and registration	<ul style="list-style-type: none"> ▪ Develop registers of land owned by women independently and jointly for example by developing Systematic Land Titling and Registration (SLTR) This was very effective in the GEMS 3 case study ▪ Inform communities about Sharia laws and the rights of women to inheritance. 	<ul style="list-style-type: none"> ▪ DFID/Harakat with local governments
Simplifying and speeding up access to commercial courts	<ul style="list-style-type: none"> ▪ Improve women’s legal literacy in and information on avenues to settle disputes. ▪ Develop mechanisms for women to access commercial courts within the context of restrictions to movements. 	<ul style="list-style-type: none"> ▪ DFID/Harakat in association with business associations.

Table 4: BER Recommendations for Women Owned Enterprises		
Issue	Proposed Actions	Responsible organisation
Broadening public private dialogue	<ul style="list-style-type: none"> ▪ Create women-only consultation opportunities ▪ In provinces where it is possible, include women in consultations with local chambers of commerce. ▪ Establish local government level task committees of officials and women business representatives to address women's business concerns. ▪ Assess and draw from successful programmes that educate and work with religious, community and influential leaders to build support for new positive attitudes around women's economic activity. ▪ Draw on experience from AKF to engage entire community and male family members in supporting women's economic enterprise. 	<ul style="list-style-type: none"> ▪ DFID/Harakart in association with local government. In partnership with other project implementers.
Improving access to market information	<ul style="list-style-type: none"> ▪ Develop cross-state learning mechanisms. ▪ Use Information Communication Technology (ICT) to deliver market information to female enterprises. This was used effectively by the Katalyst programme (see Chapter 7 below). ▪ Develop women's trade associations such as the Women's Saffron Association in Afghanistan to share information on markets and products and also share the cost of research and marketing. ▪ Improve knowledge of trends and requirements of international buyers in the handicraft/ design / creative industries. ▪ Create networks with international markets and build trust through consistency and commitment. 	<ul style="list-style-type: none"> ▪ DFID/Harakat with local governments and ICT sector

6.5 Priority Action Areas

Whilst the above table proposes a raft of actions for supporting business environment reforms to benefit women, five priority focus areas that go beyond the policy and regulatory environment are highlighted.

- Improving **women entrepreneurs access to market information and advice** is vital to enabling women to access markets, to compete effectively and to increase their incomes. Solutions based around ICT and the widespread use of mobile phones provide opportunities for significant gains for women. ICT can help to circumvent general security issues as well as gender specific restrictions on movement. Women's trade associations also have a key role to play in opening up access to information on markets and products, as well as providing a potential route for sharing the cost of research and marketing. Access to market information further increases in importance if women are to take advantage of the opportunities created by WTO accession.
- **Broadening public-private dialogue to include women's voices** is critical for ensuring that the business environment is conducive to supporting, not undermining women's enterprise. Recommended actions include: creation of women only consultation opportunities; inclusion of women in consultations with local chambers of commerce where possible; and local government level task committees that include women business representatives. SEDEP provides an example to be assessed for potential replication in other provinces. EconoWin in the Mena region promoted regional collaboration between four business associations to discuss possible ways to raise awareness of gender diversity at the workplace.
- **Supporting land titling is both a strategic and transformational intervention** that DFID could support to facilitate women's access to business finance. Two key intervention strategies that have been used successfully elsewhere are: informing communities about Sharia law and the rights of women to inheritance, and, secondly; developing registers of land owned by women independently and jointly (GEMS 3 in Nigeria providing an effective example)
- Additionally, with the formal Afghan private sector only contributing 10-12% official GDP, it is recommended that **the informal economy be a priority focus for programming for women**. Further research is recommended given the limited understanding of the range of different types and levels of informality and the role of women in this part of the economy in Afghanistan.
- The key contextual barriers highlighted in this review for priority action are 1) addressing and social and cultural norms and 2) tackling concerns around women's security. The table above identifies a number of areas for action **to address adverse social norms**, including: educating religious, community and influential leaders; media campaigns; making more of women role models in resistant communities; and working with men and boys and the wider community to support women's enterprise and



employment. It is also strongly recommended that **actions to prevent violence and harassment** against women in the workplace and on the way to work are included in any package to improve the environment for women's economic empowerment. Extensive evidence and examples of best practice are available globally and can be accessed through DFID's VAWG helpdesk (not covered in this evidence review as this is beyond the initial remit).

6.6 General Business Development Support for Women's Enterprise

Whilst BER concerns are an important factor in WEE, the potential for sustainable impact are further enhanced if they are carried out with other business development measures. These are relevant both for men and women's enterprise and it is important to ensure that women are specifically targeted to benefit from support in these areas.

Market research — product development

Markets constantly change as new competition enters and tastes change or new opportunities are discovered. As the effects of WTO membership are felt, there will be increased export opportunities but increased competition in the domestic market. A key support measure needed by small businesses is to understand how their products should be developed to be competitive in the market place. This requires good market research into consumer tastes but also the offer of the competition.

This kind of research can be carried out at various levels of complexity depending on the product, but does need a level of expert knowledge. How women-led SMEs can gain access to this knowledge is a key question. Donors can support by developing the local market research sector and linking these with the women's SMEs. Women themselves can be involved in offering market research services to women-led SMEs. Internet-based research and the ability to communicate internationally opens up many possibilities.

Women in Afghanistan face restrictions on their movement which make it more difficult to visit suppliers, competitors, trade shows and clients. Measures to support market research and product development may require working with intermediaries or collaborating with male members of the family. The internet will continue to grow as a useful source of information and outreach for women.

Advertising and Marketing

Getting potential customers familiar with products and reaching out to distribution networks are key challenges for all businesses, including SMEs. The Katalyst programme demonstrated some of the complexities of developing such a sector but also the benefits it can bring. Donors can support through helping SMEs with targeted support whilst at the same time developing this service sector within Afghanistan so that it is available to a wider group. The challenge is ensuring that women-led businesses are aware of and can easily access this service.

Developing the value chains

Women's enterprise development as with all enterprise development will need to look at not only finding markets but ensuring that all the different businesses linked to the value chain are also viable and have the support needed whether in access to finance or technology and skills.

Trade fairs

Marketing efforts often include participation in trade fairs, and this was used very effectively in the Rwanda coffee programme, but it is important to appreciate that fairs should form part of a long-term strategy and whilst they can provide good visibility and connections, these need to be nurtured over time. Moreover, they can be very costly with materialising over a longer period. Follow-up and continuous dialogue is essential to maximising participation in these events. Women need to have a way to stay informed about trade fairs and other similar fora. This could be done through women's networks and trade associations which could then disseminate the information more widely through newsletters or word of mouth.

Made in Afghanistan Design Brand

A made in Afghanistan Design Brand is more specific than simply a country of origin statement. It implies that there are specific qualities of design and technique that is unique to Afghanistan and that there is a marketing and sales advantage of promoting such brands. This requires identifying the design and adequately describing it, ensuring that people involved in the manufacturing of the goods are informed and standards are maintained through rigorous quality checks, and then there has to be good promotion of the brand. Such an approach could be taken for Afghan handicrafts, a sector in which women, and often very poor women are involved. This would require creation of a regulatory body that will determine which products can use the Made in Afghanistan Design Brand; support of the Chamber of Commerce and Industry to develop formal brand registration procedures, including dissemination of information to small scale producers on features of the brand and training for quality control. It would also include the development of a strong marketing strategy to promote the Made in Afghanistan brand to buyers of appropriate outlets and to the wider public who will be the ultimate buyers of the brand.

The need for supporting infrastructure

One of the constraints in business development can be infrastructure. Roads to market and the availability of a reliable energy source and clean water are important for producers to achieve SPS standards, produce at scale and in a timely fashion. A joined-up approach, linking support for employment creation and SMEs with infrastructure development is essential.

DFID is currently funding the implementation of the Infrastructure and Cities for Economic Development (ICED) programme and it would be useful to look at potential synergies for example in energy provision.



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Annex 2: List of Consultees

Name	Organisation	Position
Tania Aria	USAID Promote & Chevening Scholar	Women in the economy group
Julienne Corboz	Consultant	Worked on various WB and other projects related to WEE
Dominic d'Angelo	Zardozi – Markets for Afghan Artisans	Chair, Board of Directors
Atanu Dé	Swedish Committee for Afghanistan – Rural Development Programme	Senior Rural Development Specialist, Kabul Management Office
Naheed Esar	HARAKAT	
Hemat Mena Gul	ILO - Roads 2 Jobs Project supported by SIDA	Field programme implementers
Noor Hakimyar	DFID - Afghanistan	Deputy Team Leader, Private Sector Development & National Infrastructure
Stefan Halvac	GIZ – Open Policy Advisory Fund	Programme Director
Jamshid Hashimi	Private sector entrepreneur in Information Communication Technology- also worked on various USAID funded donor	Entrepreneur, trainer
Farzana Haidari	ILO - Roads 2 Jobs Project supported by SIDA	Field programme implementers
Mattias Lindström	Embassy of Sweden	Private sector development, enterprise & employment
Michelle Morgan	USAID Promote	Chief of Party, Women in the economy
Shujauddin Mustaqil	DFID - Afghanistan	Programme Assistant, Public Sector Reform Team
Shogofa Sarabi	GIZ – SEDAP	Field programme implementers
Mary Beth Theisen	Consultant	Worked on various USAID and WB WEE projects
Mohammad Fahim Wahidi	Swedish Committee for Afghanistan – Rural Development Programme	Rural Development Project Manager, Northern Regional Management Office
Malalai Wassil	HARAKAT	
Farangis Yawazy	ILO - Roads 2 Jobs Project supported by SIDA	Field programme implementers

Annex 3: UN High Level Panel’s Seven Drivers of Women’s Economic Empowerment

Seven primary drivers of women’s economic empowerment



Source: UN Secretary-General’s High-Level Panel on Women’s Economic Empowerment (2016) Leave no one behind: A call to action for gender equality and women’s economic empowerment

Contact us

Kru Desai

Government and Infrastructure

T +44 (0) 20 73115705

E kru.desai@kpmg.co.uk

Angela Strachan

BERF Evidence and Learning Coordinator

T +44 78 55 311214

E angela.strachan@gmail.com

Peter Wilson

BERF Team Leader

T +44 (0)7850329362

E peter.wilson@kpmg.co.uk

www.kpmg.com