

THE IMPACT OF A CHALLENGE FUND ON WOMEN'S ECONOMIC EMPOWERMENT IN AFGHANISTAN

EXPERIENCE FROM THE AFGHANISTAN BUSINESS INNOVATION FUND



Summary



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The Afghanistan Business Innovation Fund (ABIF), managed by Landell Mills Ltd with funding from the UK Department for International Development (DFID) and the Australian Department of Foreign Affairs and Trade (DFAT) was a pilot project focused on incentivising investment in private sector-driven solutions to market constraints that impact Afghanistan's poor. The project ran from 2011 to 2015.

In this learning brief we highlight the following insights from ABIF experience.

- Even in a conservative Muslim context, it is possible to reach women through a challenge fund mechanism. Although ABIF did not have an explicit focus on women's economic empowerment, ABIF supported businesses identified and responded to a clear business case for targeting women in their capacities as workers (in the health, textiles, carpet and cashmere sectors), producers (in the oilseed, dairy and cashmere sector) and consumers (in the health sector), with significant benefits accrued. Future funds could potentially have an even greater impact on women's economic empowerment (WEE) by specifically focusing on sectors where women are engaged in significant numbers as producers, workers and consumers.
- ABIF, as with many challenge funds, was designed to engage with businesses with potential to impact at scale. In many respects this precluded high engagement with female entrepreneurs in Afghanistan, who tend to operate much smaller scale businesses in the nascent stages of development. As such only one grant was awarded to a women-owned business. Future funds might take this into consideration and adjust their targets for scale and impact for promising women-led businesses. It should be noted however that this would then require a trade-off with being able to target large numbers of poor people – something which donors will have to consider if WEE is to be one of the fund objectives.
- Targeting women-led businesses, or businesses with the potential to impact significant numbers of women, could be done through a specific funding window. We envision that this would necessitate a very hands-on approach, in terms of technical support and project oversight, not only to take account of women's comparative disadvantage in the business arena, but also to enable enterprises to identify the business case for targeting women. This would clearly have greater cost implications than more 'light touch' approaches.
- Initiatives which encourage the collectivization of women should also be supported, as ABIF experience shows that this can help women overcome cultural barriers (which are particularly challenging in a conservative Muslim context) to enhanced economic participation.
- Due to the ABIF design parameters, M&E systems did not capture data at the household and community level in order to monitor the broader impact on women's status and agency in various domains. To determine a fund's contribution to WEE, support and training will also be required to establish M&E frameworks. This will bring with it additional costs.
- In hindsight ABIF might also have explored a number of different communication channels (both formal and informal) to market the fund to women, and made greater efforts to sensitize female entrepreneurs on the precise mechanisms of this particular challenge fund (for example via workshops with women's groups and associations). In future, successful case studies (such as the ABIF project with a women-owned business) could be used to illustrate the trajectory of a successful fund-supported business and to encourage more female entrepreneurs to apply for funding. Ways to assist women, who may not have the business acumen or support networks, to access finance should also be considered. However, doing this in a way that does not distort the market and which does not involve donor subsidies needs to be explored further.



Introduction



This learning brief has been developed to illuminate lessons that could be drawn out from the Afghanistan Business Innovation Fund (ABIF), particularly concerning how gender considerations played out within the context of a pilot M4P-focused (making markets work for the poor) challenge fund in an untested market. Now that ABIF has finished, we are able to identify several important considerations that were observed, discuss challenges that women-owned businesses faced in accessing ABIF funding and also how ABIF grantees were able to deliver benefits to female beneficiaries in their target sectors.¹

To our knowledge, ABIF is one of the first M4P-focused programmes in Afghanistan. Most private sector development projects in Afghanistan have concentrated on the broader development of medium, small and micro enterprises (MSMEs) and value chains. This seems particularly true for projects designed to enhance women's participation in handicrafts, small-scale horticulture/livestock or agri-processing sectors. Such projects typically implement change via a direct intervention approach, while M4P projects adopt a facilitation role that typically supports market change through cooperation with permanent markets players.

Many M4P projects, including enterprise challenge funds, are still 'trying and testing' the best ways to integrate a gender perspective and facilitate women's economic empowerment. In this learning brief, we highlight how the mechanisms employed by ABIF enabled the Afghan private sector to impact women – in both traditional and culturally-acceptable ways, but also in ways that enhance women's professional growth and economic empowerment – under the auspices of market-led commercial investments that were incentivised by donor grants. We also reflect on how future programmes in this context might capitalize on this learning and adopt a more explicit gender focus in future by reviewing some of the challenges that women-owned businesses faced in accessing ABIF funding.

Women's economic empowerment



Women's economic empowerment is a key pillar of DFID's 'Strategic Vision for Girls and Women, to 2020 and beyond', which strives to enable women and girls to have greater voice, choice and control in all aspects of their lives². Women's economic empowerment can be broadly defined as "the capacity of [men and] women to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity, and make it possible to negotiate a fairer distribution of the benefits of growth"³. Various development agencies have produced a number of frameworks for WEE, which tend to share three core objectives⁴, namely:

- To further women's economic advancement by increasing women's income (and women's control of income), as well as returns on women's labour;
- To improve women's access to opportunities, productive assets, financial services, skills and information to further their economic position;
- To enhance women's individual, and collective, voice and decision-making power. This includes within the household, community, market system, as well as local and national policy-making processes.

Given the success of many M4P programmes in delivering sustainable economic benefits to large numbers of poor people in diverse socio-economic and political settings, there is a growing interest to integrate a WEE perspective within M4P

approaches. Nevertheless, this has not been a straightforward process. Practitioners have faced significant challenges given that the M4P methodology was not originally conceived from a gender perspective, and by the same token, most gender mainstreaming methodologies were designed for interventions which target beneficiaries directly, which contravenes some aspects of the M4P approach.

In view of these challenges, market development projects have often struggled to gain sufficient understanding of the particular constraints and opportunities faced by poor women (relative to poor men) within market systems and to devise appropriate market-oriented strategies to address these constraints while also adhering to M4P principles of sustainability and potential for scale. Further, these challenges lead to difficulties in development of monitoring and evaluation (M&E) systems with the capacity to capture both the economic outcomes (i.e. increased income and jobs), as well as the broader social and cognitive outcomes (i.e. women's enhanced voice and self-esteem) that are at the core of many WEE approaches⁵.

Recent work, notably conducted by Dr. Linda Jones and others at the M4P Hub, has led to a clearer conceptual understanding of how WEE and M4P frameworks can be aligned. Concerted efforts have been made to share best practices and learning across a range of WEE/M4P projects. A number of key principles have emerged from this analytic work and knowledge sharing⁶:

- Gendered market analysis should be carried out from the outset, to understand the particular opportunities and constraints faced by men and women within market systems. This includes a recognition of women's unpaid work and how it can constrain women's abilities to benefit from market growth.

“**Market development projects have often struggled to gain sufficient understanding of the particular constraints and opportunities faced by poor women within market systems and to devise appropriate market-oriented strategies to address these constraints.**”

- M&E and impact systems should incorporate clearly defined WEE indicators. Programmes should consider collecting data at both the enterprise and beneficiary level in order to capture a combination of economic and social outcome measures – including those related to women's voice and agency. The potential negative impacts of growth, such as increased demands on women's time should also be measured.
- Operationalizing WEE within M4P frameworks is contingent on identifying the business case for WEE. Clear financial or political incentives are required to encourage market actors to adopt behaviours that lead to positive and sustainable benefits for women, in their roles as entrepreneurs, workers, producers and consumers.
- Finally, trade-offs may have to be made between selecting markets with the greatest potential for growth versus those with a higher concentration of women, yet more moderate growth potential. Achieving scale can be particularly challenging as market actors who respond to the business case for WEE may not necessarily be key players within the market system.

Women's economic participation in Afghanistan

After decades of conflict and instability, there has been marked progress for women in Afghanistan in terms of access to education, improved health outcomes and increased participation in public life. Yet it is widely recognized that the pace of change has been uneven. Very significant gender gaps remain and the scope of continued progress remains unclear. With respect to the economy, the female labour force participation rate is just 19% compared to 80% for men⁷.

One of the key factors affecting women's economic participation (both in the formal and informal economy) are entrenched gender hierarchies, which inhibit women's decision-making and mobility. Men generally have primacy in the household as breadwinners and hold responsibility for upholding the family's honour. Women's social identities are closely tied to their roles as wives and mothers⁸. The practice of *pardah* in some aspects of Afghan society restricts women's mobility and interactions in the public sphere. The extent of these restrictions is subject to some degree of variation, based on a number of factors such as age, marital status, social and economic class, geographic location and ethnicity⁹. In addition, the severity of the security situation in Afghanistan serves to exacerbate societal and familial resistance to women working outside the home in many parts of the country.

While the Afghan constitution guarantees equal rights for women, the legal framework is composed of a mixture of civil, customary and religious legal codes generating uncertainty with respect to women's status. Traditional social and cultural norms greatly limit the realization of women's rights in relation to marriage, divorce and ownership of land and other assets¹⁰. For example, under Sharia law widows and daughters can inherit land, but in practice women often confer this right to a male relative, in line with social and cultural expectations¹¹.

Despite these challenges, there are some indications that increasing numbers of women are participating in the private sector¹². Approximately 1,600 **women-owned businesses** have been formally registered in Afghanistan since 2003¹³ though

these are largely concentrated among a minority of urban elite women. The principal sectors in which these businesses operate include construction, handicrafts and artisans, education and transportation¹⁴. Poorer women are typically involved in informal micro-enterprises, which are often home-based and restricted in scope¹⁵.

Women-owned businesses in the formal sector are generally small in size and in the start-up phase of their development. Many are heavily supported by donor funding. These two factors posed a problem for ABIF at the selection stage (see later discussion below) as most female applicants struggled to demonstrate commercial viability and potential to impact target beneficiaries at scale.

All businesses in the Afghan context (both male and female owned) face severe constraints, including political instability, corruption and access to commercial finance and investment¹⁶. However, these challenges are compounded for women who, for historical and social reasons, have less experience in managing commercial enterprises than men. Female entrepreneurs are disadvantaged by limited business skills, knowledge, and insufficient access to business networks and markets. Importantly, social and cultural restrictions surrounding women's ownership of land and other assets mean that women-owned businesses often have very little collateral – a key requisite for commercial lenders in Afghanistan¹⁷. There are however a number of government-supported micro-finance mechanisms with a mandate to target female entrepreneurs though their impact is relatively small¹⁸. Further, there are reports that loans designed for women may in practice be channeled to male family members for their own purposes¹⁹.

Only 13% of the female labour force is in salaried employment²⁰. As **workers**, women are employed in manufacturing (principally carpet weaving) and to a lesser extent in the education and the public sector, mainly in urban centres²¹. Women's participation in paid work is largely contingent on support from male family members as well as having the right contacts, as most jobs are attained through informal channels²². Low skills and education, as well as workplace conditions (including low wages) are also considered to be important barriers to entry²³.

Afghan women (as **producers**) play a prominent role within the agricultural sector – primarily in the livestock sub-sector (e.g. animal husbandry) and horticulture sub-sector (e.g. vegetable, fruit and nuts)²⁴. The division of labour is highly segregated, with female producers confined to lower level weeding, harvesting and processing activities. Limited mobility and the time burden associated with domestic responsibilities restrict women's access to essential inputs, markets and extension services, often resulting in producers remaining locked in low-skilled, lower value activities²⁵. As discussed earlier, land ownership is an additional barrier. Most women in the rural economy can only access land in their capacities as unpaid family labourers or casual day labourers, thus limiting their role and influence within rural markets²⁶. Upgrading and diversifying women's role in the rural economy is therefore considered a key priority for WEE in Afghanistan²⁷.

Additional factors which impact on women's economic participation in Afghanistan include:

- Persistent high levels of illiteracy among women. While there have been huge advances in women's enrolment in primary and secondary education, the literacy rate for women over 15 years of age is just 17% (compared to 45.4% for men)²⁸;
- There is an extremely high prevalence of violence against women (VAW) both within families and communities. Aside from the physical and psychological consequences, VAW hinders women's productivity, mobility and can undermine women's access to productive opportunities and resources²⁹.

Promoting WEE in Afghanistan is clearly challenging. However, it is also important to note that Afghan women are not a homogenous group, and there is a degree of variation with regard to women's exercise of agency. Moreover, restrictive social norms and practices are not static but are subject to change. Indeed, research suggests that even very modest economic gains can lead to important social changes in the Afghan context, particularly with respect to women's decision-making and status within the household³⁰.

ABIF as a challenge fund

ABIF began operating in 2011 within the context outlined above. The project was a pilot designed to test both the challenge fund methodology in Afghanistan and the appetite for Afghan businesses to invest in pro-poor business models. Many of the constraints noted above played into women's involvement in ABIF throughout implementation of the project in a variety of ways. A brief explanation of ABIF's focus and challenge fund process will help to frame a later discussion of these constraints, but also highlight the fact that ABIF's grantees did produce substantial benefits for many female beneficiaries though ABIF did not have a specific gender component embedded in the programme.

At the highest level, three overarching principles guided ABIF during implementation of its challenge fund: commercial sustainability of grantees' business investments, the likelihood of their positive impact (at scale) on target beneficiaries and the transparency of our actual award process.

Designed to collaborate only with actors in the private sector, ABIF was keenly aware of the importance of commercial sustainability in all the businesses that it chose to support. Our goal of post-ABIF market impact simply could not occur without successful, sustainable businesses; hence, choosing business models with high likelihoods of success was our initial challenge and first priority. This emphasis formed the basic criteria we used to review business model concept notes submitted by applicants, which were: 1) strong commercial viability, 2) relative innovation of the business plan, 3) strong management capacity of the proposed personnel, 4) strong financial positioning of the applicant, 5) significant potential for positive impact for a large number of target beneficiaries and 6) high relative value placed on the benefit by the project's ultimate producers, workers or consumers. We reviewed each application with these criteria in mind.

The next challenge was to identify business models that could be competitive within a challenge fund designed to award grants based on delivery of positive development



impact to our target beneficiaries as efficiently (in monetary terms) as possible. Keeping in line with DFID's emphasis on value-for-money, we did not employ a matching grant or set proportional percentage contribution from awardees. Rather, ABIF reviewed the investment risk undertaken by investors and combined it with a review of the potential impact that the beneficiaries would likely experience through the investment. The projects that could achieve the most impact on the largest number of beneficiaries for the lowest cost (to DFID and DFAT) were the most competitive in our award system. To our knowledge, ABIF has been the first challenge fund ever to employ such a risk-adjusted cost-share mechanism to determine grant awards.

Another enormous consideration for ABIF's award process was the transparency of the challenge fund system itself. ABIF went to great lengths to work as openly as possible with all applicants throughout the award process. We provided timely, clear feedback to applicants on weaknesses in their business models, and provided adequate time for adjustments to be considered and re-submitted. The actual award ceremony was structured to ensure that applicants' final proposals were sealed upon submission and opened in front of all competing applicants to ensure that there would be no hint of favouritism towards individual applications.

ABIF reviewed and scored each application internally (based on the noted criteria), but the amount of grant that applicants ultimately requested mattered tremendously in the overall decision of which submissions received grants and those which did not. In some cases, business models ranked very high by the ABIF team were not awarded a grant because the business model could not be as efficient (again, in monetary terms) as others with lower rankings. At the end of the decision process, grantees knew 1) if they had received an award, 2) how much the award was for and 3)

“ ABIF placed high emphasis on fairness of process and transparency of results, which made a significant impact on our reputation within the private sector during implementation of the business models that did receive awards. ”

which applicants did not receive a reward. ABIF received a number of compliments from applicants about the transparency of the process, and had no complaints from those who did not receive a grant. Of critical importance in the Afghan environment, ABIF placed high emphasis on fairness of process and transparency of results, which made a significant impact on our reputation within the private sector during implementation of the business models that did receive awards.

ABIF received a total of 527 concept notes during its two award rounds, and 54 concept notes made it on to our shortlist. Ultimately, 39 applicants were invited to submit full business plans for review, of which 23 were ultimately funded. Grant milestones were then paid as the businesses achieved pre-set business-related targets to add a further value-for-money element to the whole process. Milestones that were not satisfactorily met were not paid.



Mili Medical Services

ABIF's process and gender considerations



Like some pilot challenge funds, ABIF was not designed with a specific WEE component to support women or women-owned businesses. Due to ABIF's emphasis on long-term sustainability of the businesses and ultimate market impact, submissions of concept notes and business plans by women-owned businesses were not weighted or evaluated differently than any other submission. Additionally, we did not weigh the development impact of business investments on potential female beneficiaries any differently to the development impact on male beneficiaries.

While the ABIF award process itself was gender-neutral, given the constraints that women face in Afghanistan, it was practically challenging for female applicants to successfully compete for grant funding. Of the 527 concept notes received by ABIF, only 42 were submitted by women-owned/managed organisations. This is simply a mathematical reality in Afghanistan as businesses owned and operated by men vastly outnumber those owned or operated by women. In this light, it follows that ABIF would receive far more applications from men.

Further, the vast majority of concept notes from women-run organisations were immediately ineligible because they were submitted by non-governmental organisations (NGOs), not private sector companies. This is likely due to the fact that there is comparatively more female representation in the NGO sector than in the private sector in Afghanistan, and arguably, the bulk of specific donor support to women's economic activities has been made

through NGOs. Of the eligible concept notes submitted by women-owned businesses, only four made it to ABIF's final shortlist. Ultimately, two of the companies withdrew their applications from the competition of their own volition (reasons were not clear), one was rejected on technical grounds and only one was awarded a grant.

As highlighted earlier, substantial barriers inhibit women's formal participation in the Afghan economy. Several of these barriers were directly applicable to the ABIF award process and highlighted some of the contextual challenges that female applicants faced, such as:

- A comparative lack of management and technical experience (in relation to men), which was a key consideration for ABIF as we reviewed each investment's likely sustainability³¹,
- A comparative lack of access to financial resources or assets (in relation to men), which was a key consideration for ABIF as we reviewed each investment's likely commercial viability³²,
- A comparatively smaller business network (in relation to men), which was a key aspect of ABIF's assessment of each investment's commercial viability and the significance of its likely impact on target beneficiaries³³,
- The sectors chosen for intervention were based on growth potential and government priorities, but in some cases, were more "traditional" given the context. It could be argued that men were already entrenched as the main actors in these sectors or that women's roles in the sectors were already strongly defined from cultural and social standpoints³⁴.

ABIF's application process had multiple review stages from initial submission of

investment concepts all the way to the final face-to-face interviews conducted by ABIF's external investment panel. ABIF worked to bring private equity-type scrutiny to its challenge fund, which led to a smaller and smaller group of potential applicants at the end of each stage. Given the proportion of female applicants to begin with, the pool of applications from women was even smaller. So, perhaps it is no surprise that given the significant constraints faced by women generally in Afghan society, only one grant was awarded to a women-managed company.

The challenge fund criteria used to ensure the highest chance for commercial success and sustainability of the businesses limited women-run businesses from successfully receiving funding from a project like ABIF. ABIF's priority of limiting risk meant that businesses that were not as well-developed, did not have strong networks up and down their value chains and did not have substantial access to experienced management or investment capital were less competitive for funding. In nearly all cases, these were even more challenging for women-run businesses. In the case of the one women-run business that did receive funding from ABIF, she partnered with a male business associate who had access to capital, which played an enormous role in the project being successfully implemented.

Despite the barriers faced by women in this challenge fund mechanism, it is critical to keep in mind that ABIF's grant awardees were wholly separate from our population of target beneficiaries. As an M4P-focused programme, ABIF's grantees were the sustainable vehicles that would introduce new goods, services or jobs into the market from the investments incentivised by ABIF grants. Our target beneficiaries were those Afghans who would ultimately benefit from these investments.

Profile of ABIF's female beneficiaries



Due to the M4P model of pushing development impact delivery to private sector actors, ABIF was always at least one step removed from our actual beneficiaries. From an M&E perspective, this structure did cause certain limitations to ABIF's ability to comprehensively profile its beneficiaries (also simply due to being a small project with no dedicated M&E unit). Compounded with limitations embedded in Afghanistan's gendered social structures, ABIF was generally two or three steps removed from its female beneficiaries, which further complicated data collection and assessment of ABIF's benefits to them. Additionally, ABIF's M&E activities were never designed to comprehensively gather project impact data at the beneficiary level; rather, it captured output and outcome data focused on the benefits delivered by the businesses, but not on the beneficiaries themselves.

However, due to the nature of the business models supported by ABIF, and our work over the past three years, it is possible to generalise about several characteristics of most of ABIF's female beneficiaries. Nearly all are very-to-relatively poor, their ages generally range from 15 to 40 years of age (largely dependent on how they engage with businesses) and many of the younger women are educated to a primary level. Some urban women may have some secondary education, but all but a handful would not hold professional work positions. During several field visits we managed to collect case study material from small groups of female beneficiaries about the impact of ABIF's portfolio, which helped to shed more specific light on exactly how they benefitted in their commercial engagements with ABIF-supported businesses. Several of these case studies are briefly featured in the following section.

Several ABIF-supported businesses provide benefits to women that may overlap their roles as producers, workers or consumers. For instance, one company highlighted below primarily engages with women as agricultural producers, but they also hire women on a part-time basis as workers in their agri-processing factory. The categories below will focus on the *primary* ways in which ABIF's business portfolio engages women, but in some cases there will be more than one type of benefit.



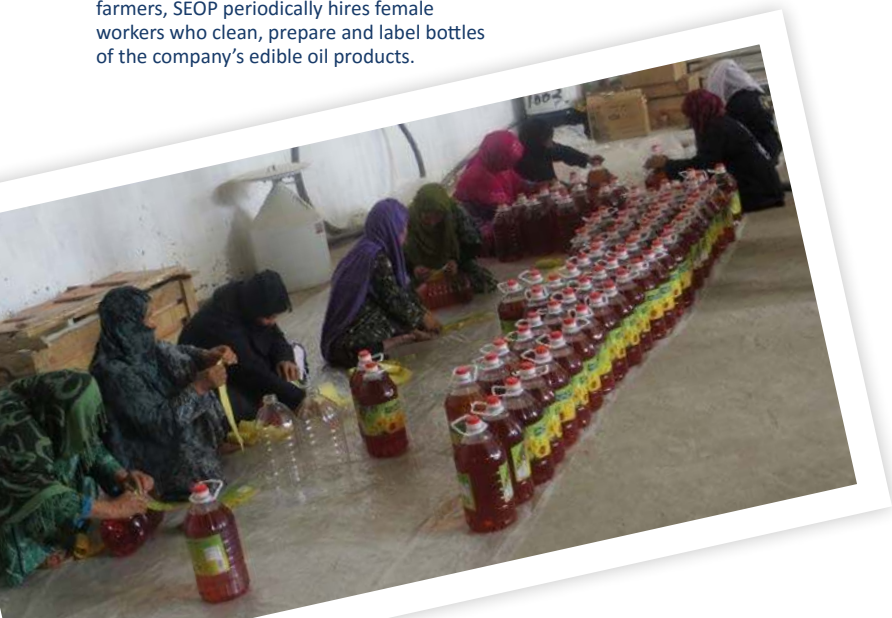
Sanaizada Edible Oil Production Company

Women as producers

Target beneficiaries in ABIF's producer category most often benefit by receiving stabilised or increased income from selling their agricultural/livestock products to ABIF-supported businesses who then process and sell to a wider market.

These examples highlight two business models that exemplify this system.

In addition to contracting twenty-six female farmers, SEOP periodically hires female workers who clean, prepare and label bottles of the company's edible oil products.



Sanaizada Edible Oil Production

Sanaizada Edible Oil Production (SEOP) is located in Mazar-e-Sharif in Afghanistan's northern region. The company was awarded a grant because its proposed investment dealt with reducing market constraints in the domestic edible oil production sector and increasing consumer options for high-quality, vitamin-enriched edible oils. The company invested in a high-tech bottle production line, which strengthened its distribution capacity, leading to a substantial increase in demand for raw materials. Now, SEOP annually purchases cotton, sesame and flax seeds from more than 1,500 small-scale farmers in northern Afghanistan through a contract farming mechanism. The company extracts oil from the seeds, which it then refines, bottles and sells to wholesalers and a few retailers. The by-product of the crushed seed is sold as animal fodder, for which there is also a strong domestic market. Though the vast majority of the company's contracted farmers are men, SEOP does contract directly with twenty-six female farmers and supports a reported 300 other female farmers indirectly.

SEOP has worked with most of these women for between two and three years. On average, they manage relatively small parcels of land – mostly between 1-2 jeribs (0.2-0.4 ha) – and are able to decide which crops to cultivate. In most years, the women plant wheat as an early crop, followed by a variety of cotton, flax or sesame seeds in addition to various vegetables for their own consumption and for selling in local markets.

Under their contracts with SEOP, farmers are entitled to benefits including up-front cash payments, quality seeds, agri-inputs

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(fertilizers, etc), basic agricultural advice, if necessary, and other *ad hoc* benefits that help the farmers to produce a good yield to ensure that SEOP receives adequate volumes of raw materials for its production needs. Aside from farming, most of the women are engaged in a number of other economic activities as well. For example, one woman, Haseeba, owns two cows. In a recent discussion she noted, “SEOP provides me seed cake for my cows to eat for reduced prices because of our contract, which helps me have milk at home. Sometimes I can sell it too.”

The women also indicated that they act on behalf of other female farmers in their villages, especially those who are more restricted due to their particular family circumstances. During each year's harvest, all the women combine their seeds together. When the volume gets large enough, they contact SEOP who sends a vehicle to pick up the load and transport it back to the factory. When the women are paid, they distribute the profits among all the women who contributed to their harvest. This demonstrates how women's informal collectives can act as effective aggregators, to improve access to markets for small scale female farmers, who face particular mobility constraints. We observed that this cooperation was strongest among women-headed households.

Going forward, SEOP has indicated that they plan to increase the number of female contract farmers as they tend to be more detailed and careful than men in collecting and sorting the seeds. The company also holds a value of supporting women farmers, particularly in villages, because it is felt that women play a vital role in poor farming communities, and are not well-supported by other donor projects and programmes.

Herat Ice Cream

Herat Ice Cream's large investment project with ABIF includes several key components, which increased market access and incomes for hundreds of small-scale dairy producers and created an estimated 500 jobs through investment in over 1000 new ice cream pushcarts. The aspect that is impacting women most directly is the company's expansion of milk collection centres in several rural districts surrounding Herat City. The company needed to increase its supply of fresh milk to expand production, so it worked with several local aggregators to establish nine milk collection centres. Herat Ice Cream provided basic testing and milk storage equipment to these aggregators who established and manage the centres themselves. Every morning, dairy farmers transport their raw milk from their villages to an accessible, central location where it undergoes basic testing for purity and quality, aggregation and then transportation to Herat Ice Cream's factory. This model benefitted older women and women-headed households in particular, who were able to interact directly with the aggregation centres. One female dairy farmer explains:

"I have been financially responsible for my family since my husband died 3 years ago and I tried to find stable income. Two years ago I decided to purchase a cow so that I could sell its milk and fresh and dried yogurts. But although I was selling milk to my neighbours occasionally, I didn't have any regular customers. At times there were too many customers and at other times there were none and the milk that I had was spoiled very quickly. In addition to that, many of the local customers could not pay me on time. Last year, a friend told me that I would be able to get a regular income from taking my milk to a collection centre in our district. Since I started selling my milk there, I have been able to purchase a second cow and with it, doubled my sales." – Bibi Gul, Karukh district, Herat Province

Younger women are also involved in milk collection in this context, but due to restrictions on their movement, it is usually a male family member who brings it to the aggregation centre.

In a country where many economic transactions are based on credit, consistent cash payments made to the

farmers from Herat Ice Cream through the collection centres are a significant benefit. Najeeba, from Enjil district outside of Herat, is another woman who sells milk to a HIC collection centre. Like Bibi Gul, she expressed satisfaction with consistent income from selling milk to the collection centre but also noted,

"In addition to my access to the market [i.e. the milk collection centres], I am very happy with the training provided by the milk collection centre agents to us dairy farmers. The training has really helped us reduce our losses from wasted milk, as now we know how to keep the milk fresh, and ensure that we handle the milk according to the hygiene standards of Herat Ice Cream." – Najeeba, Enjil district, Herat Province

The training referenced by Najeeba is another important aspect of Herat Ice Cream's model. Clearly, the company is incentivised to provide these types of benefits to their suppliers in order to ensure consistent supplies of high-quality raw milk.

The end result of these two models creates a beneficial, sustainable commercial relationship for Herat Ice Cream and SEOP and its suppliers. Between February 2014 and June 2015, Herat Ice Cream purchased over \$780,000 of raw milk through these nine collection centres, which are supplied by an average of nearly 870 dairy farmers per month. Between October 2013 and June 2015, SEOP reported purchases of over \$2.4 million worth of input seeds from over 1,500 suppliers, indicating substantial income for many rural households, including benefits for over 300 women with hundreds more indirectly benefitted as family members of contracted farmers. Both businesses are expected to expand in the post-ABIF phase, generating proportional benefits for female farmers.

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Najeeba, Enjil district, Herat Province



By selling milk to an HIC collection centre, Bibi Gul was able to purchase another cow to increase income.

Women as workers

Several ABIF-supported companies employ business models that include large job creation components or provide services that enhance skills or increase the effectiveness of workers. This section highlights three of these companies.

Sahib Zaman Carpet Company

The Sahib Zaman Carpet Company (SZCC), based in the Dasht-e-Barchi neighborhood in Kabul, was awarded a grant on the basis of a business plan that aimed to increase domestic production of high-quality wool yarn, provide economic benefits to domestic cotton farmers and decrease dependency on low-quality, imported yarn that reduced the production quality of Afghan carpets. The company worked with ABIF to scale up a relatively common business model in Afghanistan by investing in 300 spinning wheels to create spun wool yarn. After the company developed a network of women and provided basic training to them (many of whom previously already had hand-spinning experience), the spinning wheels were distributed and production of spun wool began. SZCC provides raw wool to the women, which is sourced from local suppliers and herders, and then pays Afs60 per kilogram of spun yarn that is returned.

ABIF visited the family of one of the spinners that takes unpaid work shelling almonds during winter on the basis that they can keep the shells for fuel to heat their home. The family relies on the father's employment as a part-time labourer, but they explained that he is often only able to get one or two days of work per week. The wife, Kataeen, joined SZCC's spinning network so she could earn a consistent income to cover the family's basic expenses and support their children's education.

Between December 2013 and June 2015, SZCC paid over \$150,000 to these 300 women, providing a substantial influx of cash into one of the poorer areas of Kabul. SZCC also reports a long waiting list of other women who want the opportunity to join the spinning network, so they recently co-invested with ABADE (a USAID project) to purchase an additional 400 spinning wheels, which should be distributed in the near future. As a carpet production company, SZCC uses all the yarn it needs and sells the excess spun yarn in local markets.

“ ABIF visited the family of one of the spinners that takes unpaid work shelling almonds during winter on the basis that they can keep the shells for fuel to heat their home. The family relies on the father's employment as a part-time labourer, but they explained that he is often only able to get one or two days of work per week. The wife, Kataeen, joined SZCC's spinning network so she could earn a consistent income to cover the family's basic expenses and support their children's education. ”



Most of the women in SZCC's network spin wool in their homes, while others sometimes spin in small groups.

Cashmere Fibres International

Cashmere Fibres International (CFI) is a UK-based company that has been sourcing cashmere from Afghanistan for many years. As Afghanistan contains the third largest volume of raw cashmere in the world (behind China and Mongolia), CFI worked with ABIF to invest in a large cashmere processing factory in Herat to increase domestic value-addition in the sector and take advantage of the proximity of raw material, which also increased local market access for herders. After processing the material, CFI exports the fine fibre which is then sold to textile manufacturers, primarily in Europe.

The company's business model entails purchasing *only* raw cashmere from local suppliers that has already undergone an initial hand-sorting process to separate the material by colour and remove most of the long guard hairs. CFI's insistence on purchasing sorted cashmere (rather than cashmere straight off the goat) allows it to have a better idea about the quality of the cashmere prior to purchase, but from a job creation perspective, it also means that the suppliers are required to hire individuals – most often women – to conduct the initial hand sorting work.

CFI works with a number of suppliers in western Afghanistan. One of them purchases raw cashmere from a network of more than 150 herders every year. Depending on the season, he employs up to 50 women to sort the cashmere in his collection centre. Other suppliers do the same with the number of female employees varying depending on the size of their herder network and the timing of the harvest season.

Between September 2013 and June 2015, CFI purchased more than 75 tonnes of raw cashmere from Afghan suppliers. These hand-sorting jobs allow the women to earn important income outside of their household. CFI expects to purchase more raw cashmere during the remainder of 2015 and beyond, which will continue to provide employment for a number of women in western Afghanistan.

Salamat Health Training and Research Institute

Salamat Health Training and Research Institute delivers medical training courses to private clients, public and private healthcare institutions and donors in the health sector. The company's premise is to provide high-quality, short-to-medium term training courses to increase the technical and management capacity of health professionals. ABIF was interested in funding this business model because of the significant benefit that these trainees' future patients would receive thanks to a substantial increase in competent medical professionals in the Afghan health sector. This benefit practically translates to fewer poor Afghans needing to travel to India or Pakistan for quality treatment by enabling them to receive better value-for-money medical care in their home country.³⁵

Since its engagement with ABIF in late 2013, Salamat trained over 950 medical personnel in Kabul, Kunduz, Herat, Parwan and Jalalabad; 184 of whom were female midwives, doctors, nurses and medical technicians. As would be expected, some training courses have focused on women's health issues such as postpartum hemorrhaging and family planning, but a large proportion have been on skills development in the ultrasonography, radiology and laboratory management fields, paving the way for increased numbers of qualified female health workers in professional positions. Initially, ABIF had concerns that Salamat would simply become another company that depended solely on donor contracts for commercial survival, and hence, not be sustainable. While the company does implement donor-funded trainings, it has revenues of nearly \$110,000 so far from courses paid by individual health workers themselves, indicating strong domestic demand for their skills-enhancing training and a high likelihood of commercial success in the future.



Women sorting raw cashmere at a collection centre in Herat City



An ultrasound skills development course for female health workers in Kabul

Women as consumers

These three ABIF-supported businesses engage with women primarily as consumers of goods and services in the health sector. There is a huge unmet demand for affordable health services in Afghanistan. The health care system is characterized by high levels of out-of-pocket spending (i.e. direct payments made by households as opposed to more efficient and affordable pre-payment schemes such as insurance); and coverage and quality of basic services varies dramatically³⁶. Women require delivery mechanisms that are tailored to their specific needs and constraints - for example by ensuring sufficient levels of qualified female health workers and specialists.

Target beneficiaries in this category primarily benefit from a) new products or services not previously widely available in Afghanistan or b) increased value-for-money for the products and services they purchase.

Nawshakh Health Clinic

Nawshakh Health Clinic was the recipient of the only grant award for a business model submitted by a women-led company. Nawshakh Health Clinic is led by Dr. Akhghar who is well-known in Badakhshan province due to her extensive experience working with women in government, NGOs, and now, private business capacities.

As a trained doctor, she was particularly frustrated by the poor quality and relatively high cost of healthcare services in Faizabad, which she noticed had an inordinately high impact on its poor residents. With the ABIF incentive, she established her own private clinic and furnished it with modern equipment. Additionally, and of most interest to ABIF, Dr. Akhghar implemented a basic, but innovative, micro-insurance scheme designed to provide subsidised medical care to patients who would pay a small, monthly membership fee. When members visit the clinic, they are entitled to discounts on a variety of medical services.

Between May 2014 and June 2015, 948 people joined the micro-insurance programme, approximately 60% of whom were female. In recent surveys administered to members of the scheme, both women and men expressed very high satisfaction with the services provided by the clinic. Dr. Anis is currently planning to expand the quality of her clinic's services by hiring two additional foreign-trained doctors, one of whom is female. She expects these new staff will contribute to a continued increase in the number of patients that the clinic is able to serve and the number of people who subscribe to the micro-insurance programme. The clinic is still learning about the best pricing strategy for its insurance programme, and it expects to find an appropriate balance to ensure commercial sustainability soon.

Selected quotes from surveyed micro-insurance members indicate several primary benefits of Nawshakh's programme:

"I went to another healthcare centre, but the doctors were all male and I

couldn't share with them my problems. But at Nawshakh there are also female doctors with whom I could easily share what my illness is [...]. We are poor people and cannot afford expensive healthcare services. If we spend less of our income on health, we will be able to look after our children's education and other house expenses [...]. It is good to have such a healthcare facility in our city. It provides good quality healthcare services and we don't have to travel to other cities to benefit from the same services" – Jamila, 28, Teshkan

"There is a lot of differences if we compare this centre [Nawshakh] with other health institutions, both public and private. Doctors are always available here, but in other clinics you have to wait for a doctor" – Zulikha, 40, Faizabad

"It has been seven months that I have been [an] insured member [...]. Doctors at other private clinics do not give that much attention to patients. Here doctors are very professional and look after the patients and spend a lot of time with them" – Hamida, 20, Faizabad

"I chose this centre as it is well equipped compared to other clinics in Faizabad [...] They have advanced equipment and offer quality healthcare at good prices [...]. It is in the city, very easy to access, and we can save money and time" – Shogufa, Faizabad

"It has been almost a year now that I have been a member [...] Doctors here are very responsive and give more time to the patients" – Sultana, 35, Faizabad

Additionally, Dr. Akhghar provides internship opportunities for several female medical students to volunteer in the clinic. Typically, medical students in Afghanistan receive few opportunities to gain practical medical work experience, so this type of opportunity is extremely valuable for them, and it will certainly result in positive benefits for their future patients.

Mili Medical Services

Within the Mili Medical Services (MMS) business model, women are considered consumers of quality medical services. With ABIF support, MMS established a small clinic in Mazar-e-Sharif that specialises in providing cancer diagnoses, and it increasingly specialises in breast cancer diagnosis and basic treatment. Afghanistan's health sector offers few high-quality services related to cancer detection and treatment, so this clinic plays a critical role. The clinic utilises a telemedicine network called iPath, which partners with European doctors to verify cancer diagnoses and recommend treatment options. Clinic staff in Afghanistan are able to take biopsies using safe, modern medical techniques (which is not common in many rural areas), conduct a basic analysis and make an initial diagnosis, which is then confirmed through iPath. The clinic cooperates with a network of local doctors who increasingly refer patients for this service, the quality of which was not previously available in Afghanistan.

While the number of female health workers has increased in Afghanistan, there are still very few female cancer specialists. Cancers that generally impact women are often underdiagnosed. When they are diagnosed, the disease is often found to be in an advanced stage, which significantly complicates treatment options and survival rates. This is especially true for poor families because they cannot afford to travel to India or Pakistan for quality medical care (or, they incur significant debt to do so). Since October 2013, Mili Medical conducted over 1,440 biopsy tests, and reports that nearly 40% of their patients have been women.

Dr. Samera, a female gynecologist/obstetrician who works with MMS typically sees more than 40 patients per day between her jobs in a Mazar public hospital and her own private clinic. In partnership with MMS, she is now the only female doctor in northern Afghanistan who also works in breast disease pathology. In a recent discussion with ABIF, she relayed the importance of MMS's impact with the story of a recent patient.

"An 18-year old women with one child came to me because she discovered a mass growing on the side of her chest. She had seen local doctors from her village who had thought the mass was caused by swelling of her lymph nodes due to TB. The doctors prescribed TB medication, which she took for twelve months without any positive effects before she visited my clinic. When I referred her to MMS, we conducted a biopsy and found out that the mass was not cancerous. It was due to a congenital defect, but was otherwise not harmful to her health. The poor woman took twelve months of TB medicine, which was very damaging to her liver, simply because she could not get a proper diagnosis."

Dr. Samera also noted that the most satisfying part of her work with women is providing relief from the fear of a cancer diagnosis, which prevents many of them from speaking to doctors about their symptoms until it is too late. Dr. Samera and Dr. Rokai (another MMS doctor) are now conducting awareness and self-exam trainings for midwives in northern Afghanistan, which are causing more women to speak to each other about their health issues. Some women are now coming to the clinic to receive preventative breast exams, which in context, is a tremendous achievement that is most certainly saving lives.

786 Pharmacies

The final business highlighted here – 786 Pharmacies – deals primarily with women as consumers of quality pharmaceuticals and hygiene products. The company's overall business model centres on provision of high-quality, genuine pharmaceutical and hygiene products to customers in a market where counterfeit/low-quality medicines are prevalent. The business is also working to provide superior, branded pharmacy facilities and 24/7 customer service. ABIF played a significant role in assisting the

pharmacy with necessary investment as well as strategic advice into branding, marketing and customer engagement.

As a retailer, women are a large potential market segment for 786 Pharmacies, and the chain is actively working to increase sales to female customers. Efforts have been expended to improve product placement for female-oriented products in the shops (feminine hygiene or baby formula, for example).

786's marketing efforts are also increasingly targeting women. The company has produced two television adverts in the past year, the latest of which includes a female narrator and has several segments highlighting a female pharmacist. Thus far, the company has served over 175,000 customers, and they are planning to attract a higher percentage of female customers as a result of these activities.

While 786's primary focus is on women as customers, the company is also developing a plan to increase the number of its female workers as part of a broader strategy for customer engagement. 786 has already hired two female employees. One is a trained pharmacist, and she is employed in a shop where she is able to provide specific customer service to women when they may otherwise feel uncomfortable speaking to a male pharmacist. Additionally, the company hired a female outreach/product placement staff member who is working to develop plans for reaching women and girls more effectively.

As 786 Pharmacies becomes more sophisticated in their administration and marketing, and develops a loyal base of female customers, it is finding ways to provide professional jobs to women. This will also lead to increased numbers of female customers. These commercial efforts are a significant step for a company like 786 which is fast becoming a market leader as the first retail pharmacy chain in Afghanistan.



A screenshot from a recent 786 Pharmacies television advert prominently showing female staff members

Conclusions

Like many other pilot challenge funds, ABIF was not designed with a specific WEE component. However, women have benefitted directly from the programme in their roles as entrepreneurs, workers, producers and consumers. These benefits can be summarized as follows:

- Female producers in the dairy and vegetable sectors gained enhanced access to technical support, skills, knowledge and inputs, while also securing linkages to more profitable markets;
- Growth in the female-dominated textiles/ carpet sector created new jobs for female spinners and wool sorters;
- Female health workers benefitted from high quality and affordable medical training and enhanced job prospects;
- ABIF-supported businesses in the health sector improved women's access to high quality and affordable health services and pharmaceutical products.
- Dr. Akhghar, the only female grant recipient, has not only succeeded in growing her business, but like all ABIF grantees, she gained invaluable business and financial management skills. Her business is better placed to secure commercial finance and to expand its activities in the future.

Our experience has demonstrated that even in a very challenging socio-cultural and political context, it is possible to reach women through a challenge fund mechanism. Market actors identified and responded to a clear business case for targeting women in their capacities as workers, producers and consumers. We have also documented how women can find innovative ways to overcome social and cultural barriers (which are particularly challenging in a conservative Muslim context) which inhibit their economic participation. This is demonstrated by the case of informal women's collectives in Mazar-e-Sharif, which facilitate market linkages for small scale female farmers, who are constrained by mobility considerations.

Operating within an M4P framework, ABIF therefore contributed to a number of WEE outcomes, including 1) improving women's income and returns on their labour 2) increasing women's productive

skills and knowledge 3) improving women's access to resources and markets.

However due to the nature of our M&E system and the priorities of this particular challenge fund (stipulated in the business case), we were not able to capture any broader WEE impacts related to women's voice and agency within the household, community and the market system as a whole. This includes the extent to which women may have secured greater *control* over their income and other assets.

We would recommend that future projects in this context consider a specific funding window to stimulate innovative private sector initiatives to further WEE. Funding could be targeted either to women-led enterprises and/or businesses with the potential to impact significant numbers of women. This might include new products and services which benefit women in their roles as producers and consumers as well as strategies to enhance women's employment in sectors where women are prominent. Initiatives which encourage the collectivization of women should also be supported, as the SEOP case-study in Mazar shows that this can help women overcome cultural barriers (which are particularly challenging in a conservative Muslim context)³⁷.

We envision that this would necessitate a very hands-on approach, in terms of technical support and project oversight, not only to take account of women's comparative disadvantage in the business arena, but also to enable enterprises to identify the business case for targeting women. This would clearly have greater cost implications than more 'light touch' approaches. Support and training will also be required to establish M&E frameworks, which can capture data at the household and community level in order to monitor the broader impact on women's status and agency in various domains.

ABIF was designed to engage with small-to-medium businesses with potential to impact at scale. In many respects this precluded high engagement with female entrepreneurs in Afghanistan, who tend to operate much smaller scale businesses in the nascent stages of development. Future fund designs might take this into consideration and adjust their targets for scale and impact for promising women-led businesses. It should be noted however that this would then require a trade-off with being able to target large numbers of poor people – something

“ We have also documented how women can find innovative ways to overcome social and cultural barriers which inhibit their economic participation. ”

which donors will have to consider if WEE is to be one of the project objectives.

In hindsight we might also have explored a number of different communication channels (both formal and informal) to market the fund to women, and made greater efforts to sensitize female entrepreneurs on the precise mechanisms of this particular challenge fund (for example via workshops with women's groups and associations). In future, successful case studies (such as Dr. Akhghar) could be used to illustrate the trajectory of an ABIF supported business and to encourage more female entrepreneurs to apply. Ways to assist women, who may not have the business acumen or support networks, to access finance should also be considered. However, doing this in a way that does not distort the market and which does not involve donor subsidies needs to be explored further.

To maximize opportunities for replicability and opportunities for scale, it will be important for projects to explore synergies with organisations working to improve the enabling environment for women. This might include actors with mandates to secure women's rights, improve the regulatory environment and increase women's visibility (and legitimacy) as economic actors in the public sphere (e.g. through Women's Business Associations).



Endnotes

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- 4 See for example: (1) Golla et al., (2011), Understanding and Measuring Women’s Economic Empowerment: Definition, Framework and Indicators, Washington DC: International Centre for Research on Women; (2) Markel, E. & Jones, J., (no date), Women’s Economic Empowerment: Pushing the Frontiers of Inclusive Market Development, LEO Brief, Washington DC: USAID; (3) Jones, L., (2012), Discussion Paper for an M4P Framework: How can the Making Markets Work for the Poor Framework work for poor women and for poor men?, Durham: The Springfield Centre for Business Development
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- 7 Central Statistics Organization (2014), National Risk and Vulnerability Assessment 2011-12. Afghanistan Living Condition Survey. Kabul: CSO.
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- 18 See for example: Microfinance Investment Support Facility Afghanistan; the Agricultural Development Fund.
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- 31 See <http://www.areu.org.af/Uploads/EditionPdfs/Gender%20Youth%20and%20Urban%20Labour%20Market%20Participation%20in%20Kabul%20%281%29.pdf> for a case study of how women often gain technical experience in the beauty parlour sector in Kabul. Based on ABIF’s experience, many of the broader points about management and skills development apply in other sectors as well. Given the general barriers to women in business in Afghanistan, it follows that women would generally have less business management experience compared to men.
- 32 See <http://www.areu.org.af/Uploads/EditionPdfs/503E-Who%20Owns%20the%20Farm-WP-print.pdf> and <http://siteresources.worldbank.org/AFGHANISTANEXTN/Resources/AfghanistanGenderReport.pdf> and <http://www.areu.org.af/UpdateDownloadHits.aspx?EditionId=699&Pdf=SituationL%20Analysis.pdf> for reports discussing, among other pertinent issues, women’s asset ownership and asset control in Afghanistan.
- 33 See <http://reliefweb.int/sites/reliefweb.int/files/resources/RESEARCH%20BRIEF%20%236.pdf> , page 7 – 8
- 34 See <http://reliefweb.int/sites/reliefweb.int/files/resources/RESEARCH%20BRIEF%20%236.pdf> , page 6
- 35 See <http://time.com/11213/afghan-medical-tourism-india/> and <http://www.tolnews.com/en/afghanistan/17531-high-costs-burden-afghan-medical-patients-in-india> for more on this issue.
- 36 Islamic Republic of Afghanistan Ministry of Public Health, Health Financing Policy 2012 – 2020
- 37 This is supported by evidence from the DFID funded Women’s Empowerment in Muslim Contexts (2006-10) research project which shows that, in Muslim contexts, for women’s economic empowerment to occur, support is required to allow women to have a voice through a collective process of conscientisation and action.

