

Opportunities & Barriers for Women Entrepreneurs' Access to Bamyan Markets



Figure 1: A handicraft shop in the Craft Market in Bamyan, December 17, 2018 (photo credit: EPD)

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Acronyms

ACCI	Afghanistan Chamber of Commerce and industries
AREDP	Afghanistan Rural Enterprise Development Program
BCCI	Bamyan Chamber of Commerce and Industries
CDC	Community Development Council
CSO	Central Statistic Organization
DoAIL	Department for Agriculture, Irrigation and Livestock
DoLSAMD	Department of Labour, Social Affairs, Martyrs and Disabled
DoRRD	Department of Rural Rehabilitation and Development
DoWA	Department of Women Affairs
EG	Enterprise Group
EPD	Equality for Peace and Democracy
FAO	Food and Agriculture Organization
FGD	Focus Group Discussion
GIZ	Gesellschaft für Internationale Zusammenarbeit
GDP	Gross Domestic Product
IADC	Italian Agency for Development Cooperation
ILO	International Labor Organization
KII	Key Informant Interview
MAIL	Ministry for Agriculture, Irrigation and Livestock
PWN	Provincial Women Network
RI	Rural Industries
RMA	Rapid Market Assessment
SG	Saving Group
SME	Small and Medium Enterprise
ToR	Terms of References
UNDP	The United Nations Development Programme
USAID	United States Agency for International Development

Table of Contents

Acknowledgments	I
Acronyms	II
I. Introduction:	4
II. Executive Summary	5
III. Methodology	7
IV. Potential Sectors for Women Entrepreneurs in Bamyan	8
1. Handicrafts Sector	9
2. Afghan Carpet (including Felt and Barak) Sector	12
3. Garment Industry/Tailoring.....	15
4. Agriculture	17
5. Livestock and animal husbandry	26
6. Service Industry	31
7. Beauty Parlor	33
V. Constraints for Afghan Women Entrepreneurs.....	34
VI. Beneficiary Recruitment.....	44
VII. Conclusions	45
Annex 1: Interview Schedule for the Bamyan RMA.....	Error! Bookmark not defined.
Annex 2: Respondent Questionnaire	Error! Bookmark not defined.
Annex 3: Sub-sector Classification	Error! Bookmark not defined.

I. Introduction:

EQUALITY for Peace and Democracy (EPD) is an Afghan non-profit, non-governmental organization founded in 2010 for empowering women and youth at the community and policy levels in Afghanistan. The aim of EPD is to increase the capacity of women and youth, so that they are able to represent their needs in development, peace building and democratic processes.

EPD has partnered with the Italian Agency for Development Cooperation (IADC) for an economic empowerment project in Bamyan province titled *Provision of vocational training and support to women's entrepreneurship in BAMYAN province*.

Project Objective: To provide training to 220 women and support to entrepreneurship to a subgroup of these women, in Bamyan.

Project Duration: November 4, 2018 – April 30, 2020 (18 months).

Scope of Work: EPD designed a Rapid Market Assessment (RMA) to determine market needs and which sectors are viable for creating training programs. This includes the buy-in into community and stakeholders, selection of trainees, structure and content of vocational training including toolkit, selection of business ideas and groups of women, technical assistance to grantees. Additionally, the assessment was intended to examine barriers that limit the women entrepreneurs' access to markets and to provide information on the size and growth potential of specific trades in the local and regional markets that impact Bamyan province. The findings of the RMA will be used to choose sectors for developing vocational training materials in support of three key project outputs, listed below, as well as the inception reporting output.

- Develop and implement a vocational training program, focusing on the most needed skills, which are economically viable. The skills will be based on labor market assessments, knowledge products or evidence developed through project implementation.
- Beneficiary selection
- Purchase and distribution of toolkits (equipment, seeds, small animals) to 220 trainees.

II. Executive Summary

National Statistics on Employment: National research from the Central Statistic Organization (CSO) on Afghanistan's economy notes that agriculture (including livestock) is the country's main sector. *The National Risk and Vulnerability Assessment 2011-12*¹ showed that 49 percent of households in the country obtain an income from agriculture, while for 30 percent, it is the main source. Further, another 40 percent of the labour force engaged in agriculture and it is the main sector for employment. The study showed the sector in 2011-12 contributed 27 percent to the country's GDP. However, underemployment and unemployment remain constant challenges in Afghanistan overall since the withdrawal of international forces and the rise of insecurity, with underemployment estimated at 48 percent according to the International Labor Organization (ILO).² Women are especially affected with limited opportunities to find profitable business opportunities – with just 19 percent represented in the workforce nationally, in contrast to men's participation of 81 percent³. Especially affected are vulnerable women, who are considered breadwinners of their families with no male member to earn an income.

Bamyan's Economic Profile: As 97.2% of the population is rural based while 2.8% is urban, it is unsurprising that 68.6% of the population of Bamyan work in the agriculture sector. Another 10% of the population works in the services sector while another 20% work in construction. A total of 90% Bamyan's economy is based on agriculture and livestock, with potato being the staple product. Farmers harvest grains, such as wheat and corn. Fruits are popular, such as apricots, pears, and apples. These are then processed and packed by women and later sold in other provinces⁴. Handicrafts is a sector specific to women in Bamyan, with the major handicraft activities being weaving carpets, blankets, and designing clothes. In this, the province won first place in an international handicraft exhibition. *Hazaragi* carpets are popular product for this province⁵.

Bamyan's Women's Skill Set: Based on a supply side assessment of the skills of women in Bamyan, 33% of women who took part in a UN Women survey on market access, *Designing Safe Markets in Afghanistan (2016)*, indicated 33 % **handicrafts skills**, 24% reported **tailoring skills**, 15% reported teaching skills, 11% reported childcare skills, 8% reported **processing**, and 4% of women reported **marketing product/doing business**⁶. The literacy rate for women in the province is 20%, according to the Central Statistics Organization (CSO), which is comparatively higher than other provinces but still considered very low.

Market Space: In terms of selling goods, a total of 50% of Bamyan's market space is characterized as open, while 22% is located in shopping mall stalls and 15% is roadside informal, according to the same study. The UN Women survey found that the province was the safest of all provinces surveyed.

¹ *The National Risk and Vulnerability Assessment 2011-12* conducted by the Central Statistics Organization (CSO) of the Government of the Islamic Republic of Afghanistan with technical assistance from ICON-Institute Public Sector GmbH [<http://www.af.undp.org/content/dam/afghanistan/docs/MDGs/NRVA%20REPORT-rev-5%202013.pdf>]

² *Afghanistan's Jobs Challenge*, http://moec.gov.af/Content/files/Afgh%20Jobs%20Challenge_Final.pdf

³ Chapter 4, Labor Force Characteristics, *National Risk Vulnerability Assessment report 2012-2011*

⁴ Bamyan province Info Sheet, US Davis College of Agriculture and Environmental Sciences

⁵ Background Profile of Bamyan, Pajhwok Election Site

⁶ *Designing Safe Markets in Afghanistan*, November 2016, UN Women

Market Barriers: Despite Bamyan’s positive attributes in terms of safety for women, the same 2016 UN Women survey also found 16% of women reported harassment as a barrier to market participation, 14% reported they had no commodities to sell and another 16% reported cultural barriers. Additionally, specifically in Bamyan, 82% of respondents in the study noted that the lack of electricity in markets, which can limit productivity. As for marketing products, most respondents in the provinces noted they did not use “call boys” for marketing, which could also limit the ability to participate and be considered a barrier.⁷ EPD, when surveying successful women entrepreneurs for a 2015 rapid market assessment⁸ funded by U.S. Department of State, found despite their success, women said societal pressures made it difficult for female entrepreneurs to conduct entrepreneurial activities, despite the potential. Meanwhile, EPD’s consultation with the Provincial Women’s Network (PWN) for this report indicated that one of the biggest hurdles (4 out of 5) for women to become entrepreneurs is the lack of government support.

Literature Review of Barriers for Afghan Women in the Economy (national). Only 9% of the population holds accounts at financial institutions and 3% save at a formal institution.⁹ Only 2.62% of females had accounts in formal financial institutions compared to 15.42% of male according to World Bank 2012 Financial Inclusion Data. Financial inclusion is important to alleviate poverty, support economic growth and for economic prosperity. The value of collateral for financial loans from banks still remains high at 102.4% and access to finance is ranked 4th major obstacle in Afghanistan following political instability, access to land and corruption as the major obstacles.¹⁰ The financial inclusion is key to bringing the informal business activities to the formal economy. Anecdotal evidence indicates a large portion of women entrepreneurs’ function in the informal economy. This adds to disadvantage of women owned businesses, as the businesses will be poorly reflected in government policies. **The barriers/constraints can be summarized as:**

1. **Cultural:** communities in Afghanistan are less inclined towards women stepping outside of home.
2. **Financial:** Access to finance is still limited to women with only 4%¹¹ of female population has access to accounts in formal institutions.
3. **Market Information:** There is limited access to market information for women entrepreneurs in Afghanistan. Market information may only be available to selective targeted groups by various formal programs.
4. **Social inclusion:** Women in Afghanistan remain a marginalized group and need to be empowered to get involved in decision-making, access to markets, and access to services and opportunities, political and social aspects of the society.
5. **Government policies:** Government needs to segregate its policies based on gender equity to build business friendly environment for women entrepreneurs.
6. **Property rights:** Women property rights are still largely controlled by Afghan customary laws

⁷ Ibid

⁸ *Barriers to Women Entrepreneurs’ Access to Market* (Dec. 2015), retrieved from: <http://www.epd-afg.org/wp-content/uploads/2016/04/RMA-English-Revised.pdf>

⁹ Retrieved from: [http://datatopics.worldbank.org/financialinclusion/country/afghanistan\(2011\)](http://datatopics.worldbank.org/financialinclusion/country/afghanistan(2011))

¹⁰ Enterprise Surveys: Afghanistan Country Profile 2014, The World Bank, IFC p. 4,

¹¹ John D. Villasenor, Darrell M. West, Robin J. Lewis. Measuring Progress on Financial Access and Usage, The 2015 Brookings Financial and Digital Inclusion Project Report, Washington DC, August 26, 2015.

III. Methodology

The assessment explored the market in Bamyan to research opportunities Afghan women entrepreneurs have used and the barriers they face in accessing and navigating these markets as a means to provide insight into gendered landscape of markets in the province.

The study is based on primary and secondary data. Existing literature informed EPD's selection of primary data participants to interview. Given the time constraints, a large sample size with statistical inferences was not possible; therefore EPD approached stakeholders and women entrepreneurs in Bamyan province for the rapid market assessment.

Sample design and data collection: Data was collected from secondary and primary sources. The existing literature on markets, women entrepreneurs, SMEs (Small and Medium Enterprises) and market barriers was thoroughly studied. The study has drawn on existing literature and previous research experience on data collection and analysis conducted by EPD. The primary source was interviews with Key Informants i.e. government institutions, women's associations, women entrepreneurs, who were assessed by questionnaire and scorecard, while potential beneficiaries participated in two focus group discussions (FGDs).

Questionnaire: A questionnaire (**See Annex**) was used to collect data by an EPD researcher who interviewed the respondents. This approach was designed to gain insights into various socio-economic and geographic barriers faced by women entrepreneurs as well as potential opportunities for their economic empowerment.

The questionnaire used open-ended questions for qualitative data to invite respondents to contribute their own experience. The scorecard method used a scale to yield quantitative data for analysis. This was done to ascertain barriers faced by women entrepreneurs.

Field Work Plan: The chart listed in the annex contains details of district departments relevant to women-focused or owned businesses in different sectors of the economy related to this project. The list contains stakeholders in the district departments, mostly related to agriculture, food processing, garments industry and textiles (also related to agriculture, such the processing of wool for carpet weaving), for interviews.

One initial round of KIIs were conducted at project inception by EPD's provincial coordinator in Bamyan in order to determine viable businesses to survey for the purpose of this project. EPD conducted the second and in-depth round of data collection for the rapid market assessment (RMA) from Dec 12 to 17, 2018, conducting 20 key informant interviews with stakeholders and women entrepreneurs (21 respondents total)¹² and 2 Focus Group Discussions (FGD) with 16 women, in total 37 participants. These were transcribed in local languages during the field visit and subsequently translated to English (Dec. 21 – 29) for the purpose of this report.

¹² Two representatives from ACCI took part in the same interview, but provided one scorecard for it (agreeing on the rating)

IV. Potential Sectors for Women Entrepreneurs in Bamyan

Feasible Sectors in Bamyan: EPD’s own research mirrored the opportunities and challenges in the literature review on the market. Known as a secure province, Bamyan has provided a safe working environment for women to work outside of their homes. Culturally, Bamyan society has a positive perspective of working women, which has provided a foundation for women entrepreneurs. During EPD’s research, it was apparent that a large number of women were actively engaged in the economy in a number of sectors. However, obstacles and constraints still impact women in the province, despite these positive indicators. This section, which is further broken down by sector, details the opportunities and barriers that women working in Bamyan face as entrepreneurs. In each sector, the research (primary and secondary) explores:

- **Startup/equipment** – the materials, inputs and support needed to start working in a sector
- **Location** – feasible areas to work in a sector (i.e.: urban or rural, possible districts, market or home-based)
- **Target market** – who buys the product and where do they buy it?
- **Challenges/constraints** – what problems do the entrepreneurs face? What obstacles hold them back?

Below is a list of sectors that respondents indicate would be feasible for women entrepreneurs in Bamyan:

#	Entrepreneurship	Subcategories
1	Handicrafts	Weaving Felt
		Weaving Barak ¹³
		Embroidery
		Preparing woolen/Felt handicrafts such as shoes, table cloths, ...
		Spinning wool
2	Afghan Carpets	Weaving carpets (including Barak and Felt)
		Marketing carpets
3	Tailoring	Micro size tailoring entrepreneurships to receive public orders
		Medium size tailoring to sew clothes (including) uniforms for schools, institutes and even university students
		Medium size tailoring to sew clothes to be sold in big markets like Kabul
4	Agriculture	Gardening
		Green houses
		Process of agricultural products including vegetables & dry fruits
		Process of potato chips
		Mushrooms
5	Livestock	Poultry & chicken farms
		Animal husbandry (Cow, sheep and goat)

¹³ A type of fabric woven from wool

		Dairy <ul style="list-style-type: none"> ○ Yogurt ○ Qorut¹⁴ ○ Butter ○ Cheese ○ Organic oil
		Bee Keeping
6	Service Industry	Baking cakes
		Local and international foods
		Restaurants
7	Beauty parlor	Shop owner

1. Handicrafts Sector

EPD Field research: Based on the data from the respondents, unlike other provinces in Afghanistan, handicrafts in Bamyan appear to have a growing market. For example, EPD conducted an RMA in Kabul in 2015 which revealed that the market for handicrafts was quite stagnant in local markets, yet marketable in international fairs, which most women did not have access to in Kabul.¹⁵

In contrast, respondents in Bamyan responded positively when asked about the current situation for handicrafts - almost all said handicrafts sold locally have a good market. This province hosts a number of Afghan and foreign visitors who are very interested in local products, particularly felt shoes, local clothes, embroidery and other types of decorated clothes.

Startup/equipment – Mostly made by hand, therefore considered low cost for startup. Women sew and craft by hand, as equipment is considered too expensive, according to respondents. Also, access to electricity is an issue. As one woman entrepreneur said:

“In addition to it, money was required to buy machines, scissors, iron...and a generator for electricity.”¹⁶

A respondent from the DoWA confirmed this issue:

“[Women] also do not have tailoring machines and other apparatus. They should be provided modern machinery and equipment”¹⁷.

Location: Work in the sector can be done in urban or rural areas.

Target market – The target market are high-end clients, such as high-ranking government officials, “rich people,” foreign exhibitions (facilitated through companies that contract with the entrepreneur). One female entrepreneur described her market thus:

¹⁴ A type of dairy products

¹⁵ 14-RMA-WEE/23-RMA-WEE/25-RMA-WEE (Respondents in EPD’s Kabul-focused RMA in 2015)

¹⁶ Bamyan-RMA-19

¹⁷ Bamyan-RMA-02

“We have different customers including foreigners, drivers and different households. Once I participated in an exhibition in Kabul in which I was able to sell my products. We also sell our products in exhibitions that are held abroad. Most of our customers are rich people and high-ranking government officials. Ordinary people cannot purchase our products because they are very expensive¹⁸.”

Another female entrepreneur explained how she and others access foreign customers:

“Foreign Embassies in Kabul are our customers. We sell them our products through an organization or company called, 'Ferooz Koh'. Besides, we sell our products and find market for them in exhibitions arranged and conducted by the department of rural industries. Spring is a good season for our business. In autumn and winter we have fewer customers. In the past, we had a shop in the Embassy of India in Kabul.”¹⁹

Without organizational support, access to markets is difficult, as one female entrepreneur explained:

“In the beginning, it was very difficult to find market and customers for my products. I did not have access to proper workplace. There was need for capital too. We were not aware of exhibitions either. Marketing was too difficult²⁰.”

Challenges/constraints – Respondents said merging old designs with modern ones helps attract a number of customers. However, while locals in Bamyan know how to sew/weave handicrafts, they do not have enough knowledge of popular new designs that are in demand, indicating potentially profitable area for training them. During the field visit interviews, the data revealed few women had been trained in marketing, how to promote their products and financial management. Additionally, most of the women indicated they do not have direct access to the market and gain access through selling their products to shops, women associations, and other marketers.

Insecurity in neighboring provinces and also along the Kabul highway has had a negative impact on number of tourists (particularly national visitors) in Bamyan and has indirectly influenced the handicraft market. The other factor, which had decreased number of tourists, was decline in the Kam Air’s domestic flights.²¹ Handicraft entrepreneurs have hoped restarting the flights would help their markets flourish once again.

The lack of access to machines has been a key challenge, as indicated by the respondents. Most of the women interviewed weave felt and other products by hand and do not use machines. While this method is economically feasible, it can be physically challenging for women. A DoWA representative interviewed by EPD explained:

¹⁸ Bamyan-RMA-20

¹⁹ Bamyan-RMA-19

²⁰ Bamyan-RMA-19

²¹ On January 20, 2018, Taliban attacked the Kabul Inter-Continental hotel where a significant number of civilians including some of the Kam Air crew were killed or injured during a terrorist attack. Retrieved from <https://www.bbc.com/news/world-asia-42761881>

“For weaving felt, women use their hands. It is a hard work, as they have to pour hot water on the wool and use their arm and elbows, in order to prepare the wool for weaving felts. It causes injuries on their arms particularly, their elbows. It would be good that supporting organizations provide machines for these women.”

During the assessment, some of the women explained that they know there are machines, however they do not have money to buy them while some others said that they did not have information about machines to help with their work.



Figure 2: The Department of Women’s Affairs (DoWA) gallery for women’s handicrafts, Bamyan, Dec. 15, 2018,

(Photo credit: EPD)



Figure 3: Interview with a female entrepreneur who owns livestock in the dairy industry, and also works in handicrafts. In the photo she presents her felt handicraft products.

Bamyan, Dec. 18, 2018 (photo credit: EPD)

2. Afghan Carpet (including Felt and Barak) Sector

Carpet weavers/wool products- Afghanistan has a wealth of wool products and handmade carpets have a long history in the country. However, the lack of processing facilities means that unfinished materials have been exported to Pakistan where the materials are then processed and woven into carpets and rebranded as “*Made in Pakistan*” rather than “*Made in Afghanistan.*” Donors have been renewing their interest in Afghanistan’s handmade carpet sector to revitalize the brand of *Made in Afghanistan*, as USAID has invested in multi-million USD funding supporting carpet exports in 2018²² - which points to potential partners in strengthening the supply chain. While Bamyan does not have a long a history in the hand-made carpet sector, a 2009 study estimated 4,000 households were weaving in Bamyan province²³. These carpet weavers have earned international recognition as a Bamyan-style carpet won Best Modern Design category at *Domotex*, an international carpet event in Germany in 2009, according to the same study. In terms of districts very active in the sector, the same study reported Bamyan District had 2,000 weaver families, Yakawlang District had 500 weaver families; and Shibar District had 300 weaver families.

²² USAID supported investments in Afghan carpet exports, retrieved from: <http://www.rugnews.com/ME2/dirmod.asp?sid=0DAB59D70A93452A92E82D8312BEFBAA&nm=News+Archives&type=Publishing&mod=Publications%3A%3AArticle&mid=B057D339E04A4FFF99DB9FEEB9BDA02F&tier=4&id=0A1E30286D92400CA8D85736A8C230F3>

²³ Research on Bamyan’s carpet weaving sector and value chain, retrieved from: http://rootsofpeace.org/wp-content/uploads/2014/06/Bamyan_Carpet_Value_Chain_Pre-Feasibility_Study_May-2009.pdf



Figure 4 - EPD interviewed a carpet weaver Dec. 13, 2018 in Azhdar village, Bamyan.

(credit: EPD)

EPD's Field Research: According to EPD's assessment, currently, a number of families (mostly female members of the households) work in the carpet weaving sector, but do not have direct access to the market. Such women are recruited by carpet companies, trained and receive wages to weave carpets. To examine the sector more, EPD interviewed a carpet company owner (male)²⁴ as well as female entrepreneurs supply companies and government organizations. In the carpet weaving sector, in the value chain women mostly work within the areas of wool spinning, dyeing and knitting, weaving, cutting and the washing process, with a less visible role in selling carpets and finding large markets. Men mostly occupy this part of the sector, as it requires a great deal of financial investment, machines and the ability to travel to Kabul and neighboring countries. A respondent from Bamyan's Chamber of Commerce underscored how carpet companies have facilitated jobs for families:

"Women are facilitated and encouraged to weave carpets and make jackets and coats. Carpet weaving from sheep wool is a traditional art in the province. People used to give products of this business to each other as gifts. Fortunately, in 2008 Bamyan province was able to win first position in the international fair or exhibition, which was held in Germany. Now, there are around 32 carpet companies which have provided 32,800 persons with access to employment opportunities in Bamyan province".²⁵

²⁴ Bamyan-RMA-07

²⁵ Bamyan-RMA-04

Beside carpets, weaving other woolen products such as *barak* and felt have been a part of Bamiyan's tradition. Barak is a textile product woven from local wool and boiled to make a fabric that is both wind and water-resistant.²⁶ Bamiyan is a cold and mountainous area and such woolen textiles are widely produced. According to the respondents such products have thriving national and international markets and are therefore deemed as a potential economic opportunity for women.²⁷

Startup/equipment –Wool thread spinners use wool spinning machines, while carpet weavers use carpet looms, carpet weaving combs and hooks. A carpet weaving toolkit consists of: **Carpet weaving frame (Loom); weaving Hook; weaving combs; weaving stool; and spinning yarn.** Training courses, provided by donor-supported carpet companies, can run about 3 months.

Women usually use traditional methods for weaving felt and barak using simple apparatus such as looms, yet machines for weaving barak are available as well. As female entrepreneur explained:

“Still, we use old wooden equipment when we weave carpets and rugs. We do not have textile factories. We should have constant access to electricity, because without it our machines cannot work”²⁸.

A respondent from the DoWA confirmed this issue:

“Women do not have modern equipment for weaving carpets.”

Location: Depending on the place in the value chain for processing materials for carpets, this can be done in urban or rural areas. While Afghanistan's carpet sector does not need machinery that requires electricity for weaving, however, land use for the processing of carpet materials in the sector appears to be important. Weaving carpets can take place in a family home with a loom, while the processing of wool requires a larger space. According to one (male) carpet company owner, land access is key:

“We can afford to buy machinery, but we should have at least two acres land for washing, cleaning and scissoring carpets. We cannot work on the second or third floor of the building. We need leveled or even piece of land. We need to purchase machinery”²⁹.

Target market – Foreign market, but having access to this is key, and this is where the sales partner works to gain access. Also, bazaars and carpet companies sell the products. Having foreign contracts is key, either through a website, or the chamber of commerce, but being able to fulfill orders is key to maintaining the contract. Some families can produce carpets in 1 month while others require 1.5 months. Designs that are in-demand are key as well, as stated by a carpet company owner:

We work according to demands of bazaar. They used to give us orders and we fulfill their demands. Asian people like red color and Europeans like dim color³⁰.

²⁶ Retrieved from <https://www.bamiyanweavers.org/>

²⁷ Bamiyan-RMA-10, 19, 20

²⁸ Bamiyan-RMA-19

²⁹ Bamiyan-RMA-07

³⁰ Ibid

Challenges/constraints –Here the company owner explains how lacking land to process carpets has restricted his market, further impacting the families that work with him:

*We had a contract with Ferooz Kooh Company that exports carpets directly abroad. The contract was for one and half year. We wanted to sign another contract with it, but we did not have place for weaving and processing carpets. We were not able to fulfill their demands, as we did not have land for work.*³¹

Also, paying taxes according the schedule set by the government has been mentioned as a challenge for women weavers who sell their products to the company, as explained by the company owner:

*“Receiving license is not difficult, but it is difficult for us to pay taxes in every three months. According to the rule, reports about balance should be submitted to relevant authorities. Many of women have cancelled their contract due to payment taxes in every three months. The government does not provide us any financial support, because it is involved in corruption and nepotism. Apart from Afghanistan, there are Indian, Pakistani and Iranian carpets whose quality is better compared to our carpets”*³².

Finding markets for handmade carpets is difficult. Locals financial resources are limited and usually cannot buy expensive handmade carpets therefore; carpet weavers usually seek international exhibition. In comparison to men, women have limited access to such markets and usually, sell their carpets to national merchants for much smaller sums of money.

Raw materials such as yarn for finer quality carpets are not available in Bamyan. The quality of the local wool inside Bamyan is appropriate for felt and barak, but not suitable for weaving carpets. Respondents stated that yarn produced in Ghazni province is softer and has a higher sheen, which is available in Kabul markets. In order to access this high-quality yarn, the carpet weavers have to travel to Kabul to purchase these raw materials. This is difficult and risky for women due to insecurity of the highway to Kabul.

3. Garment Industry/Tailoring

According to EPD’s field research, there is a cross-over between tailoring, craft sewing, and carpet weaving and women tend to be quite skilled in this sector, only needing training in more modern or popular designs. EPD interviewed a female entrepreneur³³ in the tailoring sector to better determine the opportunities and obstacles therein. Her business designs traditional garments for higher-end customers and uniforms for organizations and schools.

Startup/equipment: Tailoring, unlike crafts and carpet weaving which use traditional wooden looms, requires sewing machines to process larger orders.

³¹ Bamyan-RMA-07

³² Ibid

³³ Bamyan-RMA-14

“In this regard, there is need for machines, threads, irons, and a labeling device. Besides, there should be electricity, therefore I purchased solar panels.”³⁴ – female tailoring entrepreneur

“My apprentices are women. They learn this skill by doing [it] and ask us for wages.”³⁵

Location: Urban or rural but urban areas might have greater access to electricity. Women can work from home, as noted below by tailor:

“Apart from me, there are six other women that cooperate with me in designing. We have other colleagues that work inside the home. They weave rugs and sew shirts and other items.”³⁶

Target market: Foreigners purchase high-end traditional clothes, as well as more wealthy Afghans. The entrepreneur mostly works on uniforms, therefore has contracts with schools, as stated below:

“Our regular customers are four private schools, midwifery institute and students of the university.”

Apart from schools, finding new clients who can afford to spend can be challenging:

“We advertise our products through Facebook and it is not difficult for us to find customers, but due to [Afghanistan’s] economic problems they are not able to buy our products.”

Challenges and constraints: Needs access to electricity for machines – solar panels can help and generators, but the electricity must be strong enough to run the machines. Needs access to market space to sell products and to purchase the machines.

“I have rented this workplace and pay 7,000 AFS for it per month. We have to shift from one place to another after every six months and it causes us to lose our customers. In general, there is government electricity here, but we use solar power, because we do not have regular access to government electricity.”³⁷

Licenses appear to not be an obstacle, as stated by the entrepreneur below:

“I received my license easily and without any difficulty. I started my business in 1389 (2010) and in 1392 (2013); I received the license of the Chambers of Commerce. We pay tax for licenses and extend them every year.”

³⁴ Bamyān-RMA-14

³⁵ ibid

³⁶ ibid

³⁷ ibid

4. Agriculture

Green Houses and Gardening

In order to have products to process, first women need access to some sort of land to grow vegetables or fruit. In urban areas, women can make use of gardens or greenhouses, but likely this is best suited to more rural locations. Even in rural locations, it can be difficult to have prime land, which is targeted use of limited space is vital, such as greenhouses. EPD's field research supported this as the Department of Agriculture and focus group respondents reported that cold weather is a constraint, but greenhouses support varieties that otherwise would be brought from other provinces:

*"Vegetable is imported from other provinces therefore women should be encouraged to grow and raise vegetables in Bamyan province"*³⁸ – FGD respondent

Startup/equipment: Land, fertilizer (either compost or chemical) seeds is needed. As stated by a FGD respondent:

*"There is need for agriculture land, selected seeds, water and chemical fertilizer."*³⁹

A respondent from the Department of Agriculture, Irrigation and Livestock said:

*"Bamyan city does not have sufficient land and there is shortage of water as well. Women that work in companies buy water. However, there is agricultural land in all parts of Bamyan. It is very important that vulnerable women are provided training."*⁴⁰

Target Market: Some women spoke of contracts with those in bazaars who buy their products, otherwise it is hard for women to sell products:

*"There is a person in the market who signed contract with me to purchase vegetables, eggs, yogurt, butter, and other dairy products from me."*⁴¹ - FGD

*"In my opinion green houses are very suitable for growing vegetables and other crops, but it is difficult to find market and costumers for it"*⁴² – FGD respondent

Location: Bamyan being a cold province has limitations on crops that greenhouses can help overcome, as stated by a FGD participant:

³⁸ Bamyan-RMA-FGD-01

³⁹ Bamyan-RMA-FGD-15

⁴⁰ Bamyan-RMA-02

⁴¹ Bamyan-RMA-FGD-15

⁴² Bamyan-RMA-FGD-07

“Since, Bamyan is too cold therefore tomatoes cannot be grown therein. However, this crop can be raised in greenhouses. We need greenhouses because they are very suitable for growing radishes, cauliflowers, onions and carrots.”⁴³ - FGD respondent

Constraints: Women spoke of not having access to land and technical constraints of not having access to Internet. One FGD respondent felt that the quality from greenhouses might not be the best, indicating proper training on the best varieties suited for this might help:

“Green houses do not provide good livelihood, because quality of crops grown therein is not good.”⁴⁴ - FGD

Food Processing – Vegetables, Jams, Herbs

Canning/Drying Vegetables and Herbals: During the interview with a representative from the department of agriculture, irrigation and livestock, the respondent explained the department has women’s economic empowerment programs. In *Haidarabad* village⁴⁵, the Department has trained 100 women in modern cultivation of vegetable and process of their agricultural products.



Figure 5: Agricultural products processed by women in Haidarabad village, including dried tomato, tomato paste, dried mint, dried pepper, dried fruit and jam. Bamyan province, Dec. 2018 (photo credit: EPD)

The department of agriculture also has provided a machine to process dairy products for women working in agriculture. According to this respondent, each woman trained have been shown how to prepare 20 to 30 bottles of tomato pastes and sell these in Bamyan’s markets. However, the respondent confirmed that the capacity of the women to promote their products is still weak. Such micro-scale

⁴³ Bamyan-RMA-FGD-15

⁴⁴ Bamyan-RMA-FGD-07

⁴⁵ Haidarabad village is located in the Bamyan city.

entrepreneurs lack standard packages, labels and bottles as some of the challenges that hinder marketing local products.

Startup/ equipment needed: Women in Bamyan use traditional methods to process agricultural products that do not require machinery. In contrast, Bamyan Agriculture department has supported some women in process of agricultural products utilizing modern methods, as this is faster, more hygienic and more efficient.

For preparing tomato pastes and jam, women will need simple equipment, **such as a mixer and mincer as well as fuel and a stove for heating the materials.** Preservative materials are essential for keeping the products for a longer period. Moreover, most of the respondents stated that currently in Bamyan, women use simple packaging materials while storing the products using a more modern approach is better, it requires bottles and other types of containers and capping machines.⁴⁶

Women are also involved in drying vegetables such as tomatoes, eggplant, mint, coriander and many other types of vegetables. Women can use both traditional ways or use machines for drying them. As per the respondent from the department of agriculture in Bamyan⁴⁷, the department has provided a drying machine for some of women to help support them economically. The respondent elaborated that the machines have a capacity for drying 7 KG of vegetable per day and are suitable for drying different types of vegetable as well as drying dairy products, including *Qorut*. The respondent added that this machine is manufactured in Afghanistan and its price is around 30,000⁴⁸ AFN.

Location: Urban areas like, Bamyan city does not have land for agriculture. However women with land might need training for making use of their products. Growing vegetable products requires land, however processing it can be done in homes.

Target market - Local customers from Bamyan and also those from other provinces. A department of agriculture, irrigation and livestock respondent explained:

"Different people are customers of these products. Local residents like to buy jams and honey. People from other provinces also come here for shopping different articles and goods. Many guests visit, 'Bandi Amir' and buy products of Bamyan. Spring and summer are good time for earning income⁴⁹."

Challenges/constraints – While a department of agriculture, irrigation and livestock respondent said women have access to informal markets, it is not large. There are also issues with economic access.

"We have a women bazaar, called, ' Bazaarcha-e Honar' (Craft Market). Those of women that produce dairy products, pickle, and tomato paste can sell them there. However, this bazaar is not formal and it very small. Thus, we can say women do not have access to market. Women also do not have access to storage facilities for their agricultural crops and other items."

⁴⁶ Bamyan-RMA-02, 05, Bamyan-RMA-FGD-01, 07

⁴⁷ Bamyan-RMA-02

⁴⁸ As the currency conversion rate for the Afghani to USD at the time of reporting was: \$1 = 75.5 AFN, this amount is equal to \$397.30.

⁴⁹ Bamyan-RMA-02



Figure 6: Craft Market in Bamyan, Dec. 17, 2018 (photo credit: EPD)

“First of all women are not independent in the sphere of economy. Women do not have any problem in getting licenses but they their economic state is poor due to which they cannot pay taxes. Everything which farmers grow in spring, they consume it in wintertime.”⁵⁰

Lack of capacity and facilities in packing and labeling, as promotional means of the products are the other challenges that hinder finding a good market for local processed products. The respondents also stated that pasteurizing the products, adding preservatives and mentioning the expiry dates can highly encourage the customers to buy local products instead on imported ones. Unfortunately, such facilities are not available for most of women entrepreneurs in Bamyan. The respondent from the department of agriculture stated that:

“For preserving tomato paste, women only add salt ... I think because there is no label and the expiry date has not been mentioned, people do not buy these products.”⁵¹

It was also further emphasized that proper packing particularly using screwed lid containers can both attract the customers and preserve the products. A participant in one of the FGDs stated:

“I usually prepare pickles but cannot preserve them more than three months because I do not have capping machines. I do not know how it works and from where I can find it.”⁵²

⁵⁰ Bamyan-RMA-02

⁵¹ Bamyan-RMA-02

⁵² Bamyan-RMA-FGD 01

Food Processing - Dried Fruit

Dried Fruit - Desk research showed that processing fruits was a viable sector for women. To understand this more, EPD interviewed a male respondent in Koh Mard district who processed and sold dried fruit. Though male, he worked with approximately 50 women, as he reported during a phone interview, indicating the prominence of women in this sector.⁵³ Due to security concerns, EPD could not travel to interview him in person.

Startup / equipment needed- The dried fruit entrepreneur spoke of drying boards that are needed to properly dry the fruit to have a good product.

“In order to dry fruit, there is need for special boards with 50 cm width and one meter length. The boards are made by carpenters in Koh Mard district center. First fruit are placed in the boards and remain on them for two days. After a couple of days, the fruit is removed from boards and put on special net.”

Location: Land is needed in order to produce fruit for drying, unless a female entrepreneur works simply drying the fruit with a producer. The fruit company owner said:

“Many people in [Koh Mard district] conduct businesses of different sorts of dry fruit. They have different prices.”

Target market – Foreigner, locals and Afghans from other provinces all purchase dried fruits, as explained by the dried fruits company owner:

“We have three types of customers. They are foreigners, local residents and guests from other provinces that buy our products. One kilo of dry fruit costs 300 to 400 AFS. We place 50 kg dry fruit in one bag. Our products are packed in Kabul city.”

Challenges/constraints – Security is good within Bamyan, but travel is not safe along the roads, as indicted by the respondent, which impacts sales. This respondent also did not feel licenses were a problem.

“Last year we did not have markets for our products. In the past one kg of dry fruit cost 700 to 1100 AFS, but this year, it costs only 200 AFS.”

Potato Products

Potato farming – Bamyan produces the bulk of Afghanistan’s potatoes, accounting for nearly 350,000 tons of potatoes, about 60 percent of Afghanistan’s total consumption, according to the country’s Ministry of Agriculture, in 2015⁵⁴. However, due to a lack of storage, it is difficult for farmers to capitalize earnings as from the harvest, selling their stock when its prices are at the lowest. Recent investments from donors into storage facilities have alleviated this problem somewhat, allowing a

⁵³ Bamyan RMA-11

⁵⁴ Bamyan potato harvest, 2015. Retrieved from: <https://www.nytimes.com/2016/09/01/world/asia/in-afghanistans-farm-belt-women-lead-unions-and-find-new-status.html>

segment of farmers to store their stock and sell later when the prices are higher. Association and cooperative representation help as farmers can advocate for their needs⁵⁵. However, this only accounts for an estimated 10% of their stock⁵⁶. Additional initiatives include a potato chip factory, which was funded by World Bank and deemed successful in 2016⁵⁷. However, more recent anecdotal stories suggest that potato chips have been unsuccessful, despite positive press in 2016. Other points of reference suggest that registering the seeds could help to raise the profile of the iconic vegetable, however, there are limited facilities for doing so, requiring trips to central Kabul for this.

EPD's field research: To investigate potential markets for Bamyan's flourishing, yet underdeveloped, potato sector, EPD interviewed the owner of a successful potato chips company,⁵⁸ to determine market viability for processed potato products. The chip company, whose work has been publicized in international media, had been able to find a strong market at local schools. The factory employs 20 women who earn about \$2 a day, according to the owner.

Startup / equipment needed – Processing potatoes into a product can use simple equipment but requires more technical ones as the customer demand increases. The company owner explained:

“When I started my work, in the beginning I used to work with very simple devices like a saw. Then I referred to the department of rural industries where I was registered formally. I was sent to Pakistan where I received the training. When I returned [from being trained in Pakistan] I began to operate electrical machinery which was provided us by the department of rural industries. I am satisfied with my work because we have been provided with access to machinery and modern equipment. There are two companies that failed to continue their businesses.”⁵⁹

Location: The company owner works in an urban area, which is likely useful to reach markets.

Target market - The chips factory owner has customers at schools and through wholesalers. Her family members (male) help her transport the product to the intended market. As she explained:

“I have many customers including school pupils and wholesalers. [for instance] ...12 packages of chips and [earns] 1000 AFS. We process about one hundred kg potatoes into chips daily. My brother and sons cooperate with me and take chips to those places where I sell them.”

Challenges/constraints - The potato chip company owner has some problems, such as product promotion, packaging and a lack of investment; however, the owner feels her business is in a good

⁵⁵ Agricultural associations led by women, retrieved from: <https://www.nytimes.com/2016/09/01/world/asia/in-afghanistans-farm-belt-women-lead-unions-and-find-new-status.html>

⁵⁶ Potato storage facilities, retrieved from: <https://www.pajhwok.com/en/2016/11/13/bamyan%E2%80%99s-potato-yield-down-price-almost-doubles>

⁵⁷ Bamyan potato chip factory, retrieved from: <http://www.worldbank.org/en/news/feature/2016/02/23/womens-first-potato-chips-enterprise-tastes-success-in-bamyan-province>

⁵⁸ Bamyan -RMA-13

⁵⁹ ibid

situation. But if she could access support in these areas, she said it would enable her to expand her business. However, the company owner said that there had been a few other potato chip companies that had failed and closed down. She explained that finding a potato chip market in Bamyan was hard as local people are poor, and few can afford to buy fancy products. There are markets outside of the province, yet it is not easy to access them.



Figure 7: A potato chip processing machine at the potato chip company, Dec. 2018 Bamyan (photo credit: EPD)

Organizations that provided support: World Bank and the Department Rural Industries with financial support. Provided \$10,000 to purchase a machine to make chips. Her brother provided financial support to run the business.

Mushroom Farming

Mushroom cultivation, according to EPD's desk review, while a newer sector in Afghanistan appears to have mixed results. Donors have helped low-income families with little to no access to land to earn an income after support with training courses and toolkits. UNDP⁶⁰, FAO⁶¹, World Bank,⁶² USAID and GIZ

⁶⁰ UNDP Afghanistan mushroom cultivation training success stories, retrieved from: <http://www.af.undp.org/content/afghanistan/en/home/ourwork/povertyreduction/successstories/MushroomCultivationTrainingInIndia.html>

⁶¹ FAO Afghanistan mushroom cultivation training success stories, retrieved from: <http://www.fao.org/afghanistan/programmes-and-projects/success-stories/mushroom/en/>

have supported training courses – ranging from about three weeks. There is little data on the sector, and while anecdotal reports appear positive for fresh entrepreneurs selling to hotels and restaurants, the lack of market awareness could be an obstacle. FAO in 2016 reported that trainees in Balkh sold their product in centers especially set up by the donor, as more work was needed to prepare trainees to market their products according to professional standards. UNDP reported on mushroom cultivation training in India. EPD conducted an RMA in 2015, interviewing a successful female mushroom grower who had hired a number of women to assist her in cultivating her product, while she explained that her product was marketed by a male employee. She also had help securing a building to grow her product through a friend.

EPD field research: Modern mushroom farming is a newer sector in Bamyan. The practices have only recently been introduced but it has been well received by locals. To investigate the sector in Bamyan, EPD interviewed a female entrepreneur⁶³ who had founded her mushroom farm with support from GIZ. She said that there were several students in the course but only some were able to cultivate good products. In comparison, she felt her mushrooms did not grow well and that some of them had turned yellow, which she showed during the interview. She complained of three factors: **1) the time allocated for the course was very short and 2) the trainer was not skilled enough and 3) she does not know where she can go to ask follow up questions and find further information to support her business.**

In contrast, she explained that her neighbor had a very good mushroom harvest but did not go to the market to sell it. While mushrooms can be sold in markets, women did not take action towards this, therefore marketing skills and financial management would be essential for beneficiaries to run their business.

Startup / equipment needed- Considered low during warmer months, according to desk research. Spores, plastic bags, a dark room, a humid environment. The colder weather is a constraint in Bamyan, therefore a heater is required in winter.

“There was need for plastic bags, frames and rooms. We were also given timber or wood for making frames. Our office provided us with a gas stove, a big dish and other required goods too. We were assigned to prepare fields for growing as a practice exercise.”⁶⁴

“There is need for frames, and seeds.” – FGD participant

Location: Can be urban or rural, requires a dark room where the environment can be controlled to a degree. Does not need a large space to grow.

“For growing mushrooms ... the hot sun has negative effects on the growth of this crop. It should be raised in hot and moist weather” – FGD participant

⁶² World Bank Afghanistan mushroom cultivation training success stories, retrieved from:

<https://www.worldbank.org/en/news/feature/2017/11/06/villagers-become-self-sufficient-through-horticultural-and-livestock-schemes>

⁶³ Bamyan-RMA-17

⁶⁴ Ibid

Target market - The respondent struggled to locate a market, despite having knowledge of how to grow mushrooms, indicating that training in marketing is key. As she stated:

“It is very difficult for find market for our products. However, I was promised by an Organization, called, 'GIZ' that they would help me to find customers for me. They wanted to encourage us to buy seeds from them. Besides, they made commitment that they also would purchase mushrooms we produce.”

Challenges/constraints – Cold weather is not conducive to mushroom cultivation, indicating this is a seasonal business, as stated by the respondent who grows mushrooms:

“Winter is not a good season for growing mushrooms. This crop should be cultivated and raised in springtime.”



Figure 8: A mushroom farm in Dasht-e-Sayeda in Zargaran village, Dec 14. 2018 (photo credit: EPD)

5. Livestock and animal husbandry

Many respondents suggested livestock as a potential viable sector for women's entrepreneurship, as it is a traditional occupation by Bamyan locals. In addition, cattle breeding is part of the agricultural value chain for other sectors that are dependent on wool, felt products, and dairy products. Respondents reported that Bamyan's mountainous environment is suitable for cattle and confirmed that poultry farming is a viable area as well.

Poultry Farms

Chicken farming is a newer sector in Afghanistan, and there is little data on its impact in Bamyan. Small scale farmers, or backyard poultry production, have different needs compared to commercial farmers, however, targeted capacity building has shown positive results in other provinces. According Afghanistan's Ministry for Agriculture, Irrigation and Livestock (MAIL), the majority of poultry farming at the local level is done through indigenous chickens that live through scavenging at the village level, with capacity-building targeting a blending of commercializing the indigenous stock.⁶⁵ Additionally, women play a prominent role in this, leading an estimated 90% of village production of eggs and meat, according to FAO⁶⁶.

EPD's field research: EPD visited a commercial chicken farmer⁶⁷, who started the business with her husband. He had learned in Iran and she had learned from FAO. The family had an incubator but sold it citing a lack of space and electricity to make the business successful, though she indicated that it could be successful and that they still had chickens.

Startup/equipment - "Backyard farm" toolkit sample (not commercial): 20 pullets (young chicks) per beneficiary, 200 kg feed, 4 feeders and drinkers, 2 baskets for gathering eggs, PVC pipe and wire mesh, and medicine. The respondent said startup can be simple as need a room and seed, or grass, as this part was not expensive. Space is needed for chickens, which urban areas don't have. However, for more commercial enterprises, egg incubator machines are expensive and need electricity. Bamyan lacks a good supply of electricity, therefore this aspect was not profitable for the respondent.

Location: This business is not suggested for women living in urban areas but rather women in villages due to noise and pollution that the animals create.

Target market - in urban areas – sold meat and eggs, people in the cities are not interested in live chickens while in rural areas - sold chickens to people

⁶⁵ MAIL assessment of Afghanistan poultry industry, retrieved from: <http://mail.gov.af/en/tender/hiring-of-firm-for-assessment-of-various-poultry-production-models-in-afghanistan>

⁶⁶ *Poultry projects enhance lives of Afghan women* -Food and Agriculture Organization of the United Nations. - Retrieved from - <http://www.fao.org/in-action/poultry-projects-enhance-lives-of-afghan-women/en/>

⁶⁷ Bamyan-RMA-15

Challenges/constraints – The commercial chicken farm entrepreneur experienced or witnessed a number of challenges – lack of capital, lack of market access, lack of land access, as stated below:

“Lack of capital is a big challenge women entrepreneurs face in Bamyan, because they do not have independent source of income. Besides, finding market for women products is very difficult. Getting licenses is not a big issue. They also do not have access to land for construction women bazaar and shops. However, poultry projects should be implemented in villages located outside of the city, because chickens produce very awful and unpleasant smell which disturb or bother people.” - chicken farm entrepreneur

Bee Keeping

Bee keeping – A review of the bee-keeping sector shows mixed results. There have been a number of projects, but some show challenges in addressing the harsh climate of Bamyan as bee keepers reported hive deaths due to the cold temperatures. However, in later projects, there seemed to be more positive results. According to a survey conducted by MAIL, there are two classes of bee keepers, the backyard keepers who support hives to produce a supplementary income and commercial bee keepers⁶⁸. In Bamyan, the survey notes two beekeeping cooperatives in Koh Mard and Yakawlang Districts, which were established in 2011-2014. The study recorded 42 members of the cooperatives with 250 bee hives at inception and 1300 bee hives at reporting. In 2012, the total annual honey production of these cooperatives was 6,500 kg in 2012 and 7,000 kg in 2013 from flowers of clover and natural plants growing in the mountains and deserts. The cooperative helped supply members wax and market their products. The challenges reported were pests (such as birds and mites), diseases (Diarrhea) and problems marketing honey.

EPD’s Field Research - As EPD conducted RMA data collection during winter, locating active bee keepers was challenging. According to locals, most bee keepers had sent their hives to warmer places. However, EPD was able to locate a female entrepreneur⁶⁹ in *Nawadab-Shash Pul* area with seven hives of honey bees. The entrepreneur said an organization had trained 30 women in *Shash Pul*, but despite this, she was the only successful trainee who was able to keep her bees. When asked about the reason for this, she said that bee keeping needs access to land. Agriculture is key for the sector as bees require access to plants and flowers for their food, which in turn produces honey. Another key challenge is that their area is very cold and can kill the bees. She suggested that if the organization had implemented the project in *Yakawalang* district, it would have been successful, as there is more agricultural land, irrigation water and warm weather which is suitable for bee keeping.

Startup/equipment– Special boxes for bees, which need to be designed correctly, also access to land to produce flowers to feed the bees, as explained by a bee keeper in Bamyan province:

⁶⁸ MAIL Bee Keeping Survey, Page 18, - retrieved from:
<http://mail.gov.af/Content/files/Beekeeping%20Survey%20Report.pdf>.

⁶⁹ Bamyan-RMA-03

“We received four- month training in raising and keeping bees. Besides, we have worked practically in this field. Now, I have 6 boxes of bees. I bought one bag and 14 kg of sugar for them. There are no flowers and greenery and I am forced to give them sugar” - female bee farm entrepreneur

Location: Agriculture is key for the sector as bees require access to plants and flowers for their food, which in turn produces honey. The area can't be too cold, or the bee colony will die.

Target market – As this appears to be a newer sector, financial management and marketing training would be useful to identify a viable market. The respondent does not sell honey, but gives to it women in village.

“Women are busy to work inside the home. They have a lot of economic problems. I cannot go to women bazaar, because I have a small baby and cannot afford to pay transportation cost, because I should pay 300 AFS every day to go there.”⁷⁰

Challenges/constraints – Requires access to plants and flowers to provide food for bees to produces honey. Cold can kill the bees. The respondent explains this thus:

“Our trainers provide us information regarding new technology via phone when we call them. I want to sell my bees, because I do not have free space for their keeping. Besides, there are not greenery, flowers and vegetations for their feeding.”

⁷⁰ Ibid



Figure 9 - EPD interviewed a female Bee Keeper in Nawabad, Bamyan province, Dec. 14, 2018 (credit: EPD)

Dairy Farms

Dairy farming – There is limited data on dairy production in Bamyan. However, there has been investment into farmers’ associations, which help farmers to work together to improve value chain linkages by giving them a more unified voice when seeking support from the municipal government and private sector. Capacity building on management and marketing in other provinces has helped farmers to increase their sales.⁷¹

EPD Field Research: EPD interviewed an entrepreneur with five years of experience. This business person reported 50 employees, 10 males, 40 females including overall 7 family members working. Not only did the family sell dairy products, but also carpets and felt products which shows the cross-over of sectors. Further, FGD respondents also owned cows.

Startup/ equipment- A FGD respondent noted that containers to process the products are needed:

“In order to process milk into dairy products there is need for vessels, basins, buckets and tubs. Besides, there is need for Dryer for yogurt.” - FGD

⁷¹ Capacity building training for Afghan dairy farmers on marketing & management– - retrieved from: <https://www.creativeassociatesinternational.com/stories/a-taste-of-success-for-afghanistans-dairy-industry/>

Land needed to feed the cattle. Otherwise the farmer must purchase hay and fodder to feed the cows. The dairy farm respondent indicated she did not use equipment to process milk products but did use equipment to make handicrafts from wool. According to the female dairy entrepreneur:⁷²

“In the beginning, I had one cow and then two. Now, I have 6 cows, 10 goats and 40 sheep. In springtime, I graze them in mountains and in wintertime they are fed at home in Shibar two. In wintertime, we sell rams, yogurt, Qorut and other dairy products and with their money we buy fodder in the market as well as from farmers. We have some land, but it is not enough. We process all dairy products by hand, because we do not have any machinery. However, for making carpet or felt, we have equipment.”⁷³

Location: Rural indicated as owns land, however, to make handicrafts from wool, this is not needed.

Target market – The dairy market can be local as well as other provinces, as stated by the dairy farmer:

“Most of our customers are in Kabul, Mazar and Herat. However, foreigners also buy our handicrafts and carpets. People from other provinces also purchase them.

We sell our dairy products in fairs that take place in Bagh-e-Baber and Badam Bagh exhibitions. However, we do not export our products abroad, because I do not have a passport. We take our products from Second Shibar to the bazaar in rented cars. We have signed a contract with HELP Organization that buys our dairy products including yogurt and butter⁷⁴.”

Challenges/constraints – Needs equipment and needs land. The chamber of commerce is promoting investments into the sector to increase local sales.

“Lack of industrial parks, factories and machinery for processing milk into dairy ... are also serious problems. Every effort should be made to create more job employment opportunities. ... processing milk into dairy products should be improved and promoted.” – respondent from Bamyan Chamber of Commerce and Industries

Supporting institutions for women entrepreneurs. Department of Rural Industries and the Chamber of Commerce both support the sector as indicated above by the BCCI and by the dairy farmer below:

“The Department of Rural Industries - They arranged special workshops for us. It facilitated us to travel to Jalalabad and visit Badaam Garden and Baber Garden. Agha Khan Organization also helped us. It assigns us as teachers in training courses. The aforesaid body arranged a course in Waras district this year and it conducted a training course in Panjab district last year.” – dairy farm entrepreneur

⁷² Bamyan-RMA -06

⁷³ ibid

⁷⁴ ibid

6. Service Industry

There is little data on Afghanistan's service industry in regard to women but this has been a growing sector, nevertheless. In Kabul there have been successful women-run restaurants, such as *Bost*, which benefited from EPD's first RMA as the women who were trained to work there had been living in shelters and were beneficiaries of the training, which was reported in international media⁷⁵. There are also other restaurants that serve Afghan women and a number employ women servers, according to media reports⁷⁶. Below, EPD explores the service and restaurant industry.

Bakery: EPD interviewed a woman⁷⁷ who baked goods from her home. She had an informal business and indicated that she did not have a license. Her customers had been in part from DoWA, indicating a prior form of support:

Startup/equipment: She indicated her start up equipment was not complicated. But a clean area was needed.

[When we first started] the oven was in the shop. The workplace should be clean from dusts and garbage. It is very important for me to have shop and sell different items and goods.”- female bakery owner

Target Market: While initially sold cakes to organizations such as DoWA, she indicated that mostly now her market was male customers. However, she could not afford to rent a shop as it had not been profitable for her and this impacted her business negatively.

“The director of women affairs department along with 6 colleagues used to buy cake from me. Cake was purchased for training workshops”

Constraints: Costs of having a shop to bake and sell products was expensive and not profitable as there were not enough customers, while on the other hand, not having such space makes it difficult to sell. Formerly was supported by an organization named 'Help' whose employees bought respondent's bakery products, as well as DoWA.

Cafe owner: EPD interviewed a successful coffee shop owner who had attracted a number of customers who liked to visit her café to socially interact in safety.⁷⁸ She has run the coffee shop for 6 years and has two staff members.

Startup/equipment: The female owner reported that it is needed to have access to a space that women can meet freely as stated below:

⁷⁵ Media report on Bost café, retrieved from: <https://www.eater.com/2017/2/16/14632866/afghanistan-women-restaurant>

⁷⁶ Media report on women service industry workers in Kabul, retrieved from: <https://www.yesmagazine.org/people-power/the-unlikely-industry-empowering-women-in-afghanistan-20171211>

⁷⁷ Bamyan RMA-18

⁷⁸ Bamyan RMA-05

“I need to have a special workplace which women can visit freely. It can be used for training purposes as well. Women should acquire sufficient skills. Capital is also required to open and run a business. Besides, there should be a separate space for the training and educating females.” – female café owner

Location: The respondents’ café is in an urban area, but she was also successful with a café in a tourist area, but she was required to turn over the café to one of the government departments to run it.

Target market: A woman-owned café has the ability to attract other women, who find it to be a safe space to interact. The owner indicated that her space can be used by organizations for women to meet and run workshops.

“My customers are females most of whom attend university and schools. Besides, families also come to my tea house, but their number is few.” – female café owner

Constraints: Women have less access to capital and can spend less on food and drink at cafés as the owner indicated in the interview. She also said she had to reduce her staff due to less income. The costs of food in more expensive in the winter as well:

“However, women face challenges to have access to market and workplaces. Previously, we were four persons but our number was reduced to two persons because one person was dismissed, because we were not able to pay her salary. During summertime, vegetables and raw materials are cheap, but in wintertime they are expensive.” – female café owner

7. Beauty Parlor

Beauty parlors are popular for events such as weddings, graduations and the like. Therefore, the industry can be seasonal in nature as indicated by the beauty parlor owner EPD interviewed who started her business 6 years ago and has 4 apprentices. She indicated her income has improved with skills⁷⁹.

Startup/equipment: Training is key for the business, as reported by the beauty shop owner interviewed:

“I learned this work or skill in Iran. I began this work along with my friend, but now I work independently. I attended hairdressers' training arranged and conducted by the Organization called, "Help". Through the training I learned new skills which are very helpful. Previously, I used to earn 200 or 300 AFS daily, but now I earn 400 or 600 AFS every day. I do not have a private shop. I have rented this shop because it is included in the project. Chambers of Commerce and the Municipality had distributed land to women entrepreneurs. Now, they have constructed shops on it.”

Target market: Various women, from professionals to housewives, according to the beauty parlor owner.

“I have different types of customers including housewives, students and government employees.”

Location: Urban areas or district centers, or bazaars seem suitable locations to reach clients and conduct business.

“In my opinion, the area where women bazaar is located is very suitable for female entrepreneurs. Many women visit this bazaar. They also come to my shop when they need service.”

Constraints: The work can be seasonal in nature, dependent on special occasions, so that can be challenging:

“My job is seasonal to some extent. For instance, we have more customers during religious festivals or Eids. When there are weddings in the area or people get married, the number of my customers increases as well. During springtime, I also serve more people, but in wintertime the number of customers is fewer.”

Also access to finance and land can be an issue for some, though she seemed successful as she has 4 apprentices:

“Women face different challenges including economic and cultural problems. Families do not give money to their female members to run their small businesses. Besides, they are not treated well in the community. It is not difficult for women to get licenses, but it is difficult to find land for construction shops.”

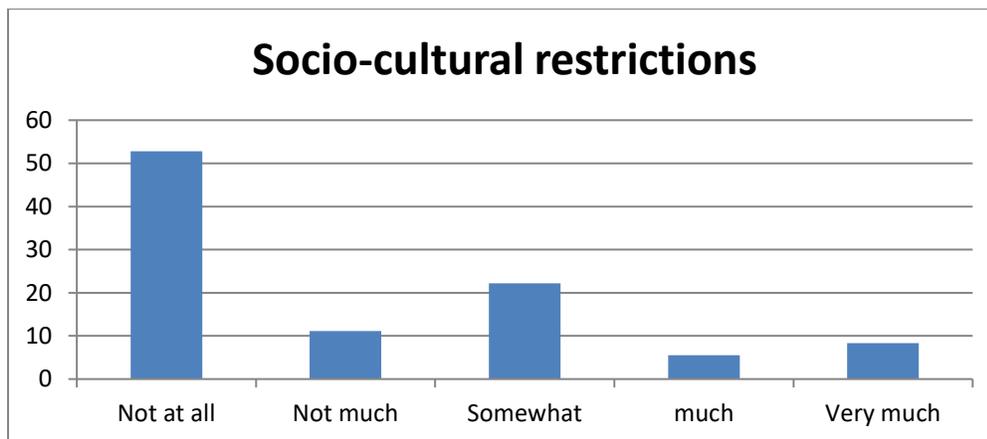
⁷⁹ Bamyān RMA-12

V. Constraints for Afghan Women Entrepreneurs

EPD’s preliminary secondary research revealed a number of constraints women in Bamyan face, such as a lack of market access and ways to market of their products, concerns about market harassment, and infrastructural ones, such as poor facilities and no electricity - similarly, EPD’s primary research mirrored this. EPD asked the 37 respondents to rank these constraints on a scale of low to high (1- 5 ranking) (**see annex for scorecard details**). The scorecard assessed socio-cultural restrictions, concerns about corruption (bribery), lack of opportunities, lack of access to finance, lack of access to land, lack of infrastructure, lack of skilled labor (to indicate a demand for this), inability to promote products (marketing), and a lack of business development to support providers.

The majority of respondents EPD interviewed noted that the lack of investment remains a key limitation for women entrepreneurs due to obstacles obtaining business licenses and paying taxes. While a selection of the women have access to agricultural land, there remain obstacles to market access, such as to shops and markets to sell their products, which is not available for everyone. For the women living in urban areas, while they may not have access to agricultural land, they are able to work from their homes yet also face barriers in getting their products to potential customers.

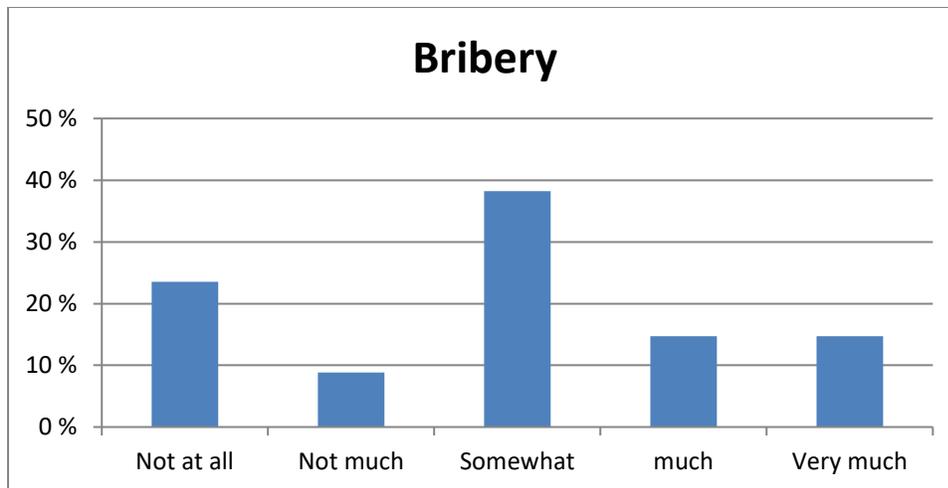
These barriers are explored in detail below:



Socio- Cultural: Of the 37 respondents, 52.8 percent felt “not at all” restricted **socio-culturally**, 11 percent felt “not much,” 22 percent felt “somewhat” restricted, 5.6 percent felt “much” restricted, while 8.3 percent felt “very much” restricted – indicated there to be little socio-cultural restrictions for women entrepreneurs in Bamyan.

Bamyan appears to be a forwarding-thinking province that has evolved over time to recognize the work of women. However, some women are still facing challenges, as noted by a female entrepreneur:

“Women entrepreneurs have different problems including outdated and harmful traditions and practices. As already stated half of the community has negative opinions of them.”



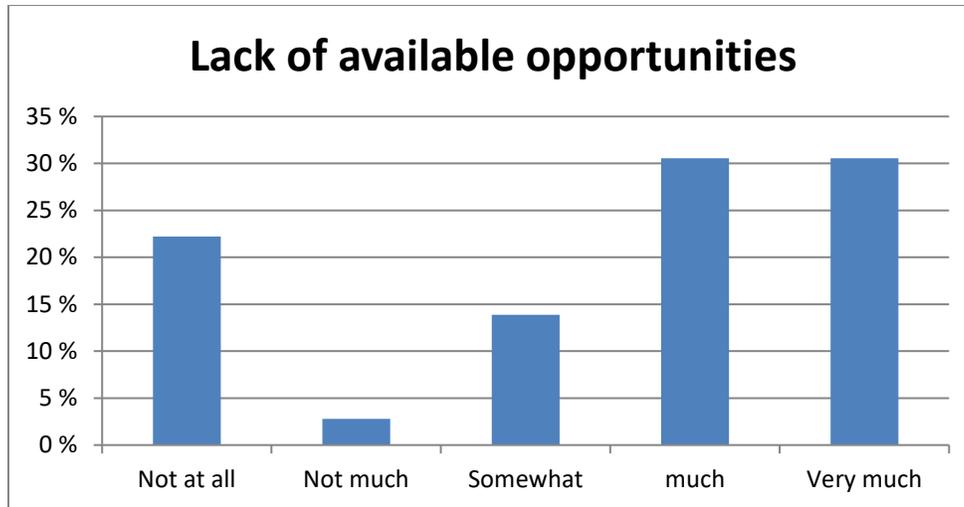
Corruption: About 30 percent of respondents felt **bribery** was a major concern (14.7 % “much, 14.7 % “very much”), while 38.2 percent was somewhat of a concern – which could indicate that corruption and bribery exist but other problems rank higher. However, during data collection it was apparent that some of the respondents were conservative in answering this section. Two respondents avoided ranking this issue altogether, indicating apprehension in sharing their opinions. Furthermore, a respondent stated:

There was a bazaar in Kabul for foreign customers. Besides, there was a camp in Darulaman area where foreigners used to buy handicraft products. In addition to it, there was market in Pole-Charkhi Road where foreigners used to buy local products. All of them were closed due to corruption. Only those businessmen were able to put their products in exhibitions that paid bribe to concerned authorities.”⁸⁰

The Government is involved in nepotism and it does not provide support to those people that do not have connections or do not pay bribes to officials. – FGD participant⁸¹

⁸⁰ Bamyan-

⁸¹ Bamyan-RMA-FGD-09



Lack of Opportunities: About 60 percent of respondents reported that the **lack of available opportunities** was a major concern (30.6% “much,” 30.6% “very much”), revealing this a main perceived obstacle. Only 13.9 percent felt somewhat constrained by this, 2.8 percent not much and 22.2 percent said not at all.

However, provincial government departments indicated a willingness to support women in reaching opportunities, as which could be supportive partners for this project. As stated by a respondent from the Department of Rural Industries, as shown below:

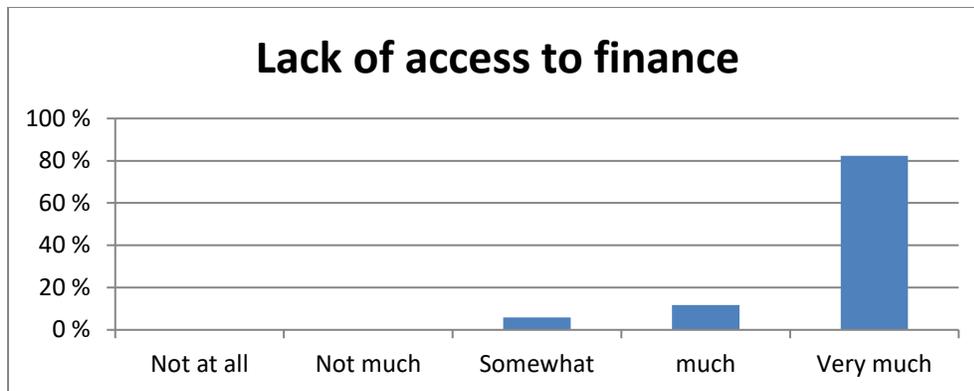
“The Ministry of Rural Rehabilitation and Development makes every effort to support female entrepreneurs to expand and improve their products, especially dairy products, because we import yogurt and other dairy products from abroad.⁸²”

The Bamyan Chamber of Commerce also stated:

“The Commerce Chambers was able to establish 29 associations in women affairs department. The Craft Market which was established with assistance of women affair department and the provincial governor office has become a source of income for women⁸³.”

⁸² Bamyan-RMA-09

⁸³ Bamyan-RMA-04



Access to Finance: Probably the highest concern for respondent centered on a **lack of access to finance** at 82.4 percent (very much) and 11.8 percent (much), while only 5.9 percent felt it was just “somewhat” an obstacle.

One respondent from the Bamyan Chamber of Commerce felt this constraint could be addressed through access to loans:

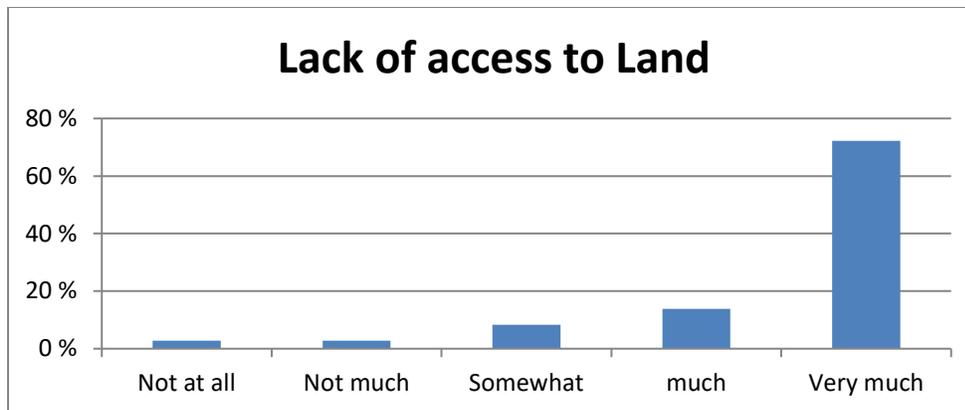
“Providing loans to women is also very necessary. Women that run private business are not able to earn enough money to cover their expenses.⁸⁴”

Women interviewed spoke of how a lack of access to finance impacted women entrepreneur’s ability to purchase equipment. Towards this, a DoWA respondent stated:

“Women do not have modern equipment for weaving carpets. They also do not have tailoring machines and other apparatus. They should be provided modern machinery and equipment⁸⁵.”

⁸⁴ Bamyna-RMA-04

⁸⁵ Bamyna-RMA-10



Lack of access to land was cited as a major concern among respondents as 72.2 percent indicated it was “very much” a constraint, while 13.9 percent chose “much” of a constraint. Only 8.3 percent felt it was only somewhat of a constraint (2.8 percent not much and 2.8 percent not at all).

For example, a bee keeper underscored that in order to be successful, one needed agricultural land for bees to produce honey. This is needed for dairy farmers as well. The respondents from both poultry and carpet weaving sectors stated that having relatively large plots of land are needed for their business. The land for the poultry sector should be far from residential areas and also sometimes slaughtering areas are needed for livestock farms in the case of meat trade. Medium and large carpet weaving companies, due concerns about environment protection, cannot conduct carpet dying processes near to agricultural lands.⁸⁶

Finally, lands are needed for markets. Respondents frequently mentioned that the Bamyan Craft Market cannot meet women entrepreneurs’ demand of land. The Craft Market in the bazaar has around 20 shops and through the support of the former Governor (Mr. Ghulam Ali Wahdat), the Bamyan municipality and the Rural Industries, this was provided for women entrepreneurs. However, respondents stated that the Craft Market had the potential to help women entrepreneurship flourish but only few women were able to receive this support and have shops. A respondent stated:

“There is a small women’s market called the “Craft Market” ... It is not a formal market and is very small. There is not any other special major market for women. Moreover, there is no specific store for women to keep their products.”⁸⁷

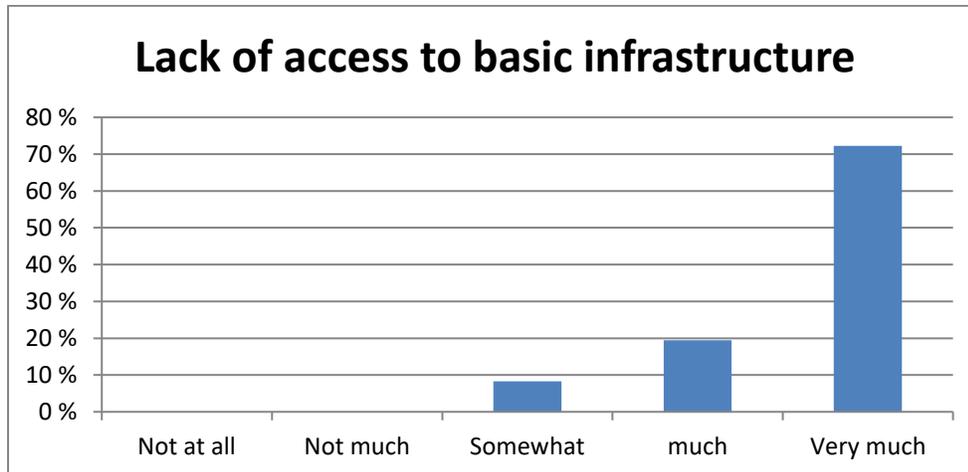
Another women entrepreneur noted this issue and said:

“I received land in the Craft Market but for around four years they have not provided any property documents. Women have spent money to build their shops and even some of them took loans out, but the documents have not been provided It is said that the lands belonged to the Department of

⁸⁶ Bamyan-RMA-07 & 15

⁸⁷ Bamyan-RMA-02

Agriculture but that the Municipality has distributed the land without any coordination. That's why they do not provide any documents.⁸⁸



A lack of Infrastructure was cited as a concern for working women in the literature review and similarly this was with case with respondents as well. The vast majority (72.2 %) felt it “very much” and “much” a constraint (19.4 %). Only 8.3 percent indicated it was “somewhat” a constraint.

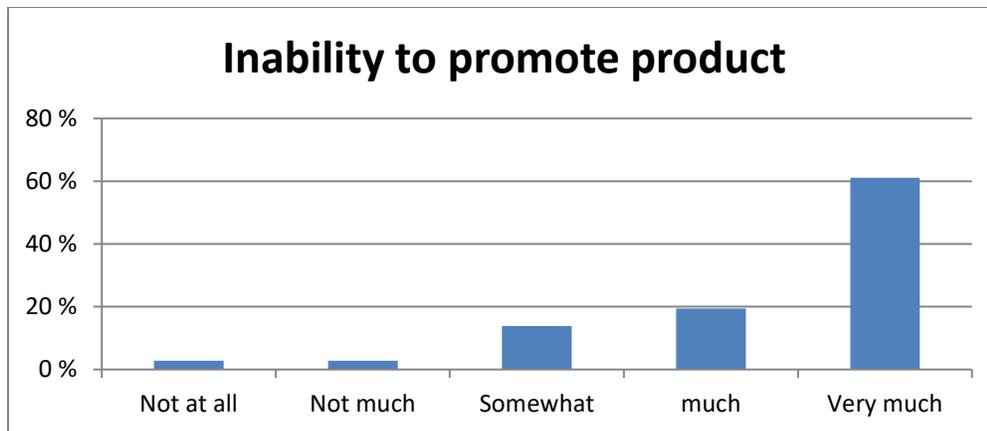
Respondents reported a lack of market space to sell products, which was mentioned by provincial government respondents as well. While this issue was mentioned under lack of access to land, however the basic infrastructure for markets and not just the land, is an issue as well.

Electricity access was also mentioned as major concern by most respondents in the interviews. Electricity is needed to power electronic equipment. The department of women’s affairs (DoWA) respondent explained:

“People do not have access to electricity. They use solar energy for light. However, only a small number of families have access to it and the solar electricity is very weak.⁸⁹”

⁸⁸ Bamyan-RMA-14

⁸⁹ Bamyan-RMA-10



Marketing: A total of 61 percent of respondents thought a **lack of marketing (inability to promote a product)** was “very much” a constraint and 19.4 percent “much. This was also observed during data collection and spoken of among women entrepreneurs interviewed. For products to be sold, entrepreneurs need access to interested customers.

The reasons for these constraints include: 1) inability to get the product to a market (bazar), 2) no shop to sell the product (work from home/can’t afford a shop), 3) lack of access to Kabul markets and to international markets due to insecurity on road from Bamyan to Kabul, or lack of flights, or cannot afford this option), as well as 4) lacking proper packaging for marketing a product.

As an example of the challenge of getting the product to a market, a handicraft seller said:

“We, ourselves, take our products to the market. Since the time when the department of rural industries stopped their cooperation with us in the transportation of our products, our sales have gotten worse and the number of our customers has deceased. We have products, but we cannot sell them⁹⁰.”

As a way to address the issue of finding an effective market, a respondent from the Bamyan Chamber of Commerce said:

“Women should be provided training to become professional entrepreneurs. Conducting training about finding markets is very important.⁹¹”

⁹⁰ Bamyan-RMA-19

⁹¹ Bamyan-RMA-04



Skilled labor: While the target beneficiaries for this project should be unemployed or under employed women (i.e. marginalized women), understanding and supplying market needs are key in order to address under and unemployment. Simply having open positions is not enough, but rather it is important to determine market gaps. Therefore, respondents were asked if a **lack of skilled labor** is a constraint. While this may appear to not be a significant obstacle as the majority (42.9 %) of respondents indicated it was not at all a constraint – with 31.4 percent reporting it as somewhat of a constraint, still, the interviews revealed targeted areas for skills trainings. The Department of Agriculture, Irrigation and Household respondent noted training is important:

“It is very important that vulnerable women are provided training. Sometimes, women have land, but do not have training⁹².”

For the handicraft markets, respondents confirmed that Bamyan’s women know how to sew and prepare embroidery but the majority of the women lack information on popular new designs that meet markets’ demand.⁹³ Also, the Department of Rural Industries offers training courses for women in a number of sectors, including new technology:

“It is difficult for some women to find information regarding new technology through media because they are uneducated therefore, they are provided information about technology in training courses.⁹⁴”

The respondent from dry fruit sector also stressed that lack of enough technical information can have a high impact on the quality of products, and consequently the prices. He said:

“The quality of work (dry fruit process) is different in various areas. In the Hajar area women prepare high quality Bargak and Chapa Namak⁹⁵ which 7 KG of it is sold for 3000 to 3500 AFG. But in other areas

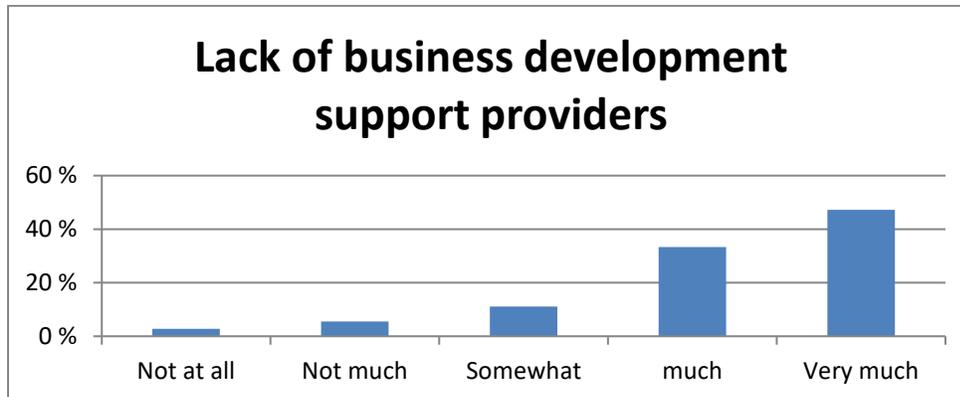
⁹² Bamyan-RMA-02

⁹³ Bamyan-RMA-14, 16, 19,

⁹⁴ Bamyan-RMA-16

⁹⁵ Two types of dried apricot

of Koh Mard district 7 KG of the same types of dried apricot is sold for 1800 AFN. This fluctuation is due to quality of dry fruit process. Women in most of areas are not well skilled and need trainings.⁹⁶



Business Development providers: Finally, in terms of support to business development (Respondents felt “very much” restricted by a **lack of business development support providers**, 5.6 percent “not much” restricted, 11 percent somewhat restricted, 33.3 percent much restricted, and 47.2 percent very much restricted – indicating that this is high to great concern (80 percent) for women entrepreneurs.

When the respondents were asked about the types of available entrepreneurial support for women, they frequently mentioned mostly non-governmental organizations such as Agha Khan Foundation (AKF), Rural Industries (RI), GIZ, UNDP, UN Habitat, HELP and AREZO, which provided support in the form of the skills trainings, raw materials and machines. Most of the interviewed women entrepreneurs presented a low level of knowledge about governmental supports.

As per the department of agriculture, the government has implemented agricultural projects, including processing women’s products in some areas. Similarly, DoWA and the Chamber of Commerce and Industries in Bamyan stressed on the importance of their role in coordination for providing national and international exhibition as a market for women entrepreneurs’ products. Creating associations was another key initiative to facilitate women entrepreneurs’ coordination and information sharing, which has been reported by international media, as documented earlier in this report.

Some changes and amendments have been brought in the relevant laws and policies to encourage women-owned and led businesses. The Afghanistan Chamber of Commerce and Industries mentioned that decreasing loan interest rates for women has allowed for more effective financial support for Afghan women. Towards this, the respondent stated:

“Previously, for obtaining a business license, an individual had to spend around 50,000 to 60,000 AFN, but now, after amendments in the policies, with only 100 AFN everyone can start a business... the policies

⁹⁶ Bamyan-RMA-11

and laws for loans have been changed as well. For example, Ghazanfar Bank provides loans for women with only a 5% of interest rate, while the bank asks for a 17% to 22% interest rate for men.⁹⁷

As highlighted in the above statement, in spite of availability of some additional support, the respondents believed that governmental and non-governmental support is still not enough and women entrepreneurship needs more support, particularly technical and financial support to develop further.

⁹⁷ Bamyan-RMA-01

VI. Beneficiary Recruitment

The terms of reference (ToR) for this project parameters and what EPD proposed state EPD will compile a list of women to train, including a selection of vulnerable women in need of market-based entrepreneurial training and mentorship, based on feedback with the DoWA. **This list will contain: the proposed trainee's names and background.**

EPD initially proposed the selection and outreach methodology will come from outreach tools such as:

- The proposed methodology can come through a combination of an online campaign (EPD's website and social media page with 9.5 thousand followers).
- Word of mouth and through coordination with the PWN and the DoWA to select vulnerable women. The PWN has proven experience in conducting outreach to women at the provincial level and in supporting economic empowerment initiatives through private sector and municipal government support.

Department of Women Affairs (DoWA) – In line with the ToR which requires that EPD work with DoWA to monitor the project outputs of which beneficiary recruitment is part, DoWA was consulted about the best way to select beneficiaries for training. The director explained DoWA has women associations under it and some know basic tailoring and handicrafts skills. Targeted training could help them to either start or expand their entrepreneurship.

Rural Industries – Another viable partner for beneficiary recruitment would be the Rural Industries (RI) as this department has successfully approached **women Community Development Councils (CDC)** to create saving groups. These groups have the potential to successfully empower a large number of women, including illiterate women, to start entrepreneurship. The respondent from Rural Industries interviewed by EPD explained there are some beneficiaries who need further training to either enhance or start their business. He also mentioned that Rural Industries has list of women associations and women groups who could be potential beneficiaries for this project. Additionally, during data collection EPD observed that all the women approached in villages as at the central level were familiar the RI, indicating its success. Also, through EPDs work within another project (UNDP) revealed that working with women CDCs could greatly contribute beneficiary recruitment for projects. As the women CDCs have a positive relationship with RIs, this points to an efficient use of resources.

The **provincial women's network (PWN)** in Bamyan could also identify beneficiaries as the network is well-known in the Center of Bamyan and some of the districts. The network could use its knowledge of the community, through its members and women councils, to identify and reach out to women in need. The network as experience success in Bamyan under two concurrent larger projects (Dutch Embassy and UNDP).

VII. Conclusions

Based on field research and feedback from numerous respondents, including the various government departments, it is clear that women already possess marketable skills, especially related to agriculture and handicrafts, and a large number have been trained through different organizations but need additional skills to improve the quality of their work in their sectors, as well as need access to marketing, financial management and business development. It would possible to train cohorts in these business-related skills from a variety of sectors. As for sector-specific skills, women possess basic skills but could use targeted training and toolkit support for advancing their skills by learning new designs for sectors like handicrafts, carpet weaving and tailoring, as well as standardized manufacturing skills in sectors related to food processing (dairy, vegetable, fruits). Liaising with organizations to not repeat training but rather enhance it is suggested.

Geographical analysis should be considered during the project implementation. Some of the entrepreneurs can work all over the province, like handicraft and tailoring, while other businesses due to various factors seem to face barriers. For example, in terms of food processing, drying apricots is most feasible in Koh Mard where the fruit trees are available and people traditionally are very familiar with this industry. Similarly, gardening in Shahrak (housing project) where access to land and water is limited in comparison to other areas, offers a livelihood for women. Additionally, the bee keeping sector is a very sensitive to cold weather and should be implemented in warmer areas and which also have agricultural land, as bees need plants and flowers to produce honey. Bamyān's Center and districts are safe, however, Koh Mard and Saighan districts were reported to be impacted by insecure neighboring provinces. Respondents noted that socio-cultural issues are stronger in this areas as a male respondent from the dried fruit sector, who lives in this area, emphasized that a female trainer should conduct the trainings in this area to avoid upsetting cultural sensitivities.⁹⁸

A lesson learned from EPD's previous women empowerment project (funded by the U.S. Embassy) suggested that for tailoring courses, it is important to consider the level of education and skills of women trainees and that different courses should be conducted for literate and illiterate women. As the trainer had introduced a Metric method and trainees needed basic literacy skills, the course was assessed as not beneficial for illiterate women. Later, a basic literacy courses was provided for this group and other tailoring methods were offered.

Further, bringing women together from existing savings groups, such as the Department of Rural Industries suggested, or from associations, for training on how to access markets would be useful. According to the collected data, women entrepreneurs in Bamyān are mostly involved in micro scale business and very few of them run small size trades.⁹⁹ Lack of access to financial resources for all of the women was a serious challenge. On the other hand, saving groups among CDCs developed by rural industries was identified as an answer to this issue particularly for the small-scale business. Rural

⁹⁸ Bamyān-RMA-11

⁹⁹ European Union criteria for categorizing size of business Retrieved from https://web.archive.org/web/20150208090338/http://ec.europa.eu/enterprise/policies/sme/facts-figures-analysis/sme-definition/index_en.htm

Industries, under the AREDP program, in Bamyan has created 1,033 Saving Groups (SGs), 254 Enterprise Groups (EGs), and 62 Village Saving and Loan Associations (VSLAs) in 2010 in Bamyan.¹⁰⁰ Currently, most of these groups are active and linking the projects target beneficiaries with such groups will be a potential practical financial opportunity for supporting project beneficiaries.

As lack of women's access to market was identified as one of the most crucial challenges female entrepreneurs face, facilitating a connection to national and international markets for women entrepreneurs' products would be beneficial. For example, re/creating craft markets in international camps or embassies would be useful. During the interview with the Bamyan Rural Industries department, it was suggested that creating a permanent shared market space as an exhibition for women's crafts could attract a number of customers. Most exhibitions are conducted for a short period of time during special events and most of women usually lose the opportunity. Respondents suggested linking women entrepreneur associations through such markets should be facilitated. Even online markets can be linked with associations to meet international orders. Finally, facilitating business trips to other countries for such women to participate in an international exhibition could be helpful, if perhaps supported by donor initiatives.

The study suggests provision of the following training programs for women economic empowerment in Bamyan:

#	Training	Topics	
1	Craft skills	Weaving Felt	
		Weaving Barak	
		Weaving carpets	
		Embroidery	
		Preparing woolen/Felt handicrafts such as footwear, table cloths, ...	
		Spinning wool	
2	Tailoring	Sewing clothes	
		Designing clothes	
3	Agriculture	Gardening	
		Green houses	
		Cultivating mushrooms	
		Process of agricultural products	Potato chips
			Jam & pickles
Tomato paste			
4	Livestock	Poultry & chicken farms	
		Animal husbandry (Cow, sheep and goat)	
		Dairy <ul style="list-style-type: none"> ○ Yogurt 	

¹⁰⁰ Retrieved from <http://aredp-mrrd.gov.af/eng/component/content/category/86-provincial-profiles>

		<ul style="list-style-type: none"> ○ Qorut ○ Butter ○ Cheese ○ Organic oil
		Bee Keeping
5	Cookery	Baking cakes
		Local and international foods
6	Hair and beauty services	Cosmetology (make up)
		Hairdressing
7	Business management	Financial Management
		Marketing
		Business development