

Annual Report

2024-2025





About This Report

This Annual Report presents HAKAKAT's key achievements, partnerships, and institutional performance during 2024-2025. It highlights the organization's governance, program results, and contributions to private sector development, economic recovery, and inclusive growth across Afghanistan.

Contents

6

Acronyms



9

Message from
the CEO



10

Executive
Summary



17

Economic &
Humanitarian
Context
(2023–2024)



21

Program &
Implementation



32

Women's
Economic
Activity in the
Private Sector
(WE-ACT)
project



38

Women's
Economic
Empowerment
through Local
Enterprise
Development
(WE-LEAD) project



42

Women and Youth
Entrepreneurship
Development
(WYED) project





48

The Fund for Food Security, Climate, and Resources (EKRe) Project



52

Value Chain and Trade Ecosystem Building (AAF) Project



56

Supporting Internally Displaced Women and Returnees through SMEs Development



59

Women's Economic Empowerment and Integrated Gender Programming



61

Meetings & Coordination



63

Accomplishments, Challenges, Opportunities, Recommendations, and Learning





LIST OF ACRONYMS

ACRONYMS	FULL FORM
ACCI	Afghanistan Chamber of Commerce and Investment
ACALP	Afghanistan Chamber of Agriculture and Livestock Products
ACG	Afghanistan Coordination Group
ACIM	Afghanistan Chamber of Industry and Mines
ACSC	Afghanistan Chamber of Shopkeepers and Craftsmen
AWCCI	Afghan Women Chamber of Commerce and Industry
BDS	Business Development Services
BMO	Business Membership Organization
BRT	Business Receipt Tax
CCWG	Cross-Cutting Working Group
CEO	Chief Executive Officer
CSA	Climate Smart Agriculture
DFS	Digital Financial Services
EKRe	The Fund for Food Security, Climate, and Resources
EMI	Electronic Money Institution
EU	European Union
FGD	Focus Group Discussion
FFS	Farmer Field School
HARAKAT	Harakat Afghanistan Investment Climate Facility Organization
ICPSD	Istanbul Conference for Private Sector Development
IDPs	Internally Displaced Persons
IFC	International Finance Corporation
IRC	International Rescue Committee
KII	Key Informant Interview

MOCI	Ministry of Commerce and Industry
MSME	Micro, Small and Medium Enterprise
NGOs	Non-Governmental Organizations
PLW	Pregnant and Lactating Women
PPD	Public-Private Dialogue
PSEA	Prevention of Sexual Exploitation and Abuse
PSF	Private Sector Forum
ROSCA	Rotating Savings and Credit Association
SEA	Sexual Exploitation and Abuse
SG	Savings Groups
SME	Small and Medium Enterprise
SOM	Senior Officials Meeting
TT	Telegraphic Transfer
UN-Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Programme
USD	United States Dollar
WE-ACT	Women Economic Activity in the Private Sector
WE-LEAD	Women Economic Empowerment through Local Enterprise Development
WIN	Women in National Economy
WPHF	Women's Peace and Humanitarian Fund
WYED	Women and Youth Entrepreneurship Development

About HAKAT

HAKAT – Afghanistan Investment Climate Facility Organization (HAKAT) was founded in 2008 with a mission to lead and implement reforms that strengthen Afghanistan’s private sector and investment climate. Since then, HAKAT has grown into a leading Afghan-led independent organization dedicated to driving private sector development, advancing women’s economic empowerment, and supporting sustainable growth. HAKAT’s main partners include World Bank Group (ARTF and IFC), UNDP, UN-Women, and others.

HAKAT operates under a governance framework designed to ensure strategic direction, accountability, and responsible management of resources in a complex and evolving operating environment. The governance system emphasizes transparency, ethical conduct, and a clear separation between oversight, executive leadership, and operational implementation.

Following the political changes in 2021, HAKAT has remained a trusted partner for international donors and Afghan stakeholders, adapting its mandate to address urgent economic recovery needs. HAKAT generally operates under four thematic pillars including i) Women Economic Empowerment, ii) Policy Reform and Advisory, iii) Business Development Services, and iv) Research for Development. Today, HAKAT continues to serve as a bridge between the Afghan private sector, authorities, and the international community. HAKAT remains committed to building resilience, creating jobs, and driving inclusive growth for Afghanistan’s future.

HAKAT’s programs focus on:

- Strengthening micro, small, and medium enterprises (MSMEs)
- Enhancing women’s participation in economic activities
- Supporting policy reform and business advocacy
- Facilitating access to finance and markets

Message from the CEO

As we reflect on the past years, I am proud to share a message of resilience, continuity, and forward-looking commitment on behalf of HAKAKAT. Since our establishment in 2008, we have remained dedicated to strengthening Afghanistan's private sector and investment climate— a mission that is more relevant today than ever before.

Despite a challenging and constantly evolving environment, we have continued to adapt while staying true to our core values of integrity, inclusivity, and impact. As a trusted Afghan-led institution, HAKAKAT plays an important role in bringing together the private sector, public stakeholders, and the international community. This unique position allows us to encourage dialogue, support practical reforms, and contribute to sustainable economic growth.

Over the past two years, we have focused on strengthening our institutional resilience and improving our ability to respond to emerging economic realities. We have deepened our engagement with partners, reinforced our governance systems, and maintained high standards of transparency and accountability. These efforts are essential not only for maintaining trust, but also for ensuring that our work delivers real and lasting impact.

A central priority for HAKAKAT continues to be inclusive economic development. We believe that empowering women, supporting entrepreneurs, and enabling small and medium enterprises are key drivers of long-term stability and prosperity. By expanding opportunities across all segments of society, we help build a more resilient and self-sustaining economy.

Our work would not be possible without the strength of our partnerships. We are grateful for the continued confidence of our development partners, the collaboration of private sector actors, and the engagement of communities across Afghanistan. Together, we are working toward a shared vision of economic opportunity, job creation, and improved livelihoods.

Looking ahead, HAKAKAT will continue to evolve in response to the country's needs while maintaining a clear strategic focus. We remain committed to strengthening our role as a catalyst for private sector growth, a platform for constructive dialogue, and a reliable partner for those investing in Afghanistan's future.

On behalf of the organization, I would like to thank our Board of Directors for their guidance, our partners for their trust, and our dedicated team for their commitment under challenging circumstances. It is through these collective efforts that HAKAKAT continues to move forward with purpose and determination.

Together, we remain committed to building a more inclusive, resilient, and prosperous Afghanistan.

Hojatullah Fazly
Chief Executive Officer
HAKAKAT

1

| Executive Summary

1. Executive Summary

Between 2024 and 2025, HAKARAT implemented private sector development and economic recovery projects through strategic and programmatic partnerships with UNDP, IFC, IRC, and UN Women across the country, but mainly in the zones: Balkh, Faryab, Herat, Kabul, Kandahar, Khost, Logar, Nangarhar, and Zabul. UNDP's partnership focused on advancing women-led enterprises, MSMEs, savings groups, and job creation. IFC funding supported policy reforms and banking sector improvements, driving investment and export growth. UN Women similarly focused on strengthening SMEs owned by returnees and internally displaced women, addressing the needs of vulnerable populations. IRC supported farmers with agricultural and livestock inputs.

HAKARAT launched the PSF in May 2024 after consulting over 500 business organizations, actors, and representatives, positioning itself as a unified voice for Afghanistan's private sector. The PSF has convened three PPDs in Kabul with more than 330 stakeholders from authorities, private sector, and development partners, contributing to reforms in banking, taxation, trade, and digital financial services. Key outcomes included restoring international banking transfers within 24 hours, facilitating regional business visas, advancing tax reforms with lower rates and digital systems, and promoting industrial park legislation and streamlined investment processes. HAKARAT also prioritized women-led businesses through engagement with AWCCI, signed 11 MoUs with business organizations, and played a supportive role in trade fairs that secured USD 100 million in MoUs and boosted exports to USD 737 million.

Under the WE-ACT project, HAKARAT strengthened 360 informal MSMEs and 40 formal SMEs in tailoring, embroidery, food processing, and bakery through five-day trainings, cash grants, and equipment support. Informal MSMEs received equipment, while formal SMEs were awarded grants and ongoing mentorship. In partnership with Azizi Bank, HAKARAT opened bank accounts and introduced mobile wallets for flexible fund access. In April 2025, graduation packages with sector-specific technical kits were distributed to 360 women-led MSMEs.

The project generated over 980 jobs for women in Kandahar and Zabul, boosting incomes and resilience, and facilitated participation of 20 women-led enterprises in Zabul's first national exhibition in May 2025, that attracted 25,000+ visitors, generated sales, and created over new business leads.

Under the WE-LEAD project, HAKARAT established 833 ROSCA across Balkh and Faryab, upgrading existing groups and creating new ones with a culturally sensitive, Sharia-compliant savings and lending model. Over 13,000 participants were engaged, with tailored governance rules and business plan support. HAKARAT provided seed capital to each ROSCA through digital accounts to advance digital financial inclusion by opening 1,800 mobile wallet accounts. To strengthen women's economic empowerment and financial inclusion in northern Afghanistan, HAKARAT conducted trainings on bookkeeping, leadership, and business development, and developed a secure online database to monitor all ROSCAs.

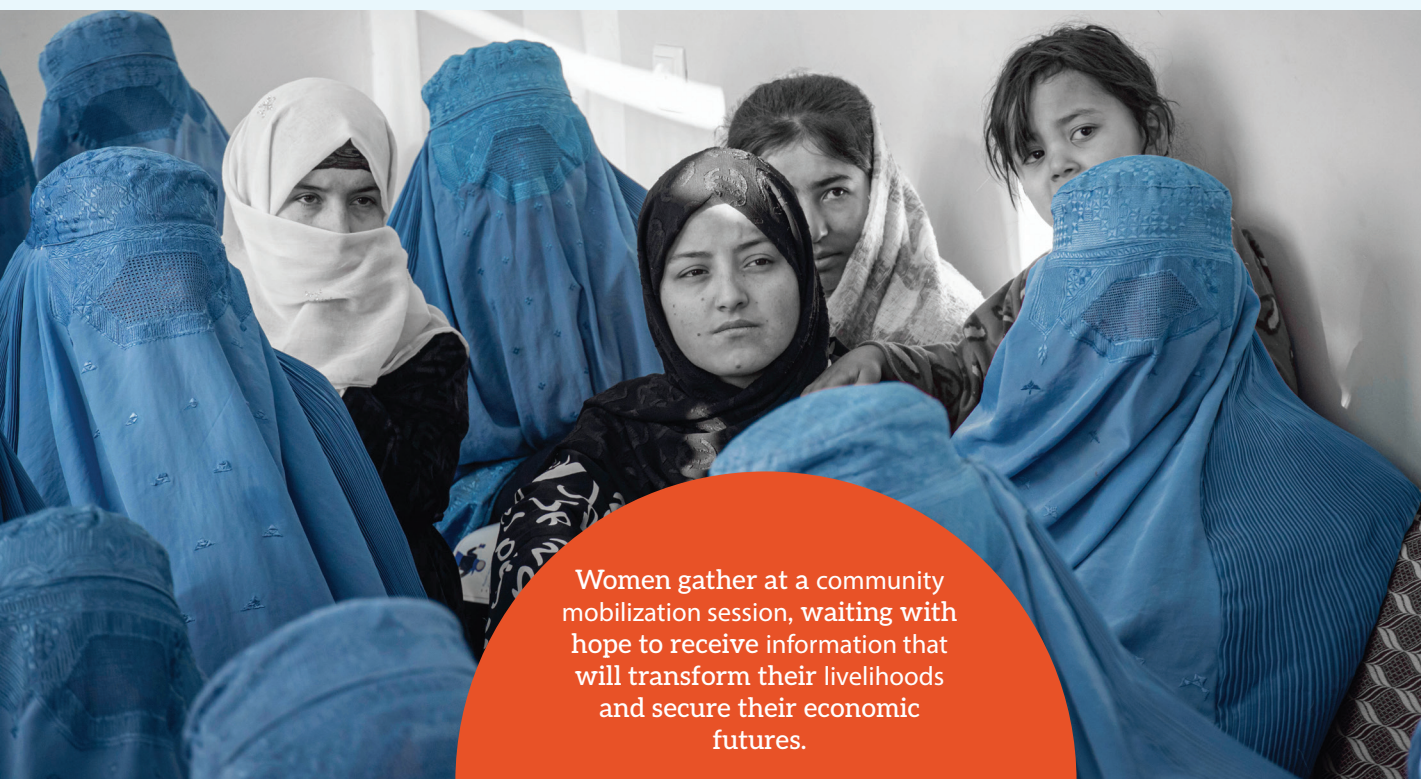


The PSF launch event, where international development actors and Afghan business leaders engaged in critical, high-level policy dialogue to drive economic reform.

Under the WYED project, HAKARAT empowered 110 MSMEs—80 women-owned and 30 youth-led—across Kabul, Herat, Balkh, Nangarhar, and Khost. It trained 220 entrepreneurs (159 women, 61 youth) in financial literacy, operational efficiency, and entrepreneurship, exceeding the original target of 150 trainees. HAKARAT provided tailored mentorship to 50 MSMEs, improving operations, marketing, branding, digital adoption, and sales, and enhanced market access by creating professional websites and online trading platforms. The project generated around 100 new jobs for women, promoting economic inclusion and workforce participation.

Under the EKRe project, HAKARAT supported 1,506 agricultural farmers—132% above the initial project target—and provided livestock

assistance to 317 women-headed households, exceeding the planned 200 by 58%. It distributed certified seeds, fertilizers, and essential farming tools suited to local conditions and provided two goats per vulnerable household with vaccination, quarantine, and feeding support. HAKARAT established 60 Farmer Field School groups in Chamtal and Sholgara, delivering practical training on climate-smart agriculture and improved farming practices. Using transparent, community-validated criteria, 1,823 households across 59 communities were selected, emphasizing gender equity and support for vulnerable groups. The project enhanced food security, strengthened community engagement through local leader involvement, and developed tailored curricula for sustainable livelihoods.



Women gather at a community mobilization session, waiting with hope to receive information that will transform their livelihoods and secure their economic futures.

Under the Afghanistan Access to Finance Project, HAKARAT collected and analyzed data across 12 provinces for key agricultural value chains including almond, grape, and cashmere, conducting 55 focus groups and 15 key informant interviews to inform a value addition roadmap. It carried out a detailed dairy value chain analysis in Balkh and Faryab through 6 focus groups and 38 interviews to identify competitiveness and sustainability opportunities. HAKARAT surveyed 500 MSMEs across sectors such as fruits, handicrafts, carpets, saffron, gemstones, marble, and tailoring, and engaged 15 agencies, 10 trade experts, 6 private banks, and 30 business groups to improve export procedures and trade finance. This project delivered the Agriculture Value Addition Roadmap, Dairy Value Chain Analysis, and a comprehensive Export Guideline. The project also delivered a one-day trade facilitation training in Kabul for 80 women-led MSMEs on export readiness, market analysis, and Islamic finance, laying the foundation for future sessions, while strengthening collaboration with UNDP Afghanistan and ICPSP for technical support and implementation.

Under the UN Women project, HAKARAT delivered a targeted three-month business development training program to 50 women entrepreneurs—25 in Kabul and 25 in Nangarhar—focusing on returnees and internally displaced persons (IDPs). HAKARAT implemented a rigorous beneficiary selection process to ensure alignment with project goals, prioritizing motivated women with valid business licenses. The training covered ten essential business topics, including startup development, sales and marketing, costing, supply chain logistics, record keeping, and negotiation skills. Another UN Women project, named WIN, is underway as of December 2025 and will continue into 2026. The project will deliver direct BDS support to 45 women-owned SMEs operating in manufacturing, food processing, and handicrafts value chains. Each enterprise will receive a grant for productive inputs, complemented by structured business management training and three months of tailored mentorship focused on operations, branding, marketing, and market positioning. This integrated package will strengthen enterprise performance, formalization readiness, and sustainability.



A group of women entrepreneurs celebrate completing the WYED project's two-month training program on key business management skills.

PROJECTS IMPLEMENTATION MAP

Balkh

- Mazar Sharif
- Dehdadi
- Nahre Shahi
- Kushende
- Dawlat Abad
- Chamtal
- Sholgara

Faryab

- Maimana
- Pashtun Kot
- Qaysar

Badghis

- Qala-e-Naw

Herat

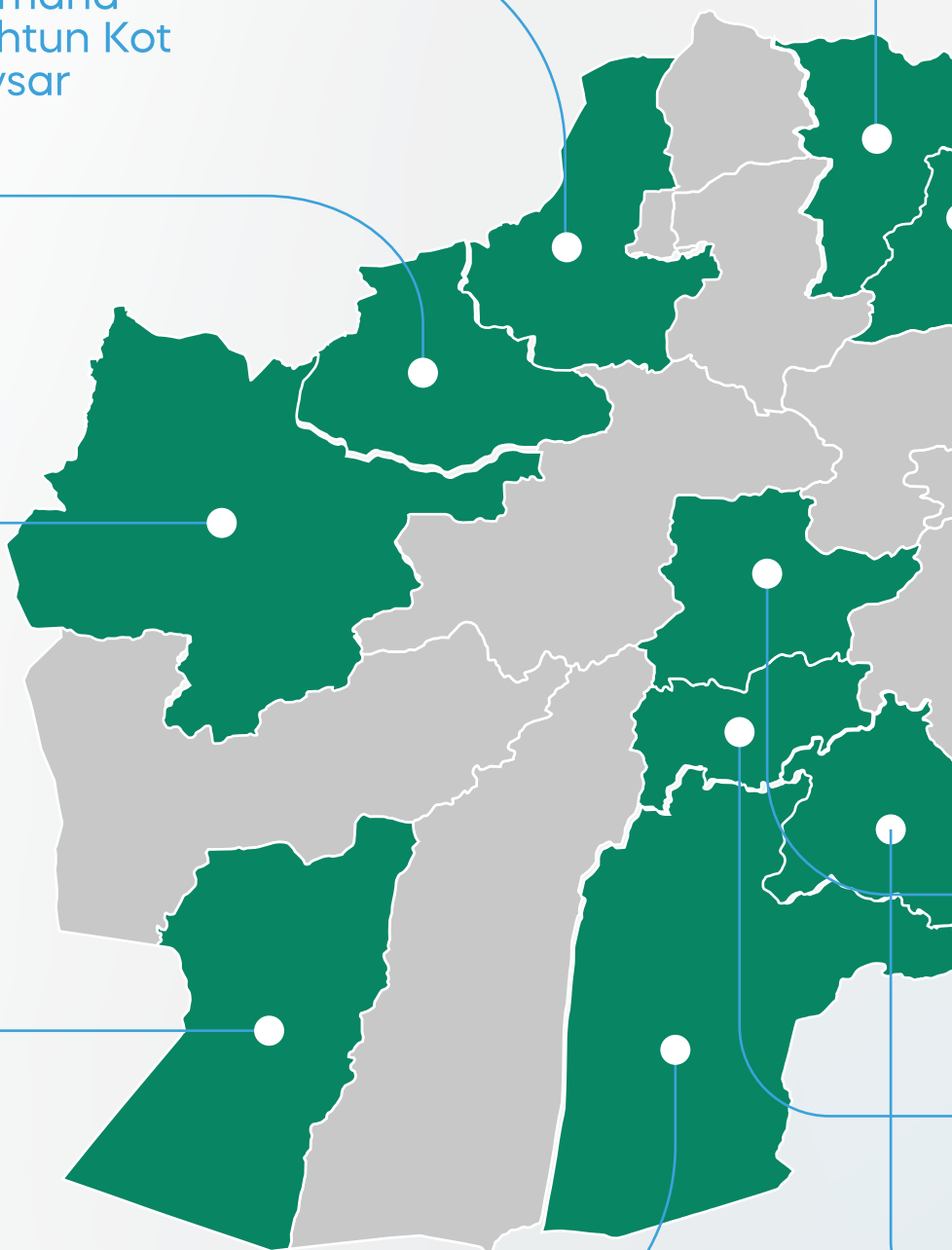
- Herat

Nimroz

- Zaranj

Kandahar

- Kandahar



Samangan

• Aybak

Parwan

• Imam Abu Hanifa (Charikar)

Kabul

• Kabul

Nangarhar

• Jalalabad

Logar

• Charkh

• Azra

Khost

• Khost

Daikundi

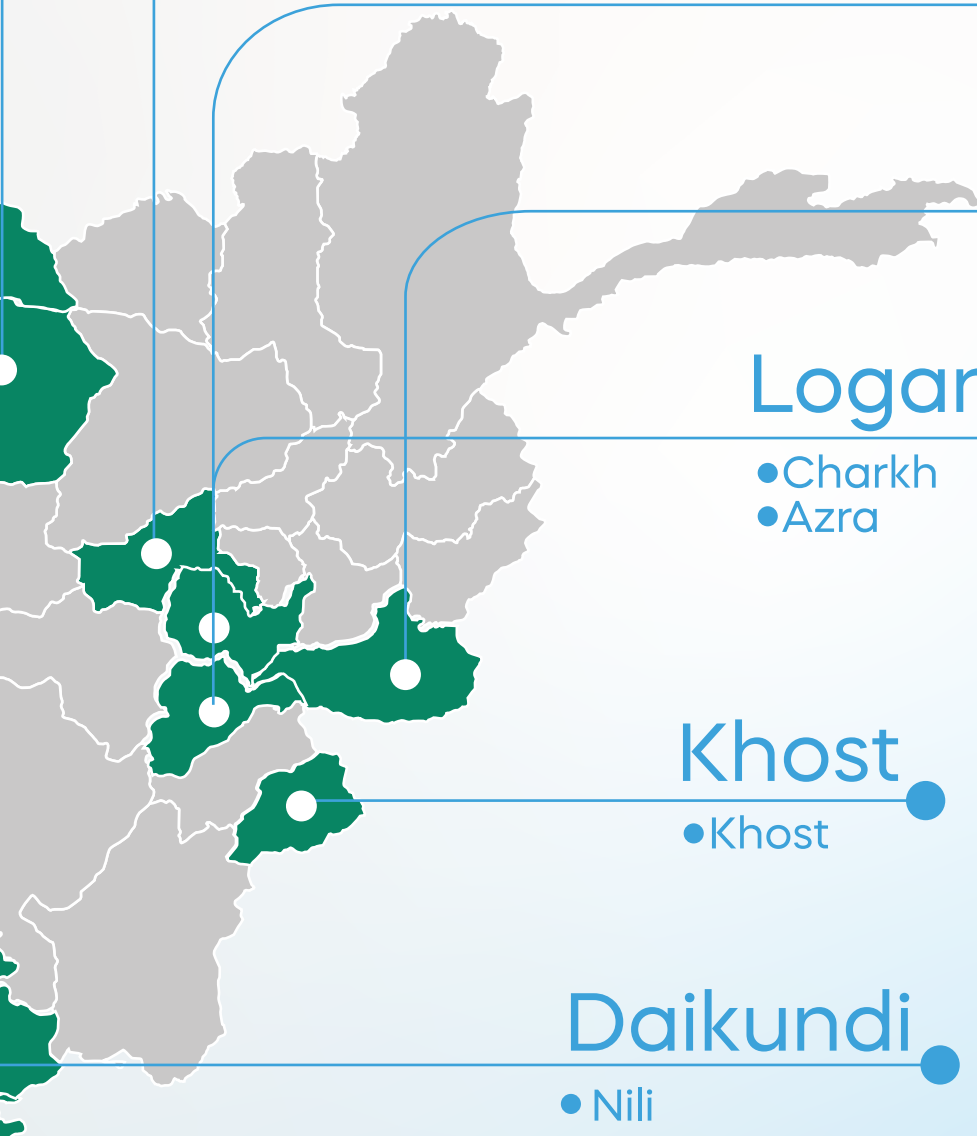
• Nili

Uruzgan

• Tarinkot

Zabul

• Qalat



PROJECTS ACHIEVEMENTS



Over 13,000

people, predominantly women, engaged in community mobilization and financial literacy.



9 Provinces

receiving project activities, impacting key economic hubs and rural communities.



131 Distinct

dialogues, training programs, community groups delivered to build capacity at all levels.



11 Strategic

partnerships formalized with major business organizations to unify the private sector.



Over 1,000

jobs created, providing sustainable livelihoods primarily for women.



317 Women

headed households provided with livestock to enhance food security and income.



1,506 Farmers

supported with climate-smart agricultural inputs and hands-on training.



750 Entrepreneurs

(689 women, 61 men) trained in critical business and technical skills



Over 1,800

mobile wallet accounts opened for women entrepreneurs, advancing digital financial inclusion.



560+ MSMEs

MSMEs received direct support, including grants and equipment.



833 Rotating

savings groups (ROSCAs) established, fostering community-led finance.



3 High-level

Public-Private Dialogues convened, supporting key reforms.

2

**Economic &
Humanitarian
Context**

(2023–2024)

Following the political change in August 2021, Afghanistan experienced a broad-based economic collapse that triggered a series of cascading humanitarian crises.



Women carpet weavers at work in a home-based workshop, a key handicraft sector that HARAKAT supports through its MSME growth initiatives.

More than 23 million people fell into crisis or emergency levels of food insecurity, while over 5.8 million were internally displaced and millions more fled the country as refugees (OCHA, 2022). In December 2022, a ban was imposed preventing Afghan women from working in both international and national Non-Governmental Organizations (NGOs), drastically curtailing their participation in the workforce and delivering humanitarian assistance. This economic shock intensified humanitarian needs, pushing millions toward food insecurity and economic hardship (World Bank, 2023).

Afghanistan's economy further suffered as central bank assets were frozen, significantly undermining economic activity. Inflation surged sharply by late 2021—year on year headline inflation reached 12.7%, and food prices soared 17.7%, reflecting currency depreciation and disrupted imports (World Bank, 2022).

The financial sector deteriorated, with central bank operations weakened, firms struggling to transact domestically and internationally, and heightened reliance on informal systems such as hawala (World Bank, 2022). Public spending plummeted: total public expenditure fell from AFN 424.3billion in 2019 to AFN 195.2billion in fiscal year 2022, and development spending dropped even more dramatically—from AFN 143.1billion to just AFN 10.8billion (World Bank, 2023). While some off-budget aid flowed into basic services in early 2022, overall economic recovery remained fragile (World Bank, 2022).



In 2023, Afghanistan recorded a modest GDP growth of 2.7%, signaling the beginning of a slow and tentative economic recovery. Despite this growth, the country faced persistent deflation and an expanding trade deficit, which reached USD 5.1 billion in 2023 (World Bank, 2024; UNDP, 2024). Approximately three-quarters of the population—75%—continued to experience subsistence insecurity, a 6-percentage-point increase from 2023, with declines in access to housing, healthcare, and essential goods disproportionately impacting vulnerable groups such as female-headed households, rural communities, and internally displaced persons.

Economic shocks affected 90% of households, forcing most families to reduce daily consumption and deplete their resilience (UNDP, 2024). Women's healthcare needs rose sharply, from 82% in 2022 to 93% in 2024, while those unable to access care increased from 15% to 24%, and female employment remained stagnant at 6–7%, compared to 83–84% for men. Restrictions on women's participation are projected to cost Afghanistan's economy nearly USD 920 million between 2024 and 2026, deepening poverty and social exclusion among women and girls (UNDP, 2024).

In 2024, Afghanistan's economy

showed some signs of recovery, growing by about 2.5%, mainly thanks to the agriculture sector. However, manufacturing and services continued to struggle because of difficult business conditions and barriers to exports. After facing persistent deflation, inflation eased a lot—from 9.7% in early 2024 down to just 0.3% by February 2025. Food prices dropped sharply by over 8%, offering some relief, but the economy still faces significant risks (World Bank, 2025).

Poverty and food insecurity remain serious problems. Nearly 15 million people are denied ability to borrow for development projects. The country's trade deficit grew larger last year as exports fell and imports surged. The Afghani currency, which appreciated strongly in 2023, stabilized with a slight dip in 2024. The banking system is still fragile—although the overall money supply grew by 6.6%, lending actually dropped by nearly 14%, and banks are cautious, holding back on loans (World Bank, 2025).

Looking ahead, economic growth is expected to slow to around 2.2% in 2025 before slowly picking up to 2.5% by 2026–27. Youth unemployment is a major concern, hovering around 25%, and young women are hit the hardest. Only a tiny 3% of teenage girls attend secondary school.

Although more young women have joined the workforce in recent years—rising by 32 percentage points since 2020—most are stuck doing low-paying, home-based work. In fact, 93% of self-employed young women work at a subsistence level. Even more troubling, educated young people face high unemployment, with young women making up 55% of the jobless youth, highlighting a big mismatch between skills and available jobs (World Bank, 2025).

To relatively help turn this around, HAKARAT has focused on programs that promote economic inclusion, offer practical skills training, facilitate micro-loans, create apprenticeships, and support women's participation in the economy. These efforts are vital for building sustainable livelihoods and preventing further social instability.



3

| Program & Implementation

3. Program & Implementation

3.1. Strategic Programmatic Focus

Between 2024 and 2025, HAKARAT made contributions to Afghanistan's economic recovery and transformation through a range of initiatives designed to promote sustainable growth, inclusive entrepreneurship, and systemic reform. Guided by a long-term vision of resilient and equitable economic systems, HAKARAT reached diverse communities, focusing especially on empowering marginalized groups such as women and youth. The organization made relative efforts to strengthen private sector capacity, expand access to financial services, and improve market integration.

By building strategic and programmatic partnerships and working closely with policymakers within the national and international stakeholders' institutions, HAKARAT played an active role in developing innovative, evidence-based solutions that addressed structural challenges and accelerated inclusive economic development. Each intervention combined capacity-building, digital innovation, and scalable models to create lasting impact aligned with Afghanistan's national development priorities.



A HAKARAT trainer leads a session where over 50 women learned essential skills in accounting, leadership, and business development for their micro-enterprises.

HARAKAT's approach is grounded in the belief that uniting fragmented private sector actors into inclusive platforms amplifies their collective voice, especially for marginalized populations. By facilitating ongoing dialogue between public and private stakeholders and collaborating with government authorities, development partners, and communities, HARAKAT works towards reforms that are responsive, sustainable, and inclusive. Through tailored training, financial support, and mentorship, women-led and vulnerable MSMEs formalize their operations, grow steadily, and build resilience against economic shocks.

Expanding access to digital financial services, alongside culturally sensitive products such as Sharia-compliant lending, addresses the needs of underserved populations and fosters community trust. Collaborations with local elders, religious leaders, and authorities help break down socio-cultural barriers and strengthen social cohesion. At the same time, HARAKAT works towards simplifications in regulations and bureaucratic obstacles, encouraging businesses to formalize and scale. Together, these interconnected efforts partially support equitable economic growth, foster inclusive entrepreneurship, and promote systemic reforms in line with Afghanistan's national development goals.



Members of a newly established ROSCA in Balkh province participate in their weekly meeting to build collective capital.



Two women working from their machines as employees of an MSME supported by the WYED project, that contributed to the growth and job creation for 80 women-owned businesses.

3.2. Social Responsibility Commitment

At HAKAT, social responsibility is fundamental to everything we do. In 25–2024, we focused on creating real, lasting change for marginalized communities, especially women, youth, persons with disabilities, and displaced people, across Afghanistan’s most underserved regions. Our targeted support helped create over 1,000 jobs for women, opening pathways for economic independence and community resilience. Through innovative, Sharia-compliant mobile financial services, more than 2,400 women entrepreneurs gained vital access to capital, transforming not only their businesses but also the future of their households. Inclusion isn’t an afterthought; it guides our programmatic design. Partnering with the private sector, international agencies, and the Afghanistan Women Chamber of Commerce and Industry (AWCCI), we assured women’s voices are heard in policy discussions. We provided culturally sensitive financial literacy and tailored coaching to help over 500 entrepreneurs overcome barriers that often keep them out of formal markets.

Challenges remain. Balancing community traditions with progressive inclusion requires ongoing dialogue and flexibility. For example, in some areas, adapting programs to respect local customs while promoting women’s leadership has meant revising engagement strategies repeatedly, always learning and evolving. We are equally committed to ethical transparency. Our encrypted monitoring systems safeguard grant funds, while PSEA trainings protect the dignity and safety of those we serve. These measures build trust with communities and donors alike.

These efforts advance HAKAT’s mission to foster equitable, sustainable private sector development. By grounding interventions in local realities and maintaining accountability, we help build not just livelihoods, but resilient communities and lasting social cohesion.

3.3. Project – Level Progress

The Private Sector Forum

The Private Sector Forum (PSF), funded by the International Finance Corporation under the World Bank Group, began in October 2022 and became operational in 2024 after nationwide consultations and the establishment of its Secretariat. It addresses Afghanistan's private sector challenges caused by COVID-19 lockdowns, the 2021 political transition, trade sanctions, banking restrictions, and regulatory uncertainties—issues that have particularly impacted women-led businesses. IFC and HAKARAT engaged over 500 business representatives from across the country, revealing a fragmented sector and a strong need for unified advocacy. In response, the PSF was created as a private sector-led platform to consolidate voices, coordinate efforts, and drive policy reforms for a better investment climate. Key achievements include establishing governance documents, recruiting dedicated staff, and launching the platform in May 2024, marking a milestone in strengthening private sector advocacy in Afghanistan.

The PSF primarily benefits formal private sector actors across Afghanistan, including all chambers and key Business Membership Organizations (BMO) such as Afghanistan Chamber of Commerce and Investment (ACCI), Afghanistan Chamber of Industry and Mines (ACIM), Afghan Women Chamber of Commerce and Investment (AWCCI), Afghanistan Chamber of Shopkeepers and Craftsmen (ACSC), and Afghanistan Chamber of Agriculture and Livestock Products (ACALP). It emphasizes support for women-led businesses through AWCCI and actively includes female entrepreneurs in consultations and advocacy events. Secondary beneficiaries include public sector institutions and international development agencies engaged in economic governance and private sector development. Ultimately, the PSF strengthens a competitive and resilient private sector that drives job creation and sustainable economic growth.

The PSF operates nationwide, focusing on Kabul as the central hub while extending to key commercial provinces through BMOs and sector-specific consultations to capture diverse regional business perspectives. Its target communities include formal businesses across industrial, agricultural, trade, construction, light industry, banking, logistics and other sectors, prioritizing those with growth potential or facing regulatory and infrastructural challenges.

Resolved domestic and international banking issues, enabling interbank transfers across 100+ countries within 24 hours and ensuring sufficient liquidity for daily transactions.

Revised withdrawal limits to AFN 500,000 (USD 6,000) for individuals and 10% of deposits (up to USD 200,000) for corporates, simplified account openings, and streamlined international transfers.

Launched the Afghanistan–Uzbekistan Free Economic Zone and supported four major trade fairs, generating MoUs worth USD 100 million and boosting Afghan–Kazakh trade from USD 1.2 billion to USD 3 billion.

Enhanced regional connectivity with China via 55-wagon freight trains, removed tariffs, and increased exports by 11.5 %, including the first shipment of 23 metric tons of Kandahar pomegranates to Kazakhstan.

Achieved tax reforms reducing BRT from 5% to 2% and fixed taxes from 0.5% to 0.3% digitalized income tax returns, simplified audits, and supported industrial park and inter-ministerial investment committee initiatives.

International partners and Afghan business representatives gather at a PPD to address systemic barriers to trade and foster economic growth.



Thematic Focus and Objectives



Serves as a strategic platform to advance private sector development through dialogue, advocacy, and collaboration with public authorities.



Focuses on critical business reform areas: banking and financial services, taxation, market access, policy and regulatory frameworks, and infrastructure.



Aims to identify and address structural and operational challenges hindering private sector growth.



Unifies diverse private sector actors, strengthens coordination among BMOs, and fosters engagement with the ITA and other government bodies.



Organizes PPD and CCWG meetings to drive evidence-based advocacy, promote transparency, and ensure inclusive representation, especially for women-led and marginalized enterprises.

Public-Private Dialogues

Between August 2024 and June 2025, PSF convened three PPDs in Kabul. Each event created a space where representatives of the authorities, the private sector, and international partners could openly discuss barriers, share perspectives, and agree on practical steps for reform. Together, these dialogues strengthened PSF's role as a trusted platform for evidence-based engagement and helped place the private sector at the center of Afghanistan's economic reform agenda.

First PPD: Banking, Taxation, Access to Market, August 2024: The inaugural PPD in August 2024 brought together over 120 participants, including authorities, business associations, and international partners, to connect the private sector with decision-makers. The dialogue focused on banking, taxation, and market access, addressing challenges like liquidity shortages, complex tax procedures, and cross-border trade obstacles. The event established PSF as a credible platform, producing concrete proposals and follow-up commitments, including banking reforms, tax digitization, and measures to support exporters.

Second PPD: Trade and Transit in Afghanistan, December 2024: The second PPD in December 2024 focused on trade and transit, highlighting Afghanistan's strategic position as a regional gateway. Participants addressed challenges from sanctions, banking restrictions, infrastructure gaps, and cumbersome customs procedures, emphasizing the need for streamlined operations, public-private collaboration, and investment in transport and export capacity. The dialogue reinforced PSF's role in promoting regional integration, economic resilience, and sustainable growth through coordinated reforms and market expansion.

Third PPD: Digital Financial Services in Afghanistan, June 2025: The third PPD in June 2025 focused on advancing Digital Financial Services (DFS) to modernize Afghanistan's predominantly cash-based financial system. Over 110 participants from banks, fintechs, Electronic Money Institution (EMI), microfinance, regulators, and development partners discussed regulatory gaps, platform fragmentation, poor infrastructure, and low digital literacy, while highlighting potential of DFS to expand inclusion for women, youth, and rural communities. The dialogue led to key recommendations, including a National DFS Strategy, modernization of regulations, interoperability improvements, integration of informal networks, and financial literacy initiatives, with a dedicated DFS working group established to drive follow-up actions.

Crosscutting Working Groups: Establishment, Roles, and Progress

The PSF established Crosscutting Working Groups (CCWGs) to provide a dedicated platform for private sector stakeholders, facilitating technical discussions, coordinating responses, and enhancing engagement with government authorities. From May to December 2024, successive CCWG meetings shaped the PSF's operational framework, identified priority sector challenges, formalized procedures, and set agendas for PPD, addressing issues like banking, taxation, market access, and trade facilitation. These meetings strengthened collaboration among chambers, associations, and the ITA while promoting transparency and structured dialogue. The groups also advanced digital financial inclusion by highlighting regulatory gaps, infrastructure limitations, and strategies to build trust and literacy in electronic payments. Through sustained, coordinated action, the CCWGs have matured into a proactive mechanism driving policy advocacy, sector-specific solutions, and inclusive private sector development in Afghanistan.

Female session participants of the PSF platform focused on direct dialogue between authorities and private sector on economic challenges.



A senior official from the Ministry of Commerce and Industry (MOCI) presents perspective from the authorities, demonstrating a commitment to collaborative economic reform at the PPD



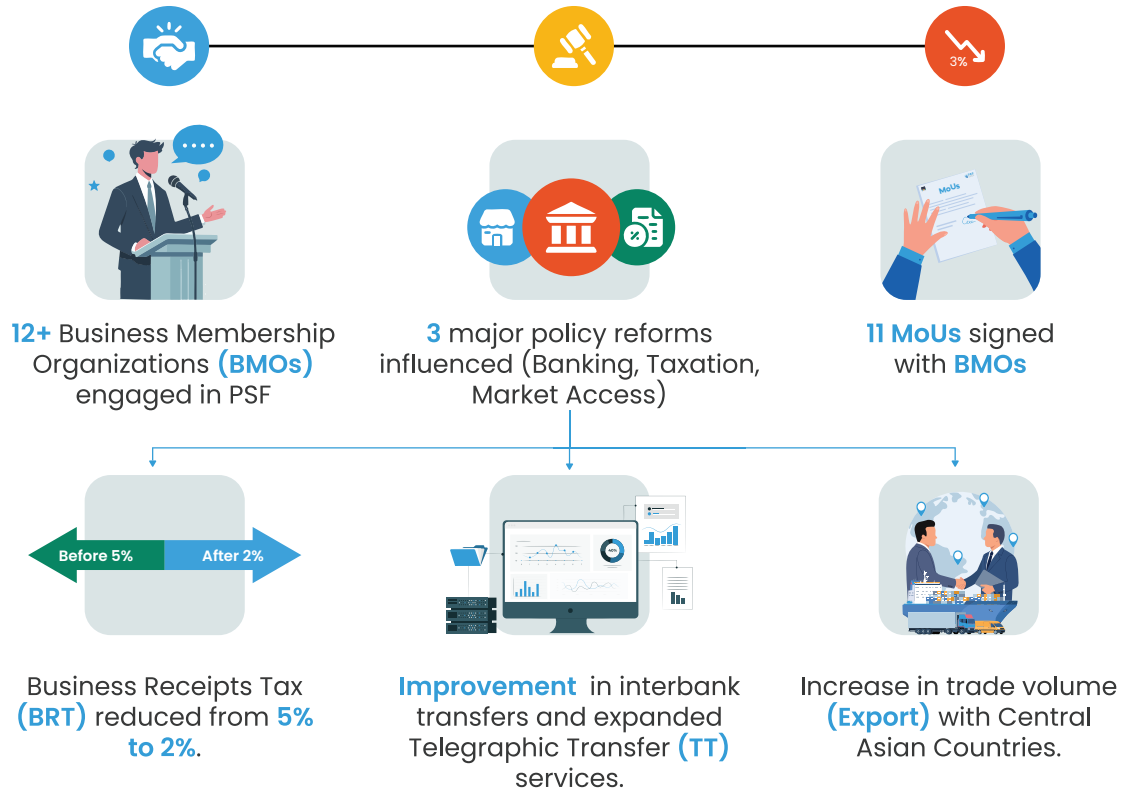
Strategic Partnerships under PSF

The PSF has strengthened Afghanistan's economic landscape by facilitating strategic partnerships and brokering 11 MoUs between HAKARAT and major BMOs. These agreements formalize collaboration, enabling coordinated action on banking, market access, taxation, trade barriers, and capacity-building while ensuring inclusive representation. The partnerships have fostered trust between

public and private sectors and created a platform to address cross-cutting challenges, including women's economic empowerment and skills development. Leveraging BMOs' networks and expertise, HAKARAT has amplified the impact of initiatives. Overall, PSF-driven partnerships support sustainable economic growth and resilience.



KEY ACHIEVEMENTS IN 2024 AND 2025



STRATEGIC PARTNERSHIPS



Private Sector Dialogue Event

In June 2024, HAKARAT convened a landmark Private Sector Dialogue in Kabul, marking a critical turning point in Afghanistan's economic recovery and reform trajectory. Against a complex socio-political backdrop, this event united key stakeholders—including senior government officials, private sector leaders, international donors, UN agencies, and civil society—to forge a shared vision for revitalizing Afghanistan's private sector as a cornerstone of sustainable growth and stability.

The Dialogue strategically positioned the private sector at the heart of Afghanistan's economic agenda, recognizing its indispensable role in job creation, innovation, and poverty alleviation amid diminishing humanitarian aid. By fostering inclusive engagement and multi-sectoral collaboration, the event successfully aligned diverse actors around a unified policy framework aimed at overcoming longstanding challenges such as infrastructural deficits, financial exclusion, regulatory complexities, and market access barriers.

Through focused working groups, the Dialogue identified actionable pathways to enhance entrepreneurship, expand financial services including Islamic finance and microfinance, improve essential infrastructure, and unlock regional trade opportunities. This comprehensive approach underscores the imperative of coordinated efforts between Afghan authorities, international partners, and business communities to cultivate a resilient and dynamic economy. Looking ahead, the Dialogue set in motion a robust agenda for sustained reform and partnership. HAKARAT's commitment to facilitating ongoing stakeholder collaboration, alongside government intentions to integrate dialogue outcomes into national economic policies, signals a strategic shift towards a more empowered, inclusive private sector. This foundation is vital not only for Afghanistan's immediate recovery but also for long-term economic sovereignty and regional integration.



Panel Discussion on Challenges and Opportunities for Private Sector Development in Afghanistan, Private Sector Dialogue Event



Women's Economic Activity in the Private Sector (WE-ACT) project

WE-ACT

Project Description

The Women's Economic Activity in the Private Sector (WE-ACT) project, funded by the Japan International Cooperation Agency (JICA) and implemented by HARAKAT in partnership with UNDP Afghanistan, empowers women 400 entrepreneurs in Kandahar and Zabul by supporting MSMEs. Launched in May 2024, it provides training, grants, business equipment, and market linkages to foster sustainable growth. The project addresses barriers such as limited capital, skills gaps, and cultural constraints, promoting gender equality and inclusive economic participation.

Under the WE-ACT project, HARAKAT surveyed 623 households and 1,150 MSMEs across Kandahar and Zabul, selecting 360 informal and 40 formal women-led enterprises based on market potential, skills, sustainability, and cultural suitability. Key sectors included bakery, food processing, tailoring, and embroidery, while fish farming was excluded due to low viability.

Project Components and Activities

Component 1: Informal MSME Support

- Trained 360 informal MSMEs in Kandahar and Zabul through a 5-day capacity-building program.
- Provided each MSME with in cash grants, disbursed through bank accounts, and equipment to support business operations.
- Facilitated participation of MSMEs in the Zabul Exhibition to strengthen market linkages.
- Delivered two months of coaching and mentorship to enhance business performance and sustainability.

Component 2: Formal SME Support

- Trained 40 formal SMEs in Kandahar and Zabul through a 5-day capacity-building program.
- Provided each SME cash grants, disbursed through bank accounts, for business expansion and growth.
- Supported SME participation in the Zabul Exhibition to develop market connections.
- Provided coaching and mentorship for all participating SMEs.

Target Beneficiaries & Community Profiles

The WE-ACT project primarily benefits women-led MSMEs, targeting 360 informal businesses (180 each in Kandahar and Zabul) with training, equipment, and cash grants, and 40 formal SMEs with specialized support to scale operations.

Beneficiaries work in diverse, culturally accepted sectors like bakery, food processing, tailoring, embroidery, and small-scale manufacturing, selected for market potential. The project focuses on Kandahar and Zabul city centers, tailoring interventions to local socio-economic conditions to maximize women's economic engagement and impact.

Training and Capacity Building

HARAKAT developed tailored training materials for 360 informal MSMEs and 40 formal SMEs, using visuals and simplified language for low literacy participants. Between November 2024 and April 2025, they delivered five-day business development trainings covering planning, marketing, finance, and sustainable practices, raising knowledge levels from 15–20% to 70% for informal MSMEs.

Post-training, participants created six-page business plans, received mentorship from four deployed female specialists, and engaged in ongoing coaching to apply skills, expand market reach, and adopt eco-friendly practices, with attendance consistently above 95%.



Distribution Packages

During April 2025, under this project, HARAKAT successfully distributed customized Graduation Packages to 360 women-led MSMEs across Kandahar and Zabul provinces, with an equal split of 180 beneficiaries in each province. These packages were tailored to the specific needs of six key business sectors: tailoring, embroidery, dairy processing, food processing, bakery, and shampoo production.

Each package included essential equipment such as sewing machines, ovens, solar panels, and other tools critical for business operations, carefully selected through consultations during capacity-building workshops. HARAKAT's female staff and partners closely monitored and verified the distribution to ensure transparency and accountability.



Grant Disbursement

HARAKAT partnered with Azizi Bank to open bank accounts and provide mobile wallet options for 360 informal MSMEs, each receiving equal grants. For 40 formal SMEs—20 in Kandahar and 20 in Zabul across tailoring, embroidery, and food processing—each received equal grants; the project initially planned to support these SMEs through loans, but due to cultural, economic, and market constraints, the modality was shifted to grants in April 2025. In Kandahar, the formal SMEs included seven in embroidery and 13 in tailoring, while in Zabul, there were 11 in food processing and nine in tailoring.

Job Creation

The WE-ACT project has made a measurable impact on local employment, generating nearly 1,000 or a total of 980+ jobs across Kandahar and Zabul provinces. In Kandahar, 800+ women gained employment opportunities through the expansion of women-led MSMEs and SMEs supported by capacity building, equipment provision, and financial grants.

In Zabul, 180 jobs were created, driven by the growth of enterprises in sectors such as tailoring, embroidery, food processing, and dairy production. These opportunities have not only strengthened the operational capacity of participating businesses but have also contributed to household incomes, enhanced market participation, and fostered greater economic resilience among women entrepreneurs in both provinces.

National Exhibition

As part of WE-ACT, HARAKAT facilitated MSME and SME participation in Zabul's first-ever National Exhibition in May 2025, organized by MOCI. The event featured 45 booths, including 20 women-led MSMEs supported by HARAKAT across tailoring, embroidery, food processing, and bakery, attracting over 25,000 visitors, generating sales, and creating 100+ business leads. Participants included 8 enterprises from Kandahar (4 tailoring, 3 embroidery, 1 food processing) and 12 from Zabul (4 tailoring, 4 embroidery, 3 food processing, 1 bakery).

Promotional activities, such as business card distribution, follow-up visits, and first-time buyer offers, strengthened customer engagement. Despite delays and cultural restrictions on some women, the exhibition advanced WE-ACT's mission to enhance market access and empower women economically.

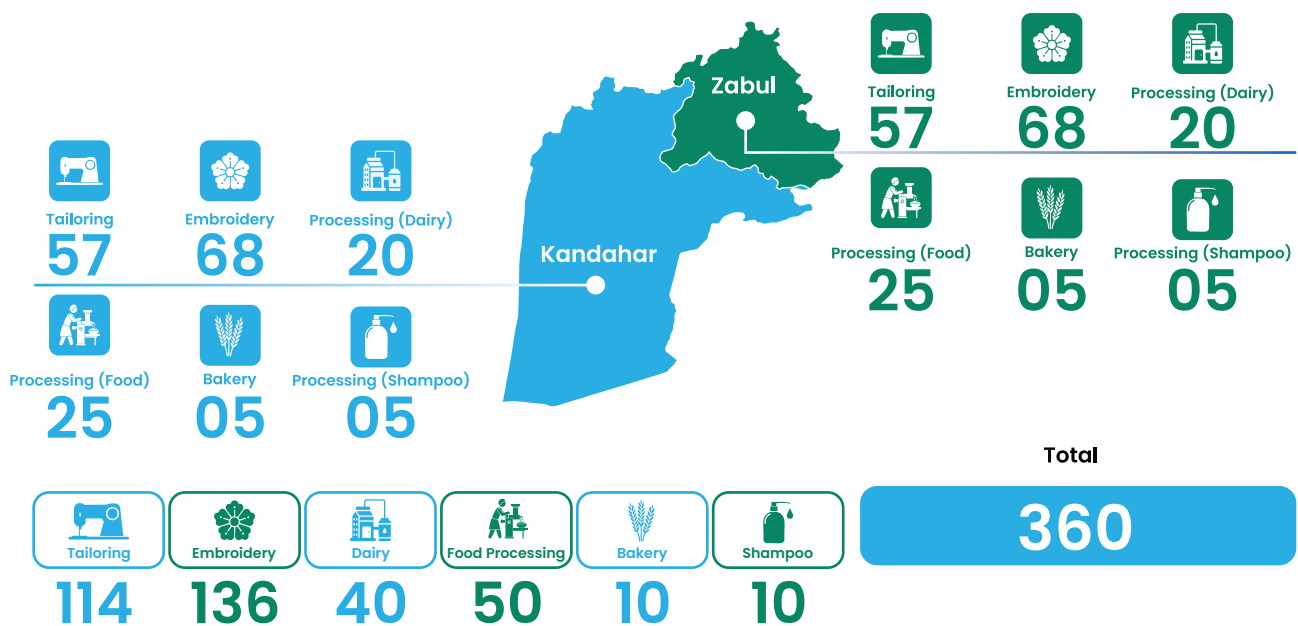


PSEA Training

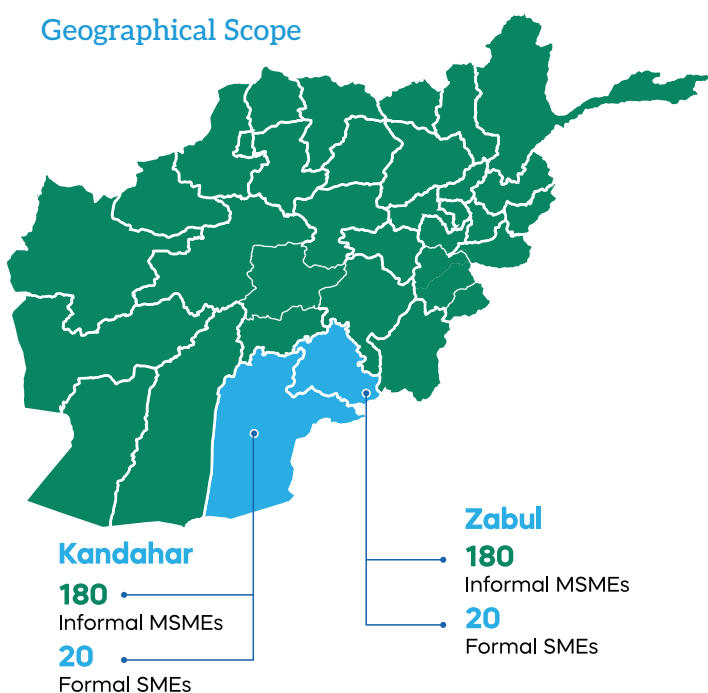
The Prevention of Sexual Exploitation and Abuse (PSEA) training was a vital component of the WE-ACT project, designed to raise awareness and promote safe, respectful environments for women entrepreneurs. Multiple PSEA sessions were conducted, targeting both formal and informal MSMEs across Kandahar and Zabul provinces. These included group trainings, one-on-one coaching, and awareness during equipment distributions, reaching nearly 700 participants.

The training focused on recognizing, preventing, and reporting sexual exploitation and abuse, empowering beneficiaries with knowledge of their rights and available support mechanisms. Facilitated by trained specialists, the sessions adapted to cultural sensitivities and literacy levels, ensuring inclusive participation.

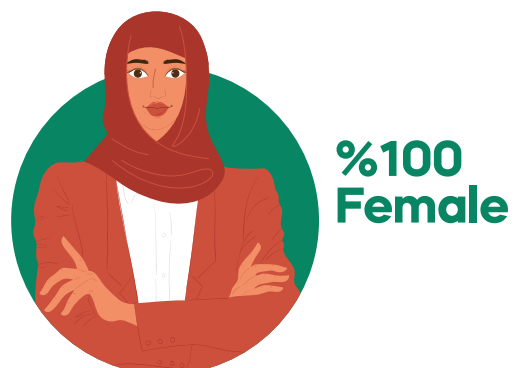
The distribution breakdown for informal MSMEs is as follows:



Geographical Scope



Gender Ratio



Success Story - Najiba Ghamkhwar

An oven, a lifeline: Afghan women shape a local economy

The scent of warm cardamom drifts through the modest space where Najeeba Ghamkhwar works, her hands moving with practiced rhythm as she pulls a tray of cookies from the oven. Leveraging solar power and modern tools, Najeeba's bakery stands as a living example of how innovation can transform a humble home into a hub of economic activity.

The 35-year-old Najeeba is harnessing innovation to overcome mobility limits and financial barriers that once seemed insurmountable. This small home-based bakery now supports a family of seven — and employs others.

Two years ago, Najeeba's home was silent, heavy with uncertainty. Her husband, a taxi driver and the family's sole breadwinner, had been killed, leaving her alone with six children. With no formal employment and no income, she turned to baking to support her family.

"I had to prepare myself to run a business to support my family," she says.

Like many women in Zabul, where fewer than 3% of women participate in the labor force, Najeeba faced exclusion from economic opportunities and limited access to finance and markets.

HARAKAT supported entrepreneurs in Zabul through a three-part program. First, it provided a five-day business training. Second, each entrepreneur received a cash grant. Third, all participants received customized business toolkits.

Najeeba used the support to install solar panels, purchase batteries, and upgrade her workspace with bakery equipment including an electric mixer, ovens, baking trays, and a gas cylinder.

With the new equipment, Najeeba's bakery began to flourish. Her daily income now ranges from 400 to 450 Afghanis, amounting to 12,000–14,000 Afghanis per month. The support helped increase business income by 40%. Najeeba is now connected with other women entrepreneurs in Zabul, sharing experiences and supporting one another. Together, they are strengthening local markets and building economic resilience.

“

They must have courage and keep themselves busy with a business.

Najiba Ghamkhwar

MSME Owner

”



Women's Economic Empowerment through Local Enterprise Development (WE-LEAD) project

Women's Economic Empowerment through Local Enterprise Development

WE-LEAD

Project Description

The Women Economic Empowerment through Local Enterprise Development (WE-LEAD) project, implemented by HAKARAT from funding through the European Union (EU) through UNDP, empowered over 13,000 entrepreneurs in Northern Afghanistan through access to capital, capacity building, and digital financial services.

Launched on October 2024 and ended on November 2025, it aimed to create sustainable, women-led local enterprises that generate income and enhance economic resilience in communities facing socio-economic challenges. The project addressed barriers such as financial constraints, limited access to permits and banking, and restricted government and international support, enabling women to sustain and grow their businesses post-2021 political transition. Each group of up to 16 members elected leadership roles (Chairperson, Secretary, Treasurer) and received seed capital via digital wallets.

Target Beneficiaries

WE-LEAD targeted vulnerable women entrepreneurs from displaced, marginalized, and ethnically diverse communities in Balkh and Faryab provinces, supporting both existing saving groups (SGs) and newly formed Rotating Savings and Credit Associations (ROSCAs). WE-LEAD selected beneficiaries based on socio-economic vulnerability, leadership potential, entrepreneurial skills, as well as their willingness to participate in savings, financial literacy, and business training, aligned with insights from community profiling.

WE-LEAD conducted community assessments using field visits, focus groups, key informant interviews, and public data to evaluate population size, women's economic participation, market access, security, and social cohesion. Priority was given to low-income households, including female- or male-headed families affected by conflict, displacement, or disability, with strong interest from women in informal savings mechanisms and support from local leaders.

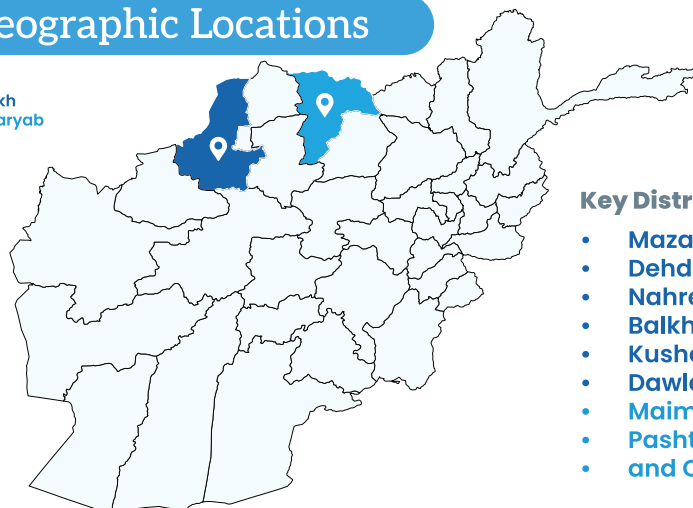
Community Profiles

WE-LEAD operated primarily in the northern provinces of Balkh and Faryab, targeting both rural and urban communities to maximize impact. The project focused on villages and towns where women-led saving groups and ROSCAs have the highest potential for growth and sustainability, giving special attention to vulnerable populations, including IDPs and ethnic minorities, to ensure inclusivity and equitable access to financial services.

In rural areas, WE-LEAD concentrated on communities with limited access to formal financial institutions, making digital financial services critical, while urban centers serve as hubs for linking ROSCAs to formal financial systems and markets, supporting women entrepreneurs in scaling their micro-enterprises.

Geographic Locations

Balkh
& Faryab



Key Districts:

- Mazar Sharif
- Dehdadi
- Nahre Shahi
- Balkh
- Kushende
- Dawlat Abad
- Maimana
- Pashtun Kot
- and Qaisar

Project Components and Activities

Component 1: Strengthening SGs and ROSCAs

- Upgraded 180 existing SGs to a standardized 16-member size.
- Established 653 new ROSCAs, totaling 833 groups.
- Introduced a culturally sensitive Sharia-compliant lending model.
- Created an encrypted database of all group members.
- Delivered 27 training programs on financial management, conflict resolution, record keeping, and savings principles.
- Implemented digital financial services and linked all ROSCAs to formal financial institutions.

Component 2: Transforming ROSCAs into Micro Enterprises

- Supported all 833 ROSCAs in developing business plans for sustainable sales, profits, and local employment.
- Disbursed seed capital per ROSCA via mobile wallets.
- Provided ongoing technical assistance on financial management and business growth.
- Monitored progress through business plan oversight, financial audits, and impact assessments.

Promotion of DFS

As a key innovation of the WE-LEAD project, DFS have strengthened women's economic empowerment and financial inclusion in Balkh and Faryab provinces. HAKARAT developed a secure online database to centralize detailed information on 833 ROSCAs and their members, enabling real-time monitoring, transparency, and data-driven decisions. Partnering with HesabPay, the project created mobile digital wallet accounts for three members in each ROSCA—1,629 in Balkh and 870 in Faryab—reducing cash-handling risks and expanding financial access. Targeted training enhanced digital literacy and facilitated effective adoption. HAKARAT mitigated challenges such as limited digital literacy and ID documentation barriers through community verification and localized materials. These innovations support Sharia-compliant financial inclusion, seamless transactions, and economic growth for women-led microenterprises, fostering sustainable empowerment and market participation across northern Afghanistan.



A HAKARAT field officer conducts an awareness session for women to form a new ROSCA, explaining the principles of collective savings and interest-free loans.



Expected Outcomes



Implementation Partners

Lead Implementer



HAKARAT

Key Partners



UNDP



ABADEI



Financial Institutions

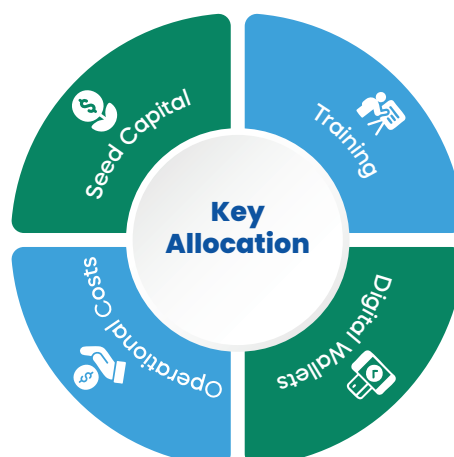
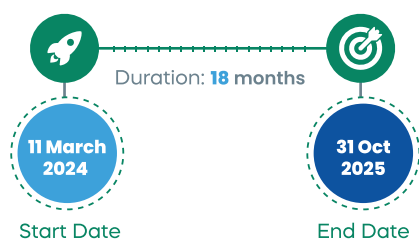


Local Shuras



Community Leaders

Project Timeline





Women and Youth Entrepreneurship Development (WYED) project

Women and Youth Entrepreneurship Development

WYED

Project Description

The Women and Youth Economic Development (WYED) project, implemented by HAKARAT from June 2024 to May 2025, focused on recovering, promoting, and strengthening the capacity of 110 women-owned and youth-led MSMEs in Afghanistan's five key business zones: Kabul, Herat, Balkh, Nangarhar, and Khost. This initiative provided entrepreneurs with essential business skills, mentorship, and technical support to sustain and grow their enterprises.

Strategically, the project aimed to enhance economic resilience, generate employment, and foster a more inclusive business environment by expanding market access, improving financial and operational capacities, encouraging digital adoption, and applying a targeted approach to help enterprises overcome financial crises while creating jobs.



I am grateful for the training and support that opened doors for my business and created opportunities for women to earn and grow with dignity.

Sakina Amani

The project targeted women- and youth-led enterprises with at least one year of operation and valid business licenses, prioritizing sectors including tailoring and embroidery, food processing, service industries, and manufacturing. It addressed challenges such as limited market access, gaps in operational and technical skills, financial constraints, and restricted economic opportunities, including in rural and previously hard-to-reach areas.



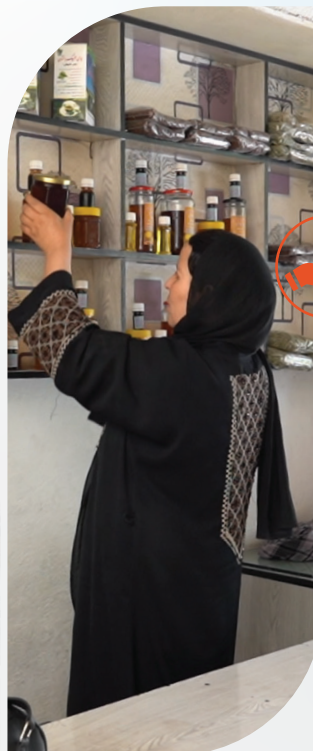
PROJECT OUTCOMES

The main outcomes of WYED were to:

Build business management and expansion skills of 159 women (initially planned 100) and 61 male youth (initially planned 50) entrepreneurs in the five main business centers of Afghanistan.



Recover and promote 35 women-owned and 15 youth-led companies through standardization and modernization of business operations.



Modernize marketing, branding, and outreach processes of 50 businesses by establishing professional websites and online trading platforms.

Strengthen new economic opportunities and resilience for targeted businesses by building technical knowledge and introducing them to microfinance institutions for accessing business loans.



Create 100 new jobs (direct and indirect) for skilled and unskilled women workers within the beneficiary companies.

Target Beneficiaries

The WYED project targeted 110 MSMEs across five provinces—80 women-owned and 30 youth-led—operating in sectors including tailoring and embroidery, food processing, handicrafts, and manufacturing. HAKAT applied a structured selection process, mapping 478 MSMEs (393 female-owned, 85 male-owned), interviewing 242 (183 female-owned, 59 male-owned), and selecting 110 eligible businesses.

Component one trained management-level staff from these MSMEs through a two-month in-person program. Each business nominated 1–2 participants, totaling 220 trained individuals (159 women, 61 men). Component two provided targeted mentorship and technical support to 50 MSMEs—35 women-owned and 15 youth-led, 10 per province. Support focused on brand development, marketing, packaging, pricing, value chain optimization, market expansion, and digital presence, including 50 tailored websites, strengthening business performance and competitiveness.

Community Profile

Kabul, Herat, Balkh, Nangarhar, and Khost are Afghanistan's main economic centers, with business ecosystems highly vulnerable to economic shocks and political uncertainty. Women- and youth-led enterprises in sectors such as tailoring, embroidery, food processing, and handicrafts face limited access to capital, gaps in management skills, and inadequate infrastructure, often operating day-to-day without capacity for strategic growth. Social and cultural barriers further restrict women's mobility, access to networks, and negotiation power, while youth entrepreneurs struggle with credibility and market experience. Intense competition, poor branding, and marketing challenges exacerbate these issues. Targeted, context-sensitive interventions focusing on financial management, digital marketing, and market access are essential to strengthen resilience, build sustainable business capacity, and promote inclusive growth.



Women artisans in a woman-led MSME in Kabul, supported by the WYED project, engage in beadwork, improving the production of high-value traditional clothing.

Component One: Business Skills and Entrepreneurship Development

Under this component, WYED strengthened business management and entrepreneurial skills among 110 women- and youth-led MSMEs across five provinces. Trainers covered marketing strategy, branding, sales techniques, production processes, and online marketing. HARAKAT deployed 10 female and 5 male business development specialists (two females and one male per province) to deliver the two-month program.

HARAKAT designed a structured, demand-driven curriculum through a consultative process, addressing capacity gaps. The 10 modules provided practical knowledge and hands-on skills to help 220 participants (two per MSME) enhance operations, boost profitability, and support long-term sustainability. The modules were:

- Business plan development
- Access to business capital.
- Marketing and online trading.
- Human resource management.
- Procurement Management.
- Product design and pricing
- Value chain and logistics
- Cost accounting
- Financial accounting
- Filing and maintenance record

Component Two: Mentorship, Coaching, and Technical Assistance

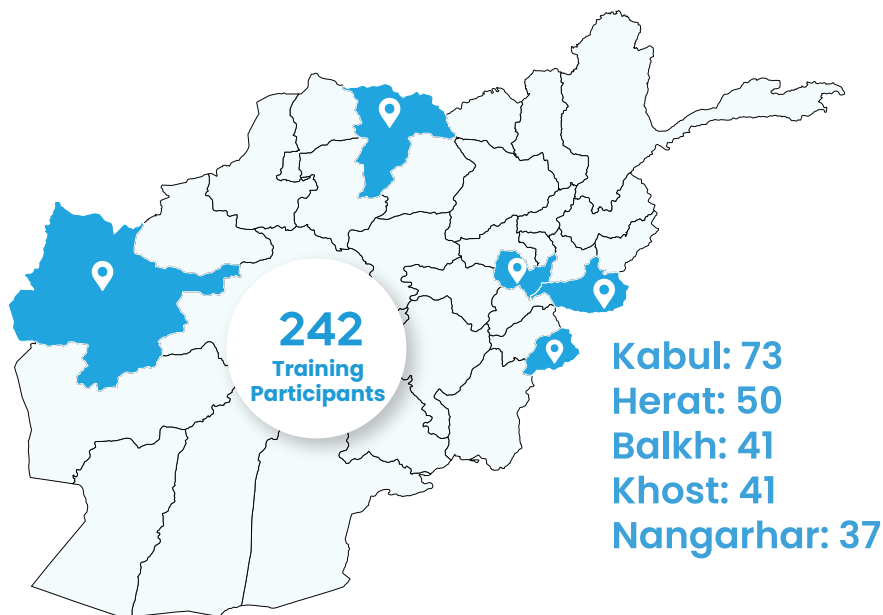
HARAKAT selected 10 MSMEs per province—7 women-owned and 3 youth-led—totaling 50 businesses across five provinces from Component One participants who demonstrated enthusiasm, active participation, and commitment. The two-month mentorship and coaching program (March–April 2025) was delivered by one female and one male Business Development Services (BDS) Specialist per province, supported by two Kabul-based experts, using a standardized Mentorship and Coaching Toolkit.

The program focused on branding, marketing, pricing, packaging, design standards, value chains, logistics, market access, research, positioning, value propositions, sales strategies, and performance monitoring. HARAKAT developed websites for all 50 businesses to enhance digital visibility.

Pre- and post-assessments measured progress, revealing improvements in product presentation, customer targeting, sales, and marketing. Mentors documented outcomes and provided practical recommendations to support continued growth and sustainability.



Geographic Locations



Results



Skills

150 trained (**100** women, **50** youth)



Revival

50 businesses (**35** women, **15** youth)



Jobs

100 new women employed

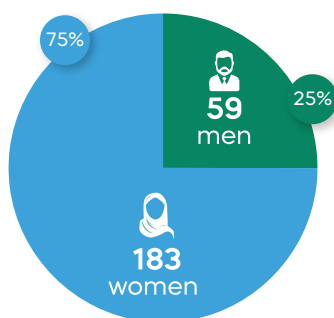


Trade

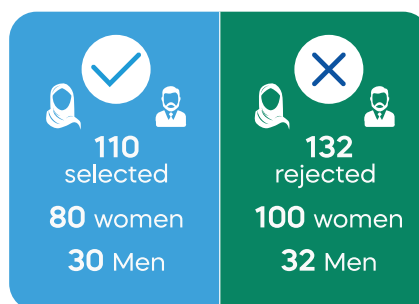
50 online, **100%** market access

Stats

Gender



Status



Sectors





The Fund for Food Security, Climate, and Resources (EKRe) Project

The Fund for Food Security, Climate, and Resources (EKRe)

Project Description

The Fund for Food Security, Climate, and Resources (EKRe) project, implemented by HAKAKAT in partnership with the International Rescue Committee (IRC), strengthens the resilience of vulnerable rural households in Balkh province against economic and environmental crises. Running from May 2024 to December 2025, the project integrates climate-smart agricultural inputs, livestock support, and specialized training to improve food production, nutrition security, and sustainable livelihoods.

Balkh faces recurrent natural disasters, damaged infrastructure, and high economic distress: 68% of households experience shocks such as income loss or death of a breadwinner, 90% borrow to meet basic needs, and only 35% meet daily food requirements. Over 80% of livestock owners struggle with fodder scarcity and high prices, while the province has a wheat deficit of 141,030 metric tons. EKRe addresses these gaps by promoting adaptive farming, improved food processing, and nutrition-focused interventions, aiming to boost agricultural productivity, dietary diversity, and household capacity to withstand climate and market challenges.

Geographically, the project operates in Chamtal and Sholgara districts of Balkh province. Villages are prioritized based on their suitability for specific interventions, with agricultural activities like soybean and cotton cultivation concentrated in areas with favorable agro-climatic conditions, and livestock support directed to communities with limited farming potential. The project also uses mosque jurisdiction mapping to ensure fair representation of all village segments, promoting inclusivity and strengthening community ownership of project activities.

Target Beneficiaries

The project prioritizes the most vulnerable households in Chamtal and Sholgara districts of Balkh Province, with a focus on women, pregnant and lactating women (PLW), and malnourished children. Selection integrates quantitative indicators—household income, agricultural capacity, and nutrition status—with qualitative insights from community consultations to ensure inclusivity and contextual relevance.



Initially targeting 650 agricultural and 200 livestock households, support was scaled up to 1,506 farmers (+132%) and 317 livestock households (+58%) to maximize impact and cost-efficiency. Communities face high exposure to economic and environmental shocks, relying on agriculture and livestock while struggling with livestock disease, limited access to quality seeds and fertilizers, inadequate irrigation, gender disparities, and restricted women's participation, within ethnically diverse populations. These conditions require culturally sensitive interventions that strengthen food security, build climate resilience, and promote inclusive and sustainable livelihood opportunities.

Project Components

The EKRe project delivers a comprehensive package of interventions across four interconnected thematic areas: Climate Smart Agriculture (CSA), livestock production, nutrition security, and livelihoods enhancement. By combining these elements, the project addresses both the immediate food security needs of rural households and the long-term sustainability of their livelihoods. The approach emphasizes resilience-building, enabling households to adapt to environmental pressures, market fluctuations, and other external shocks.

Key components include:

CSA interventions, such as soybean and cotton cultivation adapted to local agro-climatic conditions. This is supported through the distribution of climate-smart inputs including seeds, fertilizers, and essential farming tools. As of July 2025, HARAKAT supported over 1,500 agricultural beneficiaries with input packages, significantly exceeding the original target of 650 farmers.

Livestock production support, including improved animal husbandry practices and enhanced dairy production techniques. Livestock packages were distributed to 317 women-headed households, each receiving two goats and concentrate feed, surpassing the initial target of 200 households. Essential technical guidance and animal care instructions were also provided during distribution and follow-up visits, with formal training sessions planned for the remaining of the project.

Capacity-building through targeted trainings and the establishment of Farmer Field School (FFS) groups, which provide practical, hands-on learning opportunities for beneficiaries. HARAKAT rapidly established a total of 60 FFS groups, and the first rounds of field-based training sessions were completed, facilitating early adoption of improved agricultural practices.

Input Distribution

HARAKAT completed the distribution of agricultural and livestock inputs in Chamtal and Sholgara districts, coordinating with community leaders and local authorities to ensure transparency, fairness, and accessibility. Agricultural distributions occurred at two central locations per district, preceded by awareness sessions and notifications through FFS and community focal points. Each beneficiary received certified cotton seeds (26.6kg) in Chamtal or soybean seeds (24kg) in Sholgara, 50kg each of DAP and UREA fertilizers, and essential tools including a wheelbarrow, shovel, hoe with rope, spade fork, and spray pump.



An EKRe project beneficiary transports his agricultural support package, including tools and fertilizer, distributed to over 1,500 farmers in Chamtal and Sholgara.

EKRe's livestock support reached 317 female-headed and vulnerable households at accessible central points. Goats were selected with veterinary guidance, quarantined for 21 days, vaccinated, and tagged for traceability. Essential animal care instructions were provided during distribution and reinforced through follow-up visits.

FFS Implementation

To maximize effectiveness and time efficiency, FFS trainings were initiated simultaneously with the procurement process. A total of 60 FFS groups were established—34 in Chamtal and 26 in Sholgara—organized based on geographic proximity to facilitate participation and peer interaction. The first rounds of practical, field-based training sessions covering essential climate-smart agricultural practices were successfully completed, providing beneficiaries with hands-on learning opportunities, especially for soybean and cotton cultivation. Beyond the FFS sessions, comprehensive training modules were developed and drafted covering CSA, improved livestock management, and enhanced dairy production techniques, tailored to address identified knowledge gaps and beneficiary needs.



Project Overview

The EKRe project is a resilience-focused initiative that integrates:



Agriculture



Nutrition

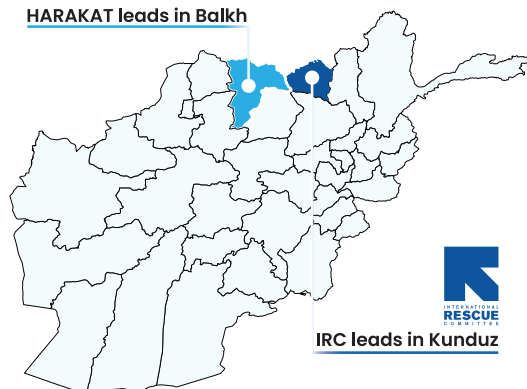


Livelihoods

Partnership



HAKAKAT leads in Balkh



IRC leads in Kunduz



Project Achievements



Distribution of resources to beneficiaries completed.



100% of data collection completed



MoU with Ministry of Agriculture – Signed



Training materials developed and Training Conducted



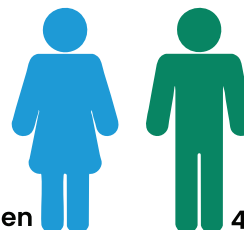
Coordination with local stakeholders done



Target Beneficiaries

Direct

1,650 individuals



58% Women

42% Men

Indirect Impact

6,000+ people



Value Chain and Trade Ecosystem Building (AAF) Project

Value Chain and Trade Ecosystem Building (AAF)

Project Description

The Afghanistan Access to Finance (AAF) Project is an initiative aimed at revitalizing Afghanistan's financial sector through the promotion and expansion of Sharia-compliant financial systems. The "Value Chain and Trade Ecosystem Building" component is a strategic part of this project, targeting economic infrastructure development to strengthen value chains, improve market connectivity, and enhance trade facilitation. This component focuses on three interlinked activities: strengthening value chains by addressing gaps such as machinery shortages, inadequate payment channels, and high input costs; conducting market connectivity assessments using tools such as satellite imagery to identify bottlenecks and niche opportunities; and facilitating trade by designing accessible trade finance schemes, creating export guidelines, and supporting business groups and cooperatives to improve their competitiveness in international markets. This activity is implemented collaboratively by HAKAT, UNDP Afghanistan, and the Istanbul International Centre for Private Sector Development (ICPSD). HAKAT leads the primary data collection, UNDP Afghanistan provides financial support, and ICPSD offers technical assistance, conducts data analysis, and develops reports.

Target Beneficiaries

The primary beneficiaries of this initiative include actors within key agricultural and livestock value chains—specifically grape, almond, and cashmere—as well as participants in the cotton and dairy sectors. These beneficiaries span the entire value chain, including input suppliers, producers, processors, and traders. The project also targets business groups, cooperatives, and Afghan traders seeking to expand market access and participate competitively in regional and global trade.

Project Components and Activities

The initiative is structured into three major activities:

Agriculture Value Addition Roadmap Development: This activity focuses on enhancing the value chains of almond, grape, and cashmere across twelve targeted provinces. It involves gathering comprehensive data on production, processing, and market dynamics through consultations with value chain actors, including 55 Focus Group Discussions (FGDs) and 15 Key Informant Interviews (KIIs) involving processors, producers, input suppliers, and traders. Additionally, 480 processors and producers will participate in a one-day training on enhancing efficiency and competitiveness for increased value addition, planned for August 2025.

Dairy Value Chain Analysis: This activity targets the dairy value chain in selected provinces, aiming to map production and processing practices, identify value addition opportunities, and propose strategies for sector upgrading to improve competitiveness and sustainability. Data collection included 6 FGDs and 38 individual interviews with dairy farmers, specifically in Balkh and Faryab provinces.

Trade Facilitation and Event Management: This component supports the design of trade finance mechanisms and streamlines export processes to improve Afghan traders' market access. Activities have included surveying 500 MSMEs across sectors such as dry and fresh fruits, handicrafts, carpet, saffron, gemstones, marble, and tailoring. Consultations were held with 15 officials from authorities and non-government agencies regarding export procedures, 10 trade experts about trade challenges and opportunities, 6 private banks about trade finance services, and 30 business groups across 5 regions. In July 2025, a one-day trade facilitation training on fundamentals of exporting for MSMEs was conducted in Kabul with 80 women-led MSMEs participating. Similar training sessions are planned for Balkh, Herat, and Kandahar provinces.

Achievements

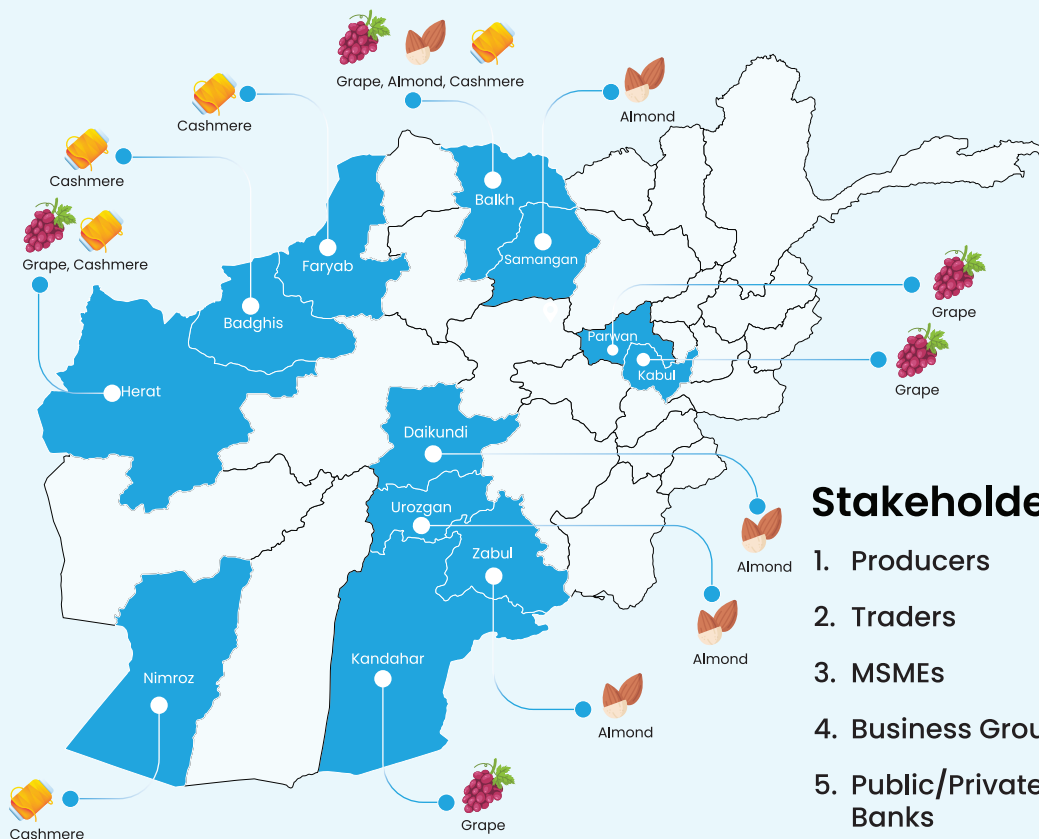
The project team successfully completed data collection for the Agriculture Value Addition Roadmap, focusing on almonds, grapes, and cashmere in twelve provinces. Consultations with producers, processors, input suppliers, and traders provided critical insights into production, processing, and market dynamics.

At the same time, the Dairy Value Chain Analysis was advanced in Balkh and Faryab provinces. Engagement with dairy farmers and other actors helped identify opportunities for value addition and strategies to improve competitiveness and sustainability.

Trade facilitation activities also moved forward, including surveys with MSMEs across key sectors and consultations with agencies of authorities, private banks, trade experts, and business groups. As a result, three major outputs were produced: the Agriculture Value Addition Roadmap, the Dairy Value Chain Analysis, and an Export Guideline—providing actionable guidance to strengthen value chains, improve trade, and expand MSME market access.

Geographic Locations

The project operates across multiple provinces, each linked to specific value chains:



Stakeholders

1. Producers
2. Traders
3. MSMEs
4. Business Groups
5. Public/Private Sector Agencies Banks

Main Components



Agricultural Value Addition
Roadmap Development



Dairy Value
Chain Analysis



Trade Facilitation and
Event Management

Training on Export Fundamentals

In July 2025, HAKARAT delivered a one-day trade facilitation training titled in Kabul. The training engaged 80 women-led MSMEs, focusing on enhancing their knowledge and capacity in export readiness, market analysis, trade procedures, and finance options—including Islamic finance. The training curriculum was developed based on extensive primary data collected through interviews with public and private sector stakeholders. It comprised four practical modules: introduction to trade and export readiness; market research using tools like TradeMap and MacMap; export procedures including documentation and compliance; and trade finance with an emphasis on payment methods and risk management.

Participants were selected for their active roles in local production and trade, prioritizing businesses poised to expand into international markets. Feedback from attendees highlighted strong interest in practical exercises on trade documentation, access to trade data tools, and financing solutions aligned with Islamic principles. Participants reported increased confidence in navigating export processes and valued the training's tailored content.

Building on the success of the Kabul session, the project is preparing to conduct similar training for 80 women-led MSMEs in Balkh and Herat, and 80 male-led MSMEs in Kandahar. Lessons learned from the initial training will inform enhancements to the curriculum and delivery methods to maximize engagement and effectiveness in upcoming sessions.





Supporting Internally Displaced Women and Returnees through SMEs Development

Supporting Internally Displaced Women and Returnees through SMEs Development

Project Description

HARAKAT implemented the Supporting Internally Displaced Women and Returnees through SMEs Development Project in partnership with NOVE-Onlus, with financial support from UN-Women's Peace and Humanitarian Fund (WPHF). The project aimed to promote and build the capacity of women entrepreneurs—both new and existing—through targeted business development training. The initiative focused on returnees and IDPs, supporting them to establish, grow, and sustain their businesses in the formal and informal sectors. The project was designed in response to the pressing need for economic empowerment and livelihood restoration among women returnees and IDPs in Afghanistan. These groups face significant socio-economic challenges, including limited access to markets, restricted mobility, and lack of entrepreneurial skills. The project was implemented in two provinces—Kabul and Nangarhar—chosen for their significant populations of returnees and IDPs, as well as the existing opportunities and challenges within their local business environments.

Target Beneficiaries

The project supported 50 women entrepreneurs from urban centers—25 in Kabul and 25 in Jalalabad—comprising new and existing business owners from returnee and IDP groups. Selection was based on pre-training assessments to ensure alignment with project goals and beneficiaries' readiness. HARAKAT engaged AWCCI in Kabul and Nangarhar for implementation and capacity-building. The initiative also aimed to technically and financially support 30 IDP women-led businesses that had closed due to the economic crisis or displacement.

In Kabul, participants included 3 in food processing (bakery, hawasana, Afghan food), 16 in tailoring (women's clothing, traditional and ceremonial dresses), 4 in bead embroidery (handbags, decorative items), and 1 in handicrafts. In Nangarhar, 4 were engaged in food processing (bakery, hawasana, Afghan food, pickles, jam), and 20 in tailoring and bead embroidery (dresses, handbags, decorative items).



Project Activities

The project's first phase consisted of a three-month training program delivered between November 2024 and February 2025 for both provinces. HAKAT conducted a thorough assessment and training needs analysis before developing the curriculum. A detailed beneficiary selection process was undertaken by a panel composed of HAKAT, NOVE, and trainers, using agreed criteria such as residence status, business license, age, and motivation to attend the training. Only those meeting the criteria were admitted to the program. Female trainers (two per province) delivered 10 training modules:

- | | |
|-------------------------------|-------------------------------|
| 1. Start Your Business | 6. Record Keeping & Inventory |
| 2. Develop Your Business | 7. Planning for Business |
| 3. Sales & Marketing | 8. Business Communication |
| 4. Costing | 9. Negotiating for Success |
| 5. Supply Chain and Logistics | 10. People and Productivity |

Upcoming Activities

Through joint implementation with UN-Women, the next phase will launch a three-month mentorship and coaching program for 30 participants—15 from each province—selected for their business potential and commitment. In Nangarhar, one participant will focus on food processing and 14 on tailoring and handicrafts; in Kabul, three will engage in food processing and the rest in tailoring and handicrafts. Participants will continue sourcing materials, producing goods, and marketing independently. The program will deliver tailored guidance, technical support, and practical assistance to strengthen business models, refine marketing, and ensure sustainable operations.

Key activities during this phase include:

1. Needs assessment and business status analysis
2. Regular one-on-one mentorship sessions
3. Training on marketing and sales
4. Guidance on financial management and basic accounting
5. Operational problem-solving and business development
6. Group sessions for experience sharing
7. Progress monitoring and final evaluation

Community Infrastructure Project

HAKAT implemented a community infrastructure project in Logar province to improve livelihoods and productive capacity by rehabilitating rural roads, bridges, irrigation systems, and markets. The project uses a cash-for-work approach, providing short-term employment for 350 vulnerable individuals, including women, youth, IDPs, and persons with disabilities, with communities selecting both projects and workers to ensure ownership. Participatory assessments covered 27 communities—15 in Charkh and 12 in Azra—leading to the selection of seven for implementation, addressing irrigation, flood mitigation, soil erosion, road repairs, and access to safe water and sanitation, while fostering social cohesion and women's participation.

4

Women's Economic Empowerment and Integrated Gender Programming

Women's Economic Empowerment and Integrated Gender Programming

Between 2024 and 2025, HAKARAT's programming and implementation delivered significant advances in gender equality. Each project featured distinct modalities and theories of change, yet collectively, they reflect HAKARAT's unwavering commitment to women's economic empowerment amid challenging socio-cultural and economic environments marked by traditional communities, widespread poverty, and fragile livelihoods. HAKARAT prioritized women beneficiaries who are MSME owners, informal business operators, livestock farmers, IDPs, and returnees, predominantly heads of their households. HAKARAT strengthened their decision-making roles and amplified their participation as active market actors.

To build economic capacities, HAKARAT delivered technical and business skills programs reaching over 600 women SME owners and their staff members, and upwards of 10,000 microenterprise owners, all of whom enhanced their enterprise management abilities and strengthened their roles as market actors. It further facilitated the creation of over 1,000 jobs in the private sector, primarily benefiting women. Acknowledging cultural norms, HAKARAT applied mahram-inclusive approaches to ensure women's safe and respected engagement in economic activities. Digital innovation formed a core pillar of this strategy: over 1,300 women entrepreneurs received digital wallets, empowering them with direct control over business resources and facilitating their entry into e-commerce and wider markets. HAKARAT further supported 575 women's savings groups with plans to introduce digital financial management tools, reinforcing financial inclusion and group-level resource control. Collectively, these women manage a huge portfolio entrusted to them by their community members to take and repay loans.

HAKARAT also enhanced grassroots advocacy and protection by training 13 gender equality volunteers who supported women's savings group members in understanding their rights, identifying misconduct, and accessing grievance mechanisms, strengthening safety and community agency. Collectively, these interventions demonstrate HAKARAT's strategic approach to overcoming entrenched socio-economic barriers by building resilient, women-led economic ecosystems. Through skills development, digital innovation, inclusive financial access, and community leadership, HAKARAT's integrated gender programming advances immediate humanitarian needs and fosters sustainable pathways toward gender equality and inclusive private sector development.

Internally, HAKARAT maintained full implementation of the PSEA Policy throughout its operations. This policy integrated into planning, programming and operational processes. HAKARAT conducts thorough and inclusive risk analysis and assessments on sexual exploitation and abuse (SEA) while designing projects and programme activities with mitigation measures, and identifies the groups that are the most marginalized and at heightened risk of SEA. This may include site safety mapping, focus group discussions with intended beneficiaries and other stakeholders (including women, children, local authorities/communities, etc.) and other relevant research methods. Apart from that, HAKARAT raises awareness of its PSEA practices to all stakeholders including contractors, vendors, personnel through annual training plans, and others. HAKARAT designated a dedicated focal point to receive complaints and feedback through the AWAAZ Afghanistan system. Additionally, it has established a complaint handling mechanism to ensure maximum transparency and accountability.

Key Gender Achievements

- Engaged over 10,000 women and girls in microenterprise development.
- Trained and mentored 450+ women entrepreneurs in business skills.
- Issued 1300+ digital wallets for women microenterprise owners.
- Provided grants to 400 women-led MSMEs for business growth and stability.
- Created 1,000+ jobs for women in private enterprises.
- Trained 13 gender equality volunteers supporting women's rights and protection.
- Established 575 women's ROSCAs, enhancing financial inclusion.
- Supported women leaders as bookkeepers, treasurers, and savings group chairs in their communities.
- Applied mahram-inclusive approaches to enable culturally appropriate and safe participation.

55

| Meetings &
| Coordination

5.1. Afghanistan Coordination Group

The Afghanistan Coordination Group (ACG) serves as a vital platform that unites the international community in tackling Afghanistan's complex humanitarian and development challenges. Bringing together donor countries, institutions like the World Bank, and UN agencies such as UNAMA, the ACG focuses on aligning aid and development efforts to work in harmony. HAKARAT has an observatory role in these meetings. Between January 2024 and July 2025, HAKARAT has participated in seven ACG meetings.

5.2. Senior Officials Meeting

The Senior Officials Meeting (SOM), hosted by partners such as the EU, is a high-level platform for dialogue and coordination among donors and international organizations in Afghanistan. Amid shifting political and humanitarian dynamics, it sustains engagement, reviews progress, assesses commitments, and renews support, reinforcing long-term commitment to the Afghan people. HAKARAT has an observatory role in these meetings as well. Between January 2024 and July 2025, HAKARAT has participated in one SOM meeting.

6

**Accomplishments,
Challenges,
Opportunities,
Recommendations,
and Learning**

Accomplishments

- Enabled access to finance for 13,000+ individuals (including 9,140+ women) through the establishment of 833 ROSCAs in Balkh and Faryab.
- Created 980+ sustainable jobs for residents of Kandahar and Zabul provinces through supporting 400 MSMEs.
- Strengthened economic empowerment of over 400 women-led MSMEs in Kandahar and Zabul through skills training, and grants.
- Built entrepreneurship and business management skills of 220 entrepreneurs (159 women and 61 male youth) across five provinces.
- Modernized marketing and outreach of 50 businesses by establishing professional websites and online trading platforms.
- Revitalized 35 women-owned and 15 youth-led companies through targeted mentorship, coaching, and technical assistance.
- Reached 1,500+ farmers in Chamtal and Sholgara with certified seeds, fertilizers, and tools, strengthening agricultural resilience and food security.
- Supported 300+ women-headed households with livestock packages, enabling women's direct contribution to household income and food production.
- Established 60 FFS schools where farmers gained practical skills in land preparation, water management, and pest control, promoting sustainable agriculture.
- Advanced formalization and modernization of women-led businesses by supporting MSMEs with market linkages, access to capital, export readiness, and digital trading platforms.
- Expanded sustainable market linkages and export opportunities by facilitating B2B meetings, exhibitions, and domestic partnerships for 40 SMEs in Kandahar and Zabul provinces.
- Deployed Sharia-compliant, digitally enabled financial systems with HesabPay wallets, providing ethical and secure access to savings and loans.
- Delivered comprehensive training in bookkeeping, financial management, leadership, group dynamics, Sharia compliance, and digital literacy to strengthen enterprise readiness slowed the timely implementation of planned activities.

Challenges and Opportunities

- The inability of newly formed ROSCAs to function independently threatens the long-term impact of WE-LEAD. Without sustainable mechanisms for growth, reinvestment, and internal conflict management, the project risks creating short-lived structures rather than enduring platforms for community-driven financial inclusion.
- Variations in literacy and financial management capacity particularly among WE-LEAD's women beneficiaries in rural areas hamper equitable participation in ROSCAs. This imbalance risks reinforcing dependency dynamics and undermines the project's goal of fostering inclusive, community-led financial empowerment.
- The absence of a dedicated provincial lead under WE-ACT, along with a shortage of specialized staff, constrained overall guidance and coordination for field activities, slowing the initial rollout and limiting the effectiveness and reach of project interventions.
- Few MSMEs currently participate in international trade, making it challenging to gather actionable data on export potential and hindering the AAF project's ability to provide targeted support for market access and trade facilitation. Also, cultural, social, and economic barriers prevent women from fully participating in value chain roles and project data collection activities, limiting the ability to capture gender-specific insights critical for designing inclusive export strategies for MSMEs.
- While support packages provided short-term assistance under the EKRe project, the absence of post-harvest handling, small-scale processing, and market linkages limits beneficiaries' ability to generate lasting income. Without structured follow-up mechanisms, increased yields or livestock products risk underutilization or sale at low prices, threatening long-term impact.
- Due to prevailing social restrictions and cultural constraints, many women faced opposition from their families and were not permitted to attend the trainings. This directly affected the level of participation and overall impact of the project.
- Across several projects, delays in the disbursement of operational funds from the donor slowed the timely implementation of planned activities. These funding delays affected key processes, disrupted project schedules, and had implications for overall project momentum and the achievement of intended outcomes.

Recommendations

To Implementing Partners and Program Designers

- Strengthen district- and provincial-level networks and formal linkages with financial institutions to enable ROSCAs, MSMEs, and producer groups to operate independently, manage internal governance challenges, and scale sustainably beyond project lifecycles.
- Design and deliver tiered, capacity-appropriate training models, complemented by peer mentorship systems, to address disparities in literacy, financial management, and leadership skills—particularly among rural women and other underrepresented groups.
- Integrate post-harvest handling, small-scale processing, value addition, and structured market linkages into agriculture and MSME programming, coupled with longer-term follow-up mechanisms to ensure income sustainability beyond one-off distributions.
- Strengthen engagement with authorities, chambers, and private sector associations—including ACCI, ACLAP, ACIM, AWCCI, and relevant sectoral bodies—to improve access to market data, facilitate coordination, and ensure women's inclusion across value chains.
- Invest in community outreach and social engagement strategies, including dialogue with families, elders, and local leaders, to reduce cultural resistance and enable safe, culturally appropriate participation of women in economic activities.
- Ensure strong project leadership and technical expertise from inception, particularly at provincial and sectoral levels, to improve coordination, adaptive decision-making, and quality assurance across complex implementation environments.

To Donors and Funding Partners

- Support integrated, multi-year programming that combines skills development, access to finance, mentorship, and market access, allowing sufficient time for enterprises, savings groups, and producer networks to mature and become self-sustaining.
- Ensure predictable and timely disbursement of operational funds, with clear communication on approval and release schedules, to safeguard implementation timelines, retain qualified staff, and maintain momentum at community level.
- Invest in financial inclusion initiatives alongside capacity-building, particularly Sharia-compliant and digital financial services, ensuring that funding also covers governance, financial literacy, and leadership development to maximize uptake and impact.
- Allocate resources for sustainability and systems strengthening, including value chain development, post-harvest infrastructure, export readiness, and formal market integration, rather than limiting support to short-term inputs or grants.
- Provide flexible funding mechanisms that allow implementing partners to adapt activities in response to contextual changes, beneficiary feedback, and emerging risks, while maintaining accountability and results tracking.
- Continue supporting evidence-based policy dialogue and private sector platforms, such as public-private dialogues and forums, that translate field-level insights into reforms in finance, trade, and SME regulation.

Learning and Future Strategy

Implementation across multiple sectors and provinces during 2024–2025 reinforced several core lessons. First, integrated support packages—combining skills development, access to finance, mentorship, and market linkages—deliver stronger and more durable outcomes than standalone interventions. Projects such as WE-ACT, WE-LEAD, and WYED showed that enterprises grow faster and sustain jobs when technical training is paired with grants, digital finance, and follow-up coaching. Second, digital and Sharia-compliant financial tools significantly increase women's participation and trust, particularly in conservative and rural settings. However, financial inclusion efforts must be accompanied by tiered financial literacy and leadership development to address disparities in literacy and management capacity within groups such as ROSCAs.

Third, community engagement is essential. Programs that actively involved local elders, religious leaders, families, and private sector associations faced fewer barriers to women's participation and achieved higher acceptance. Conversely, limited community buy-in constrained participation in some women-focused trainings. Finally, sustainability requires post-intervention pathways. Agricultural and MSME support achieved short-term gains, but limited post-harvest services, processing, and structured market access reduced long-term income potential. Strong field leadership and timely funding flows also proved critical to maintaining momentum and implementation quality.

Building on these lessons, HAKARAT's 2026 strategy will prioritize depth, sustainability, and systems-level impact. The organization will strengthen district- and provincial-level networks to enable ROSCAs, MSMEs, and producer groups to operate independently, manage conflicts, and scale beyond project lifecycles. Tiered training models, peer mentorship, and digital monitoring tools will be expanded to reinforce leadership, financial capability, and accountability. HAKARAT will deepen market-oriented programming by integrating post-harvest handling, small-scale processing, export readiness, and formal market linkages into agriculture and MSME projects. Policy dialogue through the Private Sector Forum will continue, with stronger evidence generation to support reforms in finance, trade, and SME formalization.

Women's economic empowerment will remain central. The next phase will invest more in family and community outreach to reduce social resistance, while expanding safe, culturally appropriate participation models and digital access for women entrepreneurs. Operationally, HAKARAT will reinforce project leadership structures from inception, diversify partnerships, and strengthen coordination with donors to ensure predictable funding and timely delivery. Together, these priorities position HAKARAT to move from recovery-focused support toward resilient, self-sustaining private sector ecosystems in 2026.





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