



**RAWNAQ Project
ToR Gender Analysis (M)SMEs
Herat and Kandahar – Afghanistan**

General Background Cordaid:

Through Private Sector Development, Cordaid supports those in the world's most fragile contexts into decent work and livelihoods. Our programmes provide communities with the means to lift themselves out of poverty through economic empowerment, job creation and the fostering of inclusive economic growth.

In Fragile and Conflict-Affected States (FCAS), the need for inclusive economic growth is even greater still – to demonstrate the benefits of peace, to integrate communities and build social cohesion and trust, and to reintegrate displaced persons, those suffering from trauma, and returning soldiers.

In generating economic opportunities, Cordaid eases the socioeconomic pressures of migration, empowers, and includes the marginalised, and provides everyday people with a sense of purpose, hope for a brighter future, and the potential to fulfil their dreams.

Cordaid has been active in Afghanistan since 2001, aiming at a stable and peaceful country. We work in 6 thematic areas, supported by lobby and advocacy activities: health care, social contract, security and justice, humanitarian aid, resilience, and private sector development. We provide programmatic leadership and require that our operations and those of our local partners are implemented to the highest standards complemented with knowledge generation that incorporates the best practices and lessons learned.

About the RAWNAQ project:

The RAWNAQ project – implemented through a consortium constituting the Norwegian Refugee Council (NRC) and Cordaid – seeks to create jobs and income earning opportunities for displaced people and vulnerable host communities in Afghanistan, through private sector growth. It aims to build on and complement the Government of Afghanistan's flagship EZ-Kar programme, a five-year project funded by the World Bank, the European Union, and other donors which aims to “strengthen the enabling environment for economic opportunities in cities where there is a high influx of displaced people”.

More specifically, the proposed action is designed to support (M)SMEs expand and professionalize their business, with the goal of employing returnees and IDPs. In doing so, the RAWNAQ project provides (M)SMEs with a growth appetite, with support in two phases. In the first phase, (M)SMEs receive business model canvas training and are enabled to prepare a business pitch. Businesses, which successfully completed the first phase, will be onboarded for the second phase. In the second phase, the project provides technical assistance, coaching and mentorship to support the (M)SMEs to execute their business model canvas, expand and professionalize their business.

About the assignment

Micro, Small and Medium sized Enterprises (MSME's) are often recognized for their ability to provide jobs, incomes and much-needed products and services in places where large or foreign enterprises are scarce or absent. One major challenge facing most MSME's operating on the verge between small- and medium size is that sooner or later, they remain stuck in their day-to-day operations, and often fail to incorporate long(er)-term strategic planning in the development of their business. The MSME may lose then track of its unique value proposition during this phase. Experience has taught that it is at this critical point in the business life cycle that business acceleration services can make a difference. The emphasis of business acceleration is on rapid growth, and to sort out all organizational, operational, and strategic difficulties that might be facing the business. A business accelerator approach helps companies get through adolescence and prepare them to enter adulthood, providing them with strong arms and legs, sound values and a clear mindset (strategy) for the future.

RAWNAQ's business acceleration support has been developed by Cordaid aimed at MSME's with growth potential in challenging, often post-or in-conflict, contexts. The business acceleration model covers traditional topics like financial and operational management, but also addresses challenges such as favouritism and a lack of trust between actors along the value chain, a weak legal and administrative environment, and gaps in the business infrastructure. The business acceleration model offers group training, individual coaching and mentoring and peer to peer support to enable entrepreneurs to grow their businesses and ultimately, create jobs.

The objectives of business acceleration, as originally formulated, are to:

- Improve the business performance of target SMEs in terms of increased job growth, financial turnover, profitability, and access to new markets;
- Make individual SMEs investment ready or increase their capacity to get access to finance; and, to
- Create linkages between SMEs to foster learning and growth and promote an enabling environment for SMEs.

In doing so, Cordaid recognizes explicit challenges for female entrepreneurs. Often, women do not have access to land and property ownership, women are on average less likely to receive the loans and financial investment needed to help their businesses to flourish. There are also bureaucratic hurdles to investment, such as demands for bribes, inefficient judicial systems, and disregard for rules at the local level. Cordaid is therefore seeking a consultant to specifically assess the challenges female entrepreneurs have in scaling-up their enterprise in Herat and Kandahar and come up with recommendation.

Evaluation objectives

The RAWNAQ project is implemented in Herat and Kandahar city. (M)SMEs applicable are located a maximum of one hour drive away from both city centers. The objectives of the evaluation are the following:

- Identify the overall /overarching challenges (obstacles) that (M)SMEs encounter in Herat and Kandahar;
- Identify the challenges (obstacles) that female business owners encounter in Herat and Kandahar;
- Identify gender concerns in Kandahar and Herat and maximize benefits especially female SMEs, as well as increasing the effectiveness and sustainability in private sector development;
- Identify the overall opportunities for (M)SMEs in Herat and Kandahar (e.g., specific sectors);
- Identify the opportunities for female business owners in Herat and Kandahar (e.g., specific sectors, support services available, products that apply solely for women entrepreneurs);
- Identify and assess the role of women in the decision-making processes of female, and non-female owned businesses;
- Identify the workload for female business owners (e.g., balance in running the businesses, and taking care of the household);
- Identify the role that female employees have in the (M)SMEs;
- Identify and assess the assets of women (e.g. access to land, information, property);
- Provide recommendations on female preferable business types, preferable sectors, and preferable jobs within male-owned businesses.
- Specify policy related recommendations for female owned businesses to later be shared with concerned public entities and local stakeholders.
- Identify financing options and services for female-owned businesses, specifications, and requirements.

- Provide concrete and specific recommendations in the areas of governance and business operations, ideal sectors, internal and external risks associated with female-owned businesses, major challenges and barriers, solutions and opportunities considering the fact-based findings of the study.

Methodology for the Evaluation

The evaluator(s) will coordinate closely with Cordaid Afghanistan PSD Project Manager, regional PSD Coordinators and Technical Advisor. The evaluation requires a combination of desk research, interviews, consultation meetings in The Hague and field work is to be carried out in Herat and Kandahar (Afghanistan).

Timeline and Schedule

The study should be conducted in one month, the final report to be presented no later than 28 February, 2021

Deliverables:

1. Inception Report: methodology, work plan, review of project documents and drafting data collection tools
2. First draft of the review report. Presentation of findings and recommendations to Cordaid and other key stakeholders for verification.
3. A summary report on female-owned businesses' challenges specifically in 3-5 areas, opportunities for female businesses and essential recommendations, before the final report.
3. Final report, including all annexes

Requirements

You will have experience in delivering programmes in fragile environments and in evaluating programmes on entrepreneurship / private sector development.

Key competencies:

- Knowledge and experience of working and evaluating programmes, with a specific focus on Small and Medium sized enterprises;
- Strong gender analysis and problem-solving skills.
- Preferences are given to Afghan and female/female-owned consultants/evaluators/companies.
- Knowledge of the SME development field and the NGO and donor sectors;
- Experience in applying SMART indicators and reconstructing or validating results chains;
- Skilled professional knowledge of the programme countries, especially a strong political understanding of working in Afghanistan;
- Demonstrated and strong analytical, communication and report writing skills;
- Capacity to work with the target group representatives.

Applications

Interested and qualified candidates should send their CV(s)/ Company Capacity Statement, with a covering letter explicitly referring to previous similar experiences, to CAF-procurement@cordaid.org including a work plan indicating dates and number of days for each task, methodology and approach, and budget based on the deliverables in USD.

Application Deadline: 12 January 2021 23:59