



Annex 4

Conversation with ...
Afghan business people

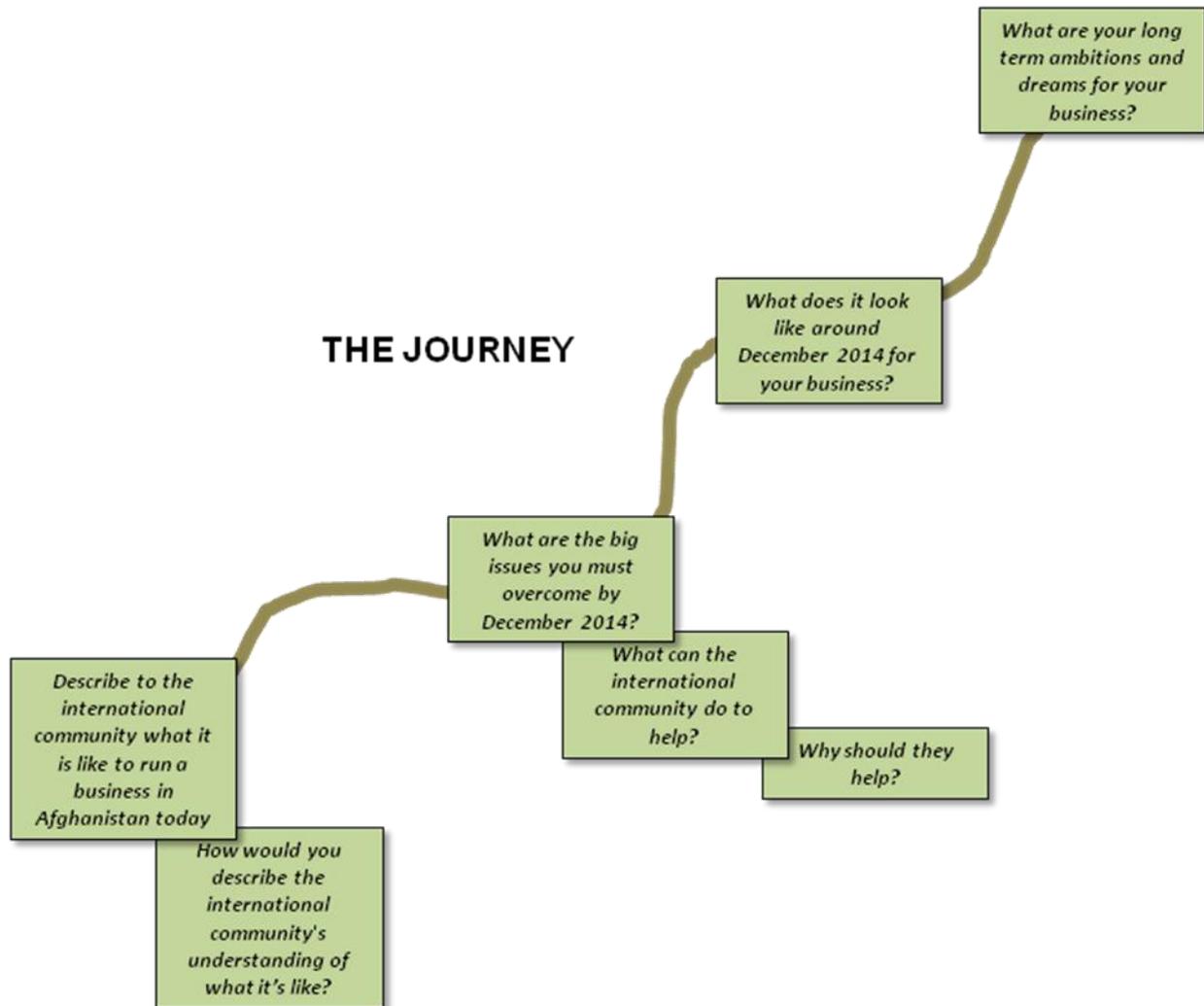
6-7 September 2011



TRANSCRIPT FROM NETBOOKS

Participants were invited to discuss a number of key questions amongst themselves in their preferred language (in this case Dari or Pashto), and anonymously capture the flow of the conversation as it unfolded, using a system of wirelessly connected netbooks called the TEAMWIN Collaborator. The questions were structured in terms of the pathway ahead (based on the TEAMWIN Journey Metaphor), and the group reviewed, developed and categorised their inputs into common themes to shape the discussion as it progressed. Each bullet point in this transcript is a direct input from participants, edited only for spelling.

THE JOURNEY



Afghan business people

Describe to the international community what it is like to run a business in Afghanistan today

- » Afghan businesses are being blamed for not very good work because they are being restricted in their movement due to being under same security parameters as the international contractor
- » Afghan businessmen are not too happy, because the big projects are always given to foreign companies, but foreign companies don't have ability to work in Afghanistan's different provinces; then the foreign companies give the projects to Afghan local companies by subcontract with the lowest cost. The benefits that Afghan companies gained is just learning an experience of how to write proposals, etc
- » Afghan people are making own personal work – the owner of a company doesn't have any idea about that
- » Afghan people are not happy about the road and construction projects; Afghan people need basic projects such as factories, agriculture projects, electrical dams, mine industries, because this kind of project finds the job for the people; from other side we have income and profit for our country
- » Afghanistan government does not have control
- » Afghanistan government may not have full control in all situations
- » Again we come to the security – if a businessman in this situation does trade, he is the one who won't waste it's money
- » All business in Afghanistan is in a bad situation, like there is lack of support from government as well as international community
- » All business system in Afghanistan has much difficulty because all companies not have experience
- » All businesses need good marketing
- » All people afraid from fear, for this reason they collected unlawful money from different way
- » All projects given to company by money, but not according to lawful bidding
- » Business in Afghanistan needs a security and stable situation, but unfortunately we don't have a stable Government, and international community's roles to support business
- » Business is much poor, security problem is creating difficulty
- » Business is not easy because there is no security
- » Corruption and security is a problem for both male and female but we encourage it because we do not raise voice and we are always looking for short cuts – let's stop giving money
- » Depends on the future
- » Doing business is good but in Afghanistan there is lot of ups and downs
- » During the past three decades Afghanistan had lots of disasters in every sector especially in business – there were no investors in private and governmental sectors as well
- » Engineers are not thinking of the future – they are buying lower quality materials and pocketing money for themselves which then leads to poor construction, and danger for labourers
- » From 2002 till 2011 there is many improvement in Afghanistan, and I think most of the people understand war is not solution to live together to do business
- » Government doesn't pay the money for the project at the specific time – we have this problem
- » Government of Afghanistan helps our business through security
- » Great challenges due to corruption and security problems in the country
- » I also run an NGO both here and in Pakistan – we get treated badly by the international military e.g. we were well positioned to take a contract, and then the military accused us of having links to the Taliban, so they gave the business to some other company – it was not true, but we couldn't defend ourselves
- » I have the resources to manufacture such items such as clothing, furniture, electronics and other equipment which are required and wanted by our police and army and our beloved people, and I have the experience and capability to export these assets to foreign countries
- » I like to do business in Afghanistan facing millions of problems and one problem forces me to learn more new things – as an old saying goes, making a mistake opens 100 other doors to overcome any single problem. So we all knew this that business in Afghanistan has a lot of problems but facing the problems is the act of brave – facing one problem removes and rebuilds new system for upcoming generations
- » If the security problems being like present or improves the future will be dark so in this case there is risk for business traders and reconstruction of our homeland
- » If you want to do business in Afghanistan you have to have a strong relationship to get a project
- » Importing from Pakistan to Torkhan border has many problems with security, customs clearance – they change the products and huge delays at the border. Also in Herat they are not clearing properly. People are making their own personal customs – the Government is not running this! They take money for

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- themselves and making their own ideas about how containers can come in
- » In Afghanistan there is a big problem of security – that is why no one can invest in Afghanistan – there is not any surety, insurance or guarantee for the business man and women
 - » In first stage they need to develop the government of Afghanistan, make very well governance for Afghanistan, that may give chance for Afghan investors to come from other countries to work and invest here in Afghanistan
 - » It is not so easy to handle it as we could in the past
 - » Main reason of starting business in Afghanistan is to provide the job facility to the Afghan widow and provide them with a better life to stay and to feed their beloved children; the other reason there will be a good income
 - » Mine problem in Afghanistan is the security for business
 - » No honour in business in Afghanistan – I mean, when a person wants to trade like construction, roads, etc so they can't go further honestly because the companies want their own benefit – no benefit to the people
 - » Nothing is stable, everything depends on situations, time, market, Governments
 - » Now in Afghanistan projects which are achieved do not have good quality because for given project from donor company have much problem like grant payment because company are poor so the grant money are problem, also day by day the security situation going to bad
 - » Now we are facing security problems especially in north side so we cannot work easy these areas
 - » Numbers of company directors are not specialists and are illiterate
 - » Numbers of donors from foreign companies take money from hundreds of Afghans for contracting of project; for this reason need international controlling
 - » Numbers of monitors are not honest – when companies are awarded Government contracts, they ask for money from the companies
 - » People are taking cuts everywhere from our trade
 - » Relationships are important, then qualifications to do business in Afghanistan
 - » Security is one of the major problems, capacity building and lack of resources – mostly orientation and workshops are conducted in English
 - » Security problem – we can't work easily in some provinces of Afghanistan e.g. Kandahar, Helmand, etc
 - » Some of them are corrupted in issuing of the projects
 - » Some people who they live in foreign countries and have good knowledge they not come to Afghanistan because of the security problem also now going of specialist person to foreign country not stopped
 - » They blame the Afghan government but themselves are corrupted and do corruption
 - » They don't care for the business community in Afghanistan
 - » They think of their people here
 - » They wanted the thing which they got, now they may not care!!!!
 - » This a great time to do business as there are many opportunities at present in Afghanistan due to the international community pumping great amounts of funds in the country to finance rehabilitation projects
 - » Up to now not the ring road in Afghanistan is not completed, national products are problem in Afghanistan e.g. dairy. Everything is being imported from Pakistan, Iran, Tajikistan
 - » Very poor human resource management in the government ministries, which create problem for the Afghan businessman e.g. custom office for the custom clearances and some other issues
 - » We are paralysed in business; we need to engage social media, create our own Arab Spring
 - » We are providing different logistic items for both ANA (afghan national army) and Afghan National Police), mostly clothing items such as field jacket, balaclava, neckgator, socks, tools and it has been almost 8 years that we are working and providing, we mostly import the raw materials and deliver to more than 12 provinces. We are producing furniture and supplying for most of the US army camps (for instance Camp Eggers, Camp Phoenix) so it should be mentioned that we have much experience with providing and manufacturing of these items
- How would you describe the international community's understanding of what it's like?***
- » Here is not stable market for investment on permanent business
 - » Internationals see our problems on the ground, but what do they do?
 - » Understanding is good – the international community makes it easy to do business
 - » Very poor – they think it is easy for us to do business
 - » Weak – they don't understand the nature of business in Afghanistan, plus they don't know what they should invest mostly

Afghan business people

Describe the differences between being a businessman and businesswoman in Afghanistan

- » Agree that it would be great to be treated equally, and yes, there's nice philosophical/poetry about the Prophet's wives, etc, but this is not the reality in Afghanistan
- » As a woman working in Afghanistan and doing a business – which needs you to go around and find a market for your business – people are not that easy-going with ladies – it's hard
- » for them to deal with men while wanting a project for the company, because of corruption and as well as people taking your words other way round in order to support you
- » As a woman I want my business to be globalized and expanded to international society, I want my business to be well known among the international business owners, every woman has a dream of expansion of her business and work to be recognized and well known among the famous people around the world so the world could recognize her efforts as an afghan woman being that capable of big business while going through a lot of problems in the society
- » Being a businessman in Afghanistan is very easy to go around the country and implement the project but for women it's never that easy going around the remote areas in the country and do business – it always causes them to lose projects and contracts
- » Big problem in Afghanistan not like any other country because this is a religious country – if a woman goes to a company to get the project people will think something else because she is a woman and there's lots of other problems too
- » Businessman in Afghanistan means lion and rule the jungle, while businesswomen mean walk in jungle with millions of dangers without any support. And we notice they are hunted by different ways some time fall from mountain sometimes drown in river and eaten by animal
- » Cultural and family problems also differ from men
- » Doing business in Afghanistan today is very challenging because of security issues and also women are not allowed or given that much of receiving projects and contracts
- » Economic conditions also differentiate the women businesses from businessmen
- » From the past few years women had started doing business here and in Afghan society business by the women is new and as it seems from the start it is going normal and we hope this difference should be totally eliminated in the coming future
- » Gateways for the resolution of the concerns and issues should be in a form of network where businesses have one voice
- » Good news for women because in Afghanistan there are lots of NGOs for women's rights – give lots of project for them but they are not giving for men but also some places or donor is available to her – when you pay money they will give the project for you
- » In reality there shouldn't be any difference between a businessman and a businesswoman – unfortunately in Afghanistan we are facing challenges because of being different
- » Justice has been ruined by culture ethic, so women face big problem and always treated different. No tax exemptions are granted to them and all outside country import comes by other country so no tax imposed on them.
- » Men and women all have these corruption problems – sugar cane example of many levels you have to reach to get the sweetness ... but women have it harder due to cultural reasons, we cannot work and operate like men, women have a lot of sexual harassment
- » Men have always been in business in our country and women are just entering in this world. Our culture has always kept women out of commerce, and for this to happen it will take many years for us women to iron out all our challenges
- » My client portfolio must be 50% women-based companies as suppliers, distributors and consultants. My ambition is covering many areas around me such as gender issue, security, corruption, inferiority complex and easy access to many opportunity. At end I wish to see many business competitors as female-based companies with my own company at 2045 industrial market
- » They can't attend and could not travel outside from the capitals of the provinces
- » When we are talking about gender, we mean the role of male and female in one society – when both have equal role in society, so we should remove this idea of women and men in Afghanistan business – let's make them both think as same creature and work together for removing all the problems we have
- » With the NATO and ISAF troops leaving the Afghan Army and Afghan Police have the capacity and capability to keep the situation in peace – there will be ever more and better opportunities to operate and expand our business in other sectors and work and provide Afghan jobs, mostly and specifically to the Afghan women – most of the business had already developed they are able to operate

Afghan business people

- » Woman in business in Afghanistan is not that educated, and while dealing for business, they find it difficult to deal in international languages or to write proposals – this is a major issue in getting contracts
- » Women are always seen in small businesses because they haven't approach on big capitals and they never go to the local markets and haven't had much knowledge about marketing
- » Women are considered the weaker sex in Afghanistan culturally, and now we have come and entered the business world, and we are competing with men. These are the challenges we will have to face because they don't want us to be involved. So men will use sexual harassment. And yes, some women do use this to get business, but that is a very small percentage. The majority of us do have it hard and are entering into an unknown world. We have been employees in the Government in the past, but now we are in big business. I was the first woman to have a construction business in 2003. People asked, who is she to give orders? I would say, I'm the one who pays your salaries. We have to pay bribes, we are sexually harassed, and constantly feel belittled everywhere.
- » Women business can't access all governor offices
- » Women get several problems re security – unaccompanied women. Some time some business will be carried out by force which couldn't be possible for women to do smooth business in Afghanistan. It's not only with governmental figures but also found in international communities in Afghanistan especially in far provinces
- » Women only limited to centres of the provinces – could not go out in harsh places for doing business
- » Women sometimes get asked for bribes, like men, but also other things which are not acceptable

What are your long term ambitions and dreams for your business?

- » 100% safe environment to expand our business and provide job facility to the Afghan people
- » Able to work in the whole provinces of Afghanistan and grow our business to be so big and internationally like with Iran, Pakistan, and other countries
- » Become great again
- » Boumi (my company) is trademarked internationally and therefore it will produce internationally. However, the first priority is to make Boumi-Afghanistan a success. Boumi will have its own shops in Europe as well as US in the next five years. It will provide jobs for over 2000 Afghans. Boumi is currently partnering with Butterfly Works from Netherlands and we are looking to partner with other international design companies to pursue our dream.
- » Business stands and gets developed by the peace, no corruption and great security
- » Doing business without security issues, Afghanistan Government issues , stable market
- » Donors and government help with the business man or woman to get courage to forward their business – the government should reduce their corruption and the donor should support all small business men and women
- » Dreams are good but if we make it true it will be useful for our country and business
- » Every person establishes a company and want to improve and succeed in the world of business – to complete this dream eliminate the insecurity and corruption conflict and many bad opportunities
- » Get advantage from bad condition and situation running in Afghanistan and reach our business on top level for tomorrow
- » Get rid of hand-outs, stand on our own to compete, and get ownership of the country – a love for it, not for ourselves to line our pockets to buy houses and live in Europe. The problem with us is that our vision doesn't go beyond our nose. It's important for Afghans to realise we need to get rid of our selfishness, establish the groundwork for Government institutions and beat the gangsterism
- » Good governance needs qualified people who are out of the country so pray they come and fix this SXXX for us
- » Good government chosen by the people for the people means we will have an environment to operate well – good governance, rule of law, open international markets to our country where we can compete
- » Government in place that really has been chosen by the people, not imposed on us, and good rule of law. If these two factors are in place, the international community can look at us a bit more seriously and we can compete internationally
- » Govt doesn't meant to run our business but operate system for us and impose good rule upon us – if we not agree let's raise our voice and don't think of cost, colour and nation – be one and open ways for our opportunities, find/give work and survive well for us and for others
- » Have our own capitals – resources for doing business in the future in Afghanistan
- » Having a great security and best policy in our

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beautiful Afghanistan and we should do our business under very safe conditions

- » I want my children to run my business internationally in the future
- » If we will not develop our business from today, we cannot move to the future (one of our scholars says don't "laft today as if there is no tomorrow"); corruption is everywhere –reason is that people are working together, especially in customs
- » In peace where humans can operate in different fields – construction, rehabilitation, pharmacy, and bring other different technology inside Afghanistan
- » My business is growing and I provide enough job opportunities to our people
- » My business will be growing and become an international company
- » My dreams from childhood is to having a great company with a lot of facilities buildings ... oh just a nice life
- » No powerful hand in the project and the project divided for all small companies according to their specialism or section
- » Not paying corruption bribes any more
- » Our business on the top of the country leading companies – we need to have our own machineries, construction materials and our own local products
- » See our business in Afghanistan reach up to big businesses in construction, production and pharmacy
- » Smaller business community cannot really influence the Government so what should we do? How are we going to survive and work and do what we have to do – we need to be more realistic
- » Start as an international business
- » We all want to do well and to have our country out of this black hole, where gangster and warlords run the country
- » We are hopeful for the future of Afghanistan and our business, but if the security situation and the political situation don't get better our business dream will not be a fact and we will need more help and cooperation of the international community and international security forces
- » With peace in our country we can get higher education to improve or make our business big
- » World sees us as a country that would like to be part of the greater international community, serious about our reputation in the international community, where we are considered reliable partners to do business with – we need to get rid of the culture of thugs and gangsters

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What does it look like around December 2014 for your business?

- » Afghanistan is unpredictable and difficult to project to 2014 and beyond. I am not too worried about beyond 2014. In fact, if I worry, I will not be able to work.
- » Afghanistan will return back to 1992 situation
- » After 2014 the situation will be worse than now
- » All these questions will come down to security
- » Anticipation or prediction is not going to be accurate, but I say there won't be any big issue to put us in negative way and our people already know to continue their own life mostly in a peaceful condition, specially their business and investment
- » At the time of the Taliban we managed to operate our business, so we are quite used to difficulties. We will work on our agriculture and work on our carpet business.
- » Bad economic situation in Afghanistan, bad job opportunity
- » Drought will continue to be a problem for our agriculture
- » End of funds and donation, but there might be some funds coming up after 2014
- » Everything will collapse unless there will some betterment seen in Governmental sectors. It will open some ways to do good businesses.
- » I hope to start e-commerce business but the problem is that since my business is not that famous because it is not popular, I wish for a good marketing strategy so that I can promote my business through other famous business's website
- » If Afghanistan doesn't have local income and exports 2014 will be the same like past so the business will remain the same or lower and we think that it will be very difficult to come out from this much difficulties
- » If we have the current situation in the future, like having corruption in the government and security problems, there will be no hope; at current time we have some International Community support through the funds for projects, but by transition there will be no funds and Afghanistan will face same problem as Iraq
- » Less job opportunity, equal poverty, then WAR again
- » Many problems regarding security if the political situation stays the same with the government policy in regards to the Taliban
- » Maybe all companies' work will be stopped – are maybe weak since up to now not build which project that benefit for our fear, like product companies
- » My business has expanded and I am competing among the international business people ... but as the question itself says it's only a prediction because we don't know what December 2014 will bring to Afghanistan's situation
- » My business will fail and we will have nothing but war, and if in a country be such kind of situation so there will be no name of business
- » No business and anything else, just war
- » No business, no job, no opportunity, just a jungle like before and a good business is that to rescue you and escape to other country
- » No contracts with PRT and other international organization and bad security means Afghan people leave the country and no skilled people left
- » Our agriculture could be completely destroyed or we could have a mining industry – we don't know!
- » Our business will reach to make a network with international communities and will transform the communication and coordination through electronic business
- » People try to move business and investment out of Afghanistan
- » Recently in local market AK47 price increased from 50,000 to 70,000 afs. I asked my friend what is the reason – in half an hour Taliban can easily capture Kabul (by entering Loger, Wardak, Kapisa) in 2014 when NATO leaves the country. So I personally pray that the dark time passes quickly because all men and female both invest their capital, hard work, expertise and time.
- » Refugee influx will change things
- » Transition period is the opportunity for the international community to invest in business – but after this, we will have very bad conditions. Government will interfere with business and there is no security. If businessmen have money, they will transfer it overseas
- » We cannot depend on the international community to do everything for us – we still need to maintain our businesses at whatever costs, even if they leave
- » We cannot tell you if it would be better, worse, or the same – we don't know until we know the institutions will improve or not
- » We do not know what will happen in Afghanistan
- » We do not know what will happen in the world and Afghanistan but if the situation will be fine then we will expand our business

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What are the big issues you must overcome by December 2014?

Security

- » Afghan business will never invest in Afghanistan while bad security
- » Afghan businessmen are investing outside of Afghanistan because of the security – how can we encourage them to invest in Afghanistan?
- » Businessmen are getting kidnapped in the presence of Afghanistan government
- » Especially south of Afghanistan delivery without escort is not possible and with escort also 50% is dangerous e.g. many trucks have been burned in the Kabul-Kandahar way
- » Government army is not enough for saving security so need much military personnel
- » If no security there will be no business at all
- » If we have security issues, political issues and corruptions like in current situation in Afghanistan, there will be no great hopes after transition
- » In 2010 we got a project of runways in Helmand and the Taliban gave our team warning to leave the work and the province and they also kidnap our three persons (after paying them money they have been rescued)
- » Main and biggest issue is security
- » Most of the projects from the international community are without insurance for the staff
- » Need political security from Taliban and government is also weak to solve this problem
- » No security
- » Not any support and opportunities of security for the Afghan businessman
- » Our businesses are facing security issues that is big problem in upcoming 20 years
- » People are much poorer and not have job because they destroyed security and kidnapped people for money
- » Security
- » Security is big issue
- » Security issues, political issues, war with Taliban – made the business opportunities so weak. If we have the security issues and government corruption in presence of the international community, how will we have hopes of change for better in the future? This is true that Afghans can rebuild their own country by themselves but the political war and the hand of some countries for the political view will make it destroyed.
- » The big problem in Afghanistan is security – there is

no any guarantee for businessman to invest money here

- » To deliver our goods to any provinces we have to pay 30% of the expenditure of the security people
- » To save myself from the Taliban!!!
- » Today in Kunduz province one project failed due to UN acceptance of foreign. So now they give that project to government and they are working without any danger because local people are working. So international community must change their strategy and re-plan each and every thing.
- » We are paying too much money every month to escort our trucks on supply projects on highways of Afghanistan, but everyone know it is just a business
- » We should also think about our life in the sense that after 2014 maybe we are in danger and our business will go down
- » When a project is awarded in a province we can't forward construction material, machinery and labour and we can't be on the site due to Taliban security problems like killing, kidnapping, firing on the company's properties, machinery, businessmen traders and labourers
- » When we get awarded the project e.g. construction, road and building in some zones of Afghanistan or in the place of Taliban, the project will be unsecure, the staff will be unsecure and the equipment will be unsecure and we will make loss in implementing the project
- » When we get the project in Taliban zone area they will kidnap the staff of the project and destroy the equipment

Corruption & Justice

- » 40% of the money is coming to the foreign pockets and 30% goes for those people who are giving the project and 30% to those companies finishing the projects
- » Company in Logar escaped with about \$3-4 million
- » Corruption at the customs is a huge problem – traders don't trust customs
- » Corruption is not only in Afghanistan it's also in outsiders. The country who donated also send people to work and watch out the donation, but still they are sometimes taking bribes and go with favourites.
- » Everybody knows about the justice but come and let's talk about the how can we improve it and support the Afghan companies
- » Foreigners are not supporting the Afghans and Afghan companies – they didn't work for Afghans – things they did are for themselves e.g. they made

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- roads because of their vehicles
- » Foreigners are sometimes getting kick-backs of up to \$2 million
- » Foreigners who are spending here are getting four times more than they spend, but they didn't give us a chance to develop companies here, the program which we participating now was better to be held 10 years before
- » In Afghanistan, business community has to become involved in politics because unless we change the government to a functioning government, we will not survive
- » In order to stop bribery, we have to stop paying bribes
- » Many problems because there isn't any clear system for the taxes; besides, they would like to take corruption directly instead of finishing your work and this will damage our work system
- » Most foreign companies are not believing the Afghans e.g. I was in Bagram talking to a Korean company. They asked me, what language I spoke and I told him Pashto. They said, if you are Pashtoon, we can't give you the project.
- » Most of the time foreign companies win the projects and then again the work is being done by Afghan
- » No justice – all projects contracted by money and corruption and political way
- » No justice in business in Afghanistan – we take a project from internationals, and when we go to deliver they don't let us develop
- » People are 100 per cent not dealing honestly – they are always corrupting
- » People who don't believe us say the problem is that we don't work properly
- » Some time Afghan companies are getting the first instalment of mobilization money and they don't work and go
- » Dealing with NATO gives us experience for dealing and doing business/joint ventures with international companies
- » Foreign companies can do good documentation which Afghan companies can't do
- » I think this is not true that Afghan companies are not share with foreign companies, because as we know most of the projects are coming from donors, and they are foreigners
- » International Community did not work for the solid opportunities of business and job opportunities for Afghan, so we have a current time from 2011 till 2014 to develop the factories that can develop the job opportunities for the people
- » International community do not trust Afghan businessman and companies
- » International community will spend less so we must find new customers
- » Khost/Gardez project – \$200 million US military project bid for by Afghan construction company but given to an international company – why?
- » Not much more big construction projects??
- » Our big customer is PRT and if there is no PRT we need new customer
- » Our current customers are international in Afghanistan and outside. If they leave, my business will suffer.
- » Prime contracts – Afghans are now the lead, with President Obama's policy, but if the international community leaves, insecurity will cause us to lose that lead i.e. reverse the progress made in the last couple of years.
- » Problem of Afghan companies is language and very recently English is becoming the organization language
- » Size of project is much importance and donors give much money to contractors – but big projects should be built in Afghanistan
- » Some of the international community make difference between Afghans like the Americans make difference between Pashtun and Tajik, like the Korean make difference which affect business and business development
- » They think the quality of work will be weak in implementation
- » We can't find good customer until we have good international business partner
- » We don't have a big project
- » While the contractor or the POC is replaced they have to introduce at least their replacement and it is customer to rule as a bridge between the company; if they didn't introduce their replacement person there

Customers & Projects

- » Afghan company can't get big projects
- » 'Afghan First' – all companies in Afghanistan don't share with foreign company – our business stops when they leave because we rely on the international community for business
- » Army projects should be converted to our building companies which will create job opportunities
- » Currently PRTs are the customers and last night the President said that PRTs should be closed. Then the only customer will be Government which is very corrupt. For example any project from government means the businessman should pay half of it to the government official for monitoring.

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will be problem in most of the payment

National industry

- » If we are not able to purchase raw material from Pakistan, we will also not survive
- » If we don't have proper shipping companies with good prices, we will not be able to export
- » Many Afghan carpet weaving companies making different kind of carpets – after 3 years USID gave expense of businessmen to join international domotex exhibitions and Dubai
- » Need long term projects and factory to stop foreign country import materials like agriculture products
- » Only our factories and our own products can develop business opportunities for Afghans; this will bring change and will bring the opportunities of jobs
- » The challenges will remain the same for a very long time. We will work to establish a better management and focus on production for local market as well as international market. However, to resolve the issues of raw material, transport or management, it will take years beyond 2014.
- » We have a lot of factories which are stopped by now; we want international sources to come and invest in those factories and companies
- » We have handicraft businesses but we don't have the company providing us the raw material, so for that we import the raw materials from outside to overcome this problem
- » We have lands but we don't have water for lands
- » We have products but don't have international markets
- » We have raw material and it's being exported to other countries and they make it into products and then sell it back to us

Competition

- » Afghanistan used to produce beautiful cotton and now the factories are not functioning because we cannot compete with Pakistan and China. It is a long story. Again, it is the WTO issue.
- » Afghans don't understand the concept of 'competition'
- » Cannot compete with China
- » Free market economy is not working for us – it is going to be very costly to absorb the costs in our community of production. With China on our doorstep and their cheap products, this market does not work here.
- » If a product comes from or is made in Afghanistan no one will buy it because the cost will be high, but products from China that do not have quality are

bought because they are cheap

- » It is quite difficult in Afghanistan because the raw material and other resources are supposed to be imported and meanwhile the other company comes with their useless goods and our goods have good quality, but mostly the people prefer the foreign goods
- » Unfortunately in Afghanistan there is not any positive competition, because if a company wants to compete with another company he will use force or any other negative force or kill
- » We are worried that we will not be able to operate because inexpensive products are coming from China, Iran and Pakistan. This is a very big and important issue if we want small Afghan businesses to survive.
- » We have had a socialist system for the past 50 years and suddenly a free market economy is not suitable for Afghanistan.
- » We must work with competitor, we have to know the theme of our competitors and also know their mind, nature of business, etc, to help us to work with them and also overcome in any project or business

Investment & Finance

- » All over the world the place to save our money is bank, but unfortunately if corruption comes the bank will invest all its money in foreign countries, especially in Dubai
- » All system of banking in Afghanistan is weak – all have information re infamous name of Kabul Bank
- » All the investors will take out their money from Afghanistan
- » Banking system is not reliable like Kabul Bank is governmental now, and they charge us
- » Businessmen are still believing in the hawala system because they are trustworthy
- » Camp Eggers and other military staff are not paying on time although most of my Afghan company had the best financing system
- » Hawala system is cheaper and if you deposit \$100,000 you can withdraw on the same day, but bank is not giving you more than \$10,000
- » If the bank invests money in Afghanistan in factories or companies the financial system of Afghanistan will be good
- » Lack of investment in our businesses
- » Lots of problems in finance
- » One thing which is very important in investment is banking in Afghanistan – the rate of interest is very high and not like other countries' good banking system

Afghan business people

- » People still like the hawala system because it's more reliable and helpful to people
- » Sometimes if you have money with hawala system and you require more then you have the saraf (money changer) to help us with excess
- » Traders and businessmen will invest out of the country because of security, corruption, lack of investment, lack of job opportunity, lack materials (construction and industrial), and high price of materials because most are imported
- » We can't save money in home, so either save the money in bank or invest in property, but the price of property is risky
- » We must have advanced financing system, Quick book, etc like Egg pack. And our report must be standard. Beside that we must have easy access to finance.
- » We need sufficient budget and investment from banks and international organizations
- » When you are running business you need many things, lot of investment and new customers

Government

- » Afghan businesses will not survive unless Afghan government enforces regulations. We don't need WTO. We need import regulations so Afghans can produce for local market.
- » Afghan Government will be awarded MOI and MOD; it would be bad for qualified companies
- » Everyone hates the government
- » Funds will go in the pocket of the government Mafia
- » Give us the money directly and the Government won't be able to steal it
- » Government is having problem currently with corruption since the international community is here
- » Government is much weak and not have good systems – this regime is sick – need for changing
- » Government not able to help company
- » Government staff selection not have plan and specialist person not have good salary in the government so they go outside –Social Community Development is capacity building program in governance for Government personnel, funded by USAID – unfortunately the funds got stopped on this institute for the human resource capacity building
- » Government workers are sleepers
- » If the international community leaves Afghanistan in 2014 and the money they contribute to Afghanistan goes to government budget, no one is there to oversee it
- » In government there in no one in the right job for

right person

- » Mafia inside the government who manage the funds e.g. international community \$200 million project subcontracted to Indian company for \$85 million, then given to Afghan company for \$30 million
- » Our government is not in a situation to take care of all the issues by itself – they need more capacity building

Staff & Management

- » Afghan companies are very weak in staffing and management, preferring to hire family members
- » Afghans are 'traders' rather than 'business managers'
- » Big problem is foreign staff e.g. in every company or organization you see all the staff are Pakistani, Indian, Nepalese, Philippine, so money goes to the pockets of donors, NGO CEOs or staff and a little money will come for Afghan staff
- » Capacity training programs for the Afghans
- » Companies who are working in Afghanistan don't believe the Afghan staff
- » If we have good and qualified staff we can get good project and enhance my income
- » Most need capacity building programs for Afghans
- » Need long term training and capacity building project in Afghanistan
- » Other problem is foreign expats who come and work in Afghanistan with aid agencies e.g. in Ministry of Agriculture, Irrigation and Livestock there is \$100 million HLP project of which DAI took \$40 million in consultancy services for designing and formation of this project, so these people are coming and getting large amount back to their country
- » Since last time all our qualified and specialist personal are outside Afghanistan or died; need time to fill that vacancy and much need for workshops and fresh courses
- » Staffing is one of the important rules in business; I think without good management we can't handle projects
- » Staffing is very important in business; unfortunately some company owners don't have capacity or knowledge of staffing – there is need to hold capacity building workshops
- » We must bring merit-based recruitment, have skill, know world standard, avoid nepotism and watch for their needs like training and workshop
- » We need more training and education for our staff

Afghan business people

Time

- » We did have time – there were market surveys but the consultation is coming too late
- » We don't have enough time to work this out
- » What can we do in 3 years? It is so late

Being heard

- » It is difficult to be in this meeting because we all have work to do and, as a business person, I believe time is money. I feel like I'm wasting time because the impact of these reports has never been felt by any of us and we have attended over 10000000 conferences and meetings and provided information to the internationals for their reports.
- » Meetings should be run by Afghans. One Afghan business should be hired to gather information and voices of the Afghans, if the international community truly cares. Afghans should be preparing these reports and presenting to international community. One way to help is to have more respect for the Afghans and to show support rather than dictate or impose values. It is an adaptive challenge for the international community.
- » We as people of this country feel this is a waste of time and effort on our part to take part in these meetings ... same old ... same old.
- » We feel very disappointed with all these meetings and workshops as they have very little impact on those attending, whereas the people hosting the meetings and workshops charge very large fee to put them together.
- » We have participated in many conferences and never see any benefit.
- » We have wanted the international community to hear directly from the people.
- » Why has it taken so long for the international community to consult ordinary people like us?

What can the international community do to help?

- » Bring change in the Government's management
- » Bring transparency in protocols and contracting with Afghanistan businesses, to create alternatives for doing business in Afghanistan
- » Build agriculture, industrial factories, mines industry
- » Connect Afghan businessman with international businessmen through conferences for example in London and USA
- » Develop opportunities for Afghan businessman in importing and exporting of the products
- » Develop the knowledge of people in the management whom work for the companies
- » Do not transfer funds directly to the government of Afghanistan
- » Foreigners didn't give chance to participate in international conferences
- » Foreigners didn't give us a chance to come together to discuss our issues that we've been having. Someone should make them together, we have the problem of coming together.
- » Fund us for our damaged factories – provide opportunities for the businessman
- » Grow education, reconstruction, help our Government for better security
- » Hard work rather than sending money. Have direct contact with factories and local community. Improve their mentality and think what exactly we want. Help companies in their pilot stage.
- » Has done lots of help for Afghan people when we see all the rehabilitation of Afghanistan, all expense of government, etc, but they are benefiting because Afghanistan is a strategic country in Asia and there are lots of mines, etc in Afghanistan. No country, especially USA, comes here without benefit for them too
- » Help to rebuild old governmental companies
- » Help us come together and plan, discuss these issues at international conferences, or such like
- » I am very angry with the international community. They have misused, abused, and exploited Afghans. And I am angry with the taxpayer.
- » Invest and make development of Afghan-owned factories to develop more factories in Afghanistan
- » Invest in factories and develop the opportunities of jobs for the Afghan local people, who need to support their families by getting jobs
- » Invest in the stopped factories and companies of Afghanistan and re-start

Afghan business people

- » Invest or fund the factories or provide loans for the businessman to make Afghans stand on their own; then there will be huge opportunities for the people to work in Afghanistan
- » It is too late but should not use this as an excuse not to start or at least try
- » Joint organization with government of Afghanistan and international community e.g. AISA
- » Let's come together and we Afghans should work together and make something to come together
- » Link us with international market and trust and help us in standardising our products and services. Help us in formation of countries important sectors; create more jobs by providing projects directly to local Afghan people.
- » Listen to the ordinary people of our country – stop getting advisors from abroad
- » Make a good coordination and cooperation between Afghanistan government and international community
- » Make organization to monitor the money
- » Manage a program for Afghan businessmen to give the funds directly to the Afghan businessman – funds go to the government there will be no chance to get them from the government
- » Manage the money which comes to Afghanistan and make plan before transfer it to Afghanistan and don't pave the ground for those people to rob the money for themselves
- » Marketing development for the companies in international markets
- » Only thing international community can do for Afghanistan is donate security to Afghan government and let the Afghan businessmen to bid on and be awarded big projects, so the government will stand on one leg on security and local companies hire the jobless people
- » Opportunities for development of more factories that will help the Afghan nation for jobs and achieve peace
- » Promote the Afghan people for investment, establish local factories, promote and develop agriculture and industries – conduct seminars, workshops
- » Solve agriculture land, build factories, solve transportation system of Afghanistan for exporting fruits by air way transportation
- » Solve storage system for Afghanistan fruit product
- » Solve water supply system in Afghanistan
- » Specifically, at Boumi, we need capacity building for our management. I have been asking this for a long time but no one has paid attention. To survive, Boumi needs partnership with international design companies and distributors who will take us to international tradeshows and introduce us to the world. We have highest quality product in Afghanistan and I wonder what is holding them back from assisting? Boumi was recently at the British museum but that was because previous British ambassador's wife, Mrs. Bridget Sherard, introduced us to the museum.
- » Spend the amount of the funds in right way in Afghanistan – research before spending money in Afghanistan
- » Stop getting advisors from abroad; we tell them things, and then they take our ideas, and then take credit and the pay packet. We are fed up with it.
- » Stop sending charity (donation) – if still they are interested and want to help and stop that fire reaching them, for God's sake ask about your DXXXX money, keep eye on your donation, get full information, don't take back much as salary expense and expat, etc – just stop killing tax payer and ask where and how the money was spent in our country
- » System for the management of budgets that Government can use once they leave, which will make business equitable and fair
- » Time to rebuild good management and end corruption
- » We appreciate international community about the reconstruction of Afghanistan; we have schools, paved roads, so and so
- » We are facing corruption in the construction sector. The Americans and Europeans are deeply involved this, they have their middle men who are civilians but in fact ex-military people.
- » Whole issue is person-to-person, not institution-to-institution – and we can do it this way
- » Work on removing corruption and bring the opportunities for jobs to Afghans by development of the factories and some other opportunities
- » Work on the capacity building programs for Afghan businessman
- » We have to go outside into international market, must count as global and help us in improving our products directly. Must remove to gain back the money by name of expat, etc

Afghan business people

Why should they help?

- » Afghan government will bring good life to them
- » Afghanistan is the heart of Asia and the international community had plan to develop it as centre of business for the world, which was getting the place of UAE in world trading – if the international community work for the development they will get good benefit of Asia business and Asia market
- » Afghanistan is the stream line for the economy and trade in the central Asia
- » Afghanistan lost everything during 20 years of war
- » Afghans are like a volcano – they're either dormant, or erupting and killing each other
- » Being familiar with other technology and important methods to run the business in better way is a humanitarian aid because Afghanistan has passed almost three decades of ...
- » Bring peace in the world
- » Business is the future of Afghanistan
- » By helping Afghans the rest of the world will help them – Afghanistan was left behind after the fall of the Russians, and look what happened with 9/11
- » International problem burned Afghanistan so should be reconstructed by international help – first Russia has responsibility and then America and EU
- » Make better international relations
- » Make good and better strong relationship
- » Negative effect of opium throughout the world
- » No job, no peace
- » Once this situation comes to you, you will be able to feel it better
- » One day our problem will come to your country
- » Peace in Afghanistan means peace in the world
- » Terrorism that will destroy your country as well
- » Their life is in danger, they are facing 9/11, London bus bombing, etc, so be a watch-dog on their donation and work with us in every sector because they are the one who played very important role to help USA in 1980s and now they have to contribute ... if not, maybe we are not in need but their life, their country and their economy will soon crash ... and the work they have done till now will vanish
- » We all shall face problems with security – people who have no hope for the future as far as their livelihood is concerned have nothing to lose – they can be absorbed into any movement that would be negative for people here in Afghanistan and the rest of the world
- » We are in an international war in Afghanistan – this is not an Afghan war. Afghans are becoming the victim of an international war once again. It is the responsibility of the international community to make sure Afghanistan will not fall into another war. Failure is not an option in Afghanistan. If we fail in this war, we give the key to the insurgents to do what they like in the world. If international community with over 160,000 well trained army personnel cannot fight a few insurgents, there is something wrong. One of the ways to help is to help small businesses to succeed.
- » We have lost all the things and we would like to serve the people in this way and we should decrease our import items
- » We need their help and support since women have newly started business in the country and are in need of support by international sources
- » When there is no job they will join Taliban and stand against their own government
- » When they helped USA to remove USSR they now have to contribute and help in each and every sector
- » You have your own benefits in my country, otherwise God will show you one day