



## Zardozi – Markets for Afghan Artisans

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Quarterly Report  
to the  
Board of Directors



October to December 2014

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# Table of Contents

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<b>Acronyms and Abbreviations</b> .....	<b>3</b>
<b>Executive Summary</b> .....	<b>4</b>
<b>Report on Progress against Impact, Outcomes and Outputs</b> .....	<b>5</b>
Impact .....	5
Outcomes and Outputs.....	5
Strategy development.....	6
Product development and production.....	6
<b>Operational constraints</b> .....	<b>16</b>
<b>Risk management</b> .....	<b>17</b>
<b>Management and administration</b> .....	<b>18</b>
Programme Finances .....	18
Zardozi Enterprise .....	19
<b>Lessons learned</b> .....	<b>22</b>
<b>Zardozi Enterprise (Profit and Loss tables)</b> .....	<b>23</b>
<b>Annex 1: Logical Framework (NCE)</b> .....	<b>26</b>
Outcome A.....	26
Outcome B.....	29
<b>Annex 2: Progress against Mid-Term Review recommendations</b> .....	<b>32</b>
Recommendations for be completed in 18 months.....	32
<b>Annex 3: Summary of strategy development workshops</b> .....	<b>35</b>
<b>Annex 4: Article for Enterprise Development and Microfinance Journal</b> .....	<b>37</b>
<b>Annex 5: Consultancy Report: Building Confidence, Building Success</b> .....	<b>47</b>

**Cover:** Zardozi asking advice on her beadwork design in a Mazar Community Business Centre

## Acronyms and Abbreviations

AISA	Afghanistan Investment Support Agency
AREDP	Afghanistan Rural Enterprise Development Programme
CBC	Community Business Centre (also mini-CBC), also known as <i>manbeh(s)</i>
CDA	Client Demand Analysis
DFID	Department for International Development (UK)
FTE	Full-Time Equivalent (measure of employment)
NCE	No-Cost Extension
NGO	Non-Governmental Organisation
NJ	Nisfe Jahan (in a few instances referred to as the <i>Guild</i> )
M&E	Monitoring and Evaluation
MEDA	Mennonite Enterprise Development Association
MFAA	Markets for Afghan Artisans
ROSCA	Rotating Saving and Credit Association
SEEP	Small Enterprise Education and Promotion Network
TFC	Trade Facilitation Centre (now New Business Line)

## Executive Summary

During the reporting period, the general sense of tension and insecurity decreased in the country as the post-election period, although not without violence. However, did not lead to the overall breakdown that had been feared in many quarters, which had the effect of making it easier to find new clients to join the programme.

Following agreement between the UK Department for International Development (DFID), Oxfam Novib and Zardozi on a no-cost extension (NCE) from 1 April 2015 to 30 September 2015, it was also agreed that work in this period will build on the three years' experience of finding ways to support poor women to earn a livelihood through business. During this period, a particular focus will be on strategic thinking, especially around how to achieve greater autonomy for Nisfe Jahan (NJ).

Two strategy workshops were undertaken in the period, leading to real progress in initiating the separation between NJ and Zardozi with the establishment of the first NJ office in Mazar. In addition to this structural change, the workshops led to a better understanding between NJ and Zardozi, and a greater feeling of ownership by Mazar NJ Committee members in managing their new office.

During the reporting period, the assessment report prepared by RSI Consultants for DFID on the Markets for Afghan Artisans (MFAA) programme was finalised. Given Zardozi's concerns about what it saw as serious flaws, in working to demonstrate to DFID where the inaccuracies occurred, Zardozi did considerable work surveying all clients, with interesting and useful results. In addition, Zardozi's Monitoring and Evaluation (M&E) staff started work on strengthening the documentation of M&E processes and improving analysis and reporting systems.

During the quarter, 225 women became new NJ members, bringing the total number of members to 3,035 (against a results framework target of 3,014 by the end of March 2015).

The number of full-time equivalent (FTE) positions created was 400 bringing the total of FTEs created to date to 6,994 (against a target of 7,434 to be achieved by the end of March 2015).

# Report on Progress against Impact, Outcomes and Outputs

## Impact

### Impact: Female producers and entrepreneurs enabled to obtain increased income through a strong industry association

Impact	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
1	Average increase in income of NJ members	50%	728%	436%	436%	400%

**Table 1: Average client income increase over baseline by quarter and year**

	2011/12	2012/13	2013/14	2014/15
October - December	123%	178%	374%	436%
January -March	130%	248%	590%	
April - June	132%	178%	629%	
July - September	836%	413%	728%	

Average income continues to increase year on year, and Zardozi plans further research to investigate the contributing factors and variations according to variables such as region, business category, years of experience, season, etc.

## Outcomes and Outputs

### Outcome A: Ability of female producers and entrepreneurs to develop and market competitive products is improved

Outcome	Indicator	3 Year Target	Achieved by end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
A1.3A	Number of FTEs created for men and women by the program	6,720	6,594	400	6,994	7,140
NCE 3	Total number of clients employed in new business lines	-	-	78	78	120
NCE 4	Total number of home workers employed in new business lines	-	-	136	136	240
NCE 5	Number of new business lines handed over to client management	-	5	7	12	2
NCE 6	Total quarterly sales income from new business line incubation (\$)	-	-	4,631	4,631	10,000
NCE 7	Total number of women working with the programme (clients plus home workers)	-	-	4,720	4,720	8,000

## Strategy development

During the past 3 years, the regional teams' heavy workload has meant that senior management were seldom able to bring them to Kabul for strategy workshops. However, milestones for the NCE period include more emphasis on developing strategy to achieve such results as increased cost recovery and promoting the autonomy of NJ, rather than simple expansion targets. As a result, the need for strategic discussions with staff and agreement on new implementation approaches became a priority.

During the quarter two strategy development workshops were held with staff. Issues discussed included:

- Business categories
- Services provided to each business category
- Feedback system for client comments, requests and needs
- Service fee payment systems
- Successful woman celebrations
- Trade facilitation/new business lines
- Cost recovery
- Savings
- CBC utilisation rates
- Selection of new areas and clients

Annex 3 provides a summary of topics discussed and agreements reached.

## Product development and production

As mentioned in the July-September 2014 report to the Board, Zardozi is interested in supporting more entrepreneurial women to move up the garments and food processing value chains. To this end, Zardozi has started encouraging and facilitating women to open garments and food processing workshops<sup>1</sup> in order to take advantage of new market opportunities.

Zardozi's support to these women includes:

- Taking women to visit successful, small-scale commercial workshops
- Providing loans and advice for equipment purchase
- Sourcing first orders and providing introductions to buyers
- Skills training and product development as necessary
- Assisting client to source needed inputs
- Starting off interested women with orders managed by Zardozi, thus giving the clients a chance to train their workers in needed skills and to themselves understand quality standards and the need to meet deadlines

Although most clients are able to find their own orders from the outset, some need Zardozi to continue to find them orders for some time to ensure full utilisation of workshop capacity until they are sufficiently experienced to do this themselves.

Garment orders, particularly those sourced by Zardozi, are sometimes too large for client workshops to complete on their own due to their inexperience. Currently, the number of orders offered to Zardozi to pass to clients exceeds current client workshop capacity. However, rather than refuse orders and jeopardise carefully built buyer relationships, in these cases Zardozi employs reliable and

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<sup>1</sup> The Zardozi definition of a workshop is: At least 3 women, in addition to the client, regularly working in one location (which can be in the client's home) for the purpose of filling orders

skilled clients to work in the Zardozi office or at home to complete excess orders. This system is also a useful way of training individual clients in how to meet quality standards and deadlines, thus giving them the confidence to set up their own workshops.

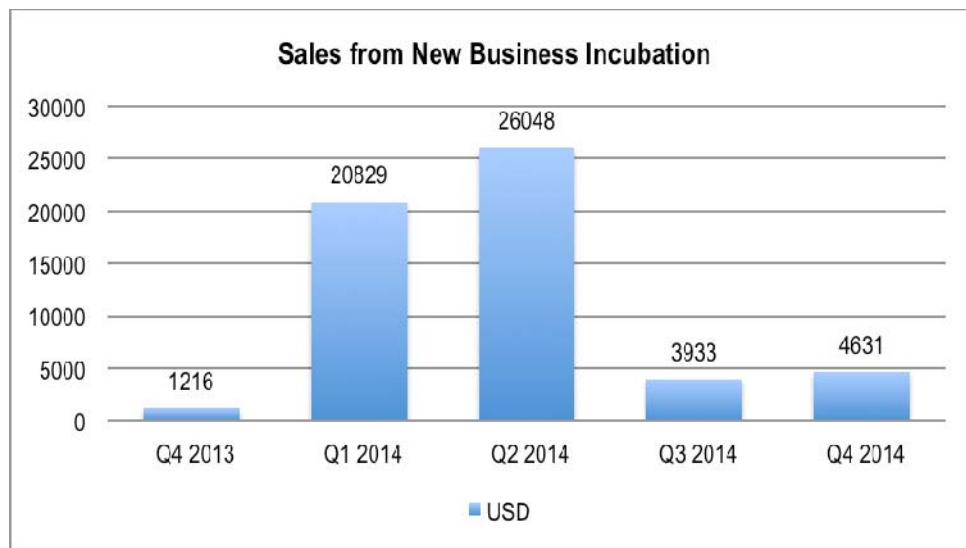
### Outcome Indicators NCE 3, 4, 5

The total number of women working on new business lines in this way or through their own workshops at the end of December 2014 was 78 (NCE 3), employing 136 workers (NCE 4). The total number of clients running their own workshops was 12 (NCE 5), compared to 5 at end of Q3 2014, which demonstrates significant progress in a 3-month period. Many more clients are currently in the process of setting up workshops.

### Outcome Indicator NCE 6

Total sales income from business lines in the past quarter includes only the sales of products made where Zardozi has controlled production and order management, not sales by independent client workshops. Given the focus on setting up client-owned and -managed workshops in the past quarter, the reduction in sales income has been significant.

**Table 2: Comparison of quarterly sales income from new business line incubation**



### Number of women working as a result of the programme

Following the RSI survey of Zardozi clients, Zardozi undertook a rapid assessment of the status of all clients. Although 'rapid', the assessment proved, through a series of verification checks, to demonstrate a variance of 18 per cent compared to the RSI survey.

The rapid assessment established that the current client status classification system was not providing the level of detail needed to support effective programme management and strategy development, nor to reflect programme achievements. In response, a new system for classifying client status was developed (see Table 3 below). This shows the total number of women working as **a result** of the programme even though they may not now be working **with** the programme.

**Table 3: Women working as a result of the programme**

WOMEN WORKING		Number	%
1	NJ members who are employed, dormant, under-employed, unemployed or graduated to other jobs	2,037	66%
2	Non- NJ members working*	200	6%
3	Working NJ members who no longer use NJ services*	100	3%
<b>Total of Women Working</b>		<b>2,337</b>	<b>76%</b>
WOMEN NO LONGER WORKING			
4	Sick or no longer allowed or willing to work*	350	11%
5	Moved to another area or located in now insecure area	373	12%
<b>Total of Women No Longer Working</b>		<b>723</b>	<b>23%</b>
<b>TOTAL</b>		<b>3,060</b>	<b>100%</b>

Source: Zardozi rapid client assessment, December 2014

Note that the figures for 2, 3 and 4 are not finalised, as surveys continue.

### Outcome Indicator NCE 7

'Women working in the programme' divides women into two categories: women who run a micro-business and women employed by micro-business owners. In the latter category, women are further divided into:

- Employed women working with micro-businesses within the community
- Employed women working for micro-businesses operating outside the community

**Table 4: Women working with the programme**

Client categories	Number of women	Average number of workers per client	Total women workers	Total women employed (clients plus workers)
Clients restricted to working in the community	1,486	0.43	639	2,125
Clients working outside the community	551	3.71	2,044	2,595
<b>Total women employed</b>	<b>2,037</b>		<b>2,683</b>	<b>4,720</b>

Source: Zardozi rapid client assessment, December 2014

The average number of women employed in these two categories is calculated on a quarterly basis from a randomly selected sample (see Table 5).

**Table 5: Average number of home workers employed by clients, by business category and by region**

Region	Average number of home workers actively employed	
	Copper (working inside the community)	Bronze (working outside the community)
Herat	0	0.4
Mazar	0	7.59
Jalalabad	0.98	4.00
Kabul	0.10	3.11
<b>Overall</b>	<b>0.43</b>	<b>3.71</b>

Source: Zardozi rapid client assessment, December 2014



As a result of the rapid assessment survey, MFAA data on ‘Women working with the programme’ was adjusted downwards, as 23% of women are no longer working, have moved or are located in insecure areas so that their status cannot be checked.

Given the useful data arising from this assessment, it was decided to carry out regular half-yearly surveys of 100 per cent of clients.

### Output A1: Product types and styles developed respond to customer preferences

Output	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
A1.1	Number of design input collections developed	24	52	4	56	48
A1.3	Number of design workshops facilitated	30	38	6	44	46
A1.4	Number of design resource access points for NJ members established (new)	44	68	4	72	95

#### Output Indicator A1.1

During the quarter, Herat and Mazar started purchasing second-hand design catalogues from the bazaar, which proved popular with clients. The catalogues are in addition to Internet-sourced design input collections.

#### Output Indicator A1.4

Some clients registered with existing Community Business Centres (CBCs) are located too far away from them to make use of them. To resolve this, the strategy workshops agreed as a first priority to establish mini-CBCs for women in this position, in a rent-free location and aiming to serve smaller groups of women. Mini-CBCs will be counted as new resource access points since the clients involved, in practical terms, were not previously able to access CBC services.

### Output A2: NJ members have increased volume and value of production

Output	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
A2.2	Number of NJ members trained in order management	500	535	30	565	625

#### Output Indicator A2.2

Order management training continued during the quarter with all clients. Even those restricted to working within the community need to understand managing orders as their business is dependent on supplying customers on time and with the agreed quality and criteria of product.

### Output A3: Product quality satisfies buyer requirements

Output	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
A3.2	Number of women satisfactorily achieving agreed skills standards through skills training (new)	4,400	4,481	134	4,615	4,571
A3.3	Number of NJ members branding products based on NJ production standards (new)	275	326	43	369	414

#### Output Indicator A3.2

Zardozi continues to provide skills training to clients despite the target having been achieved. Skills training is needed in order to bring new clients into the programme to achieve other targets (for example, A1.3A, B1.1 and NCE 7). Skills training is also provided on request to existing NJ members and/or their home workers, and currently this accounts for around 40% of all skills training.

#### Output Indicator A3.3

The majority of clients branding products do so because they are working on new business lines.

### Output A4: Business development support strengthens NJ members' business performance

Output	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
A4.1	Number of NJ members completing basic business training (6 courses) (new)	950	1,994	225	2,219	2,195
A4.2	Number of NJ members completing advanced business training (4 courses) (new)	397	806	34	840	857
A4.3	Number of NJ members registering for accounts at formal institutions (total)	125	183	76	259	170
NCE 4.4	Number of loans disbursed	-	282	74	356	285
NCE 4.5	Number of clients starting savings with NJ	-	-	0	0	20
NCE 4.6	Average quarterly unemployment	-	-	8.98%	8.98%	7%
NCE 4.7	Average quarterly CBC utilisation rate (% of registered clients using CBC at least once in the quarter)	-	53%	72%	72%	50%
NCE 4.8	Average number of clients registered with each CBC	-	35	28	28	40

#### Output Indicator A4.1

During the period, 225 new clients completed basic business training compared to 118 in Q3 2014. The reason for better achievement is most likely that the finalisation of the Presidential election,

with a smooth transition of power reducing tension in the country and encouraging more women to come forward to join the programme.

### Output Indicator A4.3

Clients continue to be interested in opening accounts in formal institutions. An impact research survey is in preparation to investigate the benefit to clients of opening bank accounts.

### Output Indicator NCE 4.4

The number of loans disbursed continues to increase. The figure for Q4 2014 represents 20 per cent of all loans taken out since the start of the loan process.

**Table 6: Loans disbursed by year**

Year	Loans disbursed
2011/12	36
2012/13	73
2013/14	173
<b>Total</b>	<b>356</b>

The Table below shows a small delinquency rate<sup>2</sup> during the past twelve months but, in general, NJ Executive Committee members are able to keep delinquency under control. The loan loss rate (loans are written off if not repaid within 12 months) remains zero.

**Table 7: Loan Fund Monthly performance 2014**

2014	Delinquency	Portfolio at risk	Loan loss rate	Loan re-payment rate
Jan	0.30%	1.00%	0.00%	99.9%
Feb	1.00%	1.70%	0.00%	99.4%
Mar	0.80%	0.80%	0.00%	99.6%
Apr	0.60%	1.20%	0.00%	99.7%
May	0.30%	0.30%	0.00%	99.9%
Jun	0.00%	0.00%	0.00%	99.9%
Jul	0.00%	0.00%	0.00%	100.0%
Aug	0.00%	6.80%	0.00%	98.2%
Sep	0.00%	0.00%	0.00%	100.0%
Oct	0.00%	0.00%	0.00%	100.0%
Nov	0.41%	1.65%	0.00%	99.91%
Dec	0.10%	0.82%	0.00%	99.96%

### Zardozi financial services

The OXUS-recommended consultant Mr Yusuf Zond gave a talk on savings systems to regional team leaders, which led to an agreement to start a savings project that enables clients to utilise existing systems in their area rather than establishing new ones. Zardozi aims to enable clients to save without involving them in the burden of record keeping or of attending regular meetings (unless that is their own decision). Zardozi will start with a pilot project, researching the savings options already

<sup>2</sup> Defined as a loan repayment that is more than 4 days late

available in each CBC catchment area and facilitating clients to link with the system they prefer. The options are expected to include:

- ‘Self-help’ savings groups, such as those led by non-governmental organizations (NGOs) and the Afghanistan Rural Enterprise Development Program (AREDP)
- Traditional Rotating Saving and Credit Association (ROSCA) systems: these are usually reserved for men but Zardozi can facilitate the same systems for women
- Various systems for using formal bank accounts, for example, where clients have individual accounts but group together to send one person to the bank
- Using mobile phone technology such as M-Paisa

#### Output Indicator NCE 4.5

Given that Zardozi has decided not to start an in-house savings system (see Annex 3) Zardozi will use this Indicator to monitor the number of clients who join non-Zardozi savings schemes following the planned pilot project.

#### Output Indicator NCE 4.6

Following the rapid assessment survey a number of clients were re-classified from ‘Working’ category to ‘No longer working’ (see Table 2). This reduction in ‘Working clients’ has necessarily increased the unemployment rate from 4.7 per cent in Q3 to 8.98 per cent in Q4 (Output Indicator NCE 4.6). All regions are now focusing on how to reduce unemployment.

#### Output Indicators NCE 4.7, 4.8

On the positive side, removing ‘No longer working’ clients from the relevant data set, the percentage of clients using CBCs has risen from 53 per cent to 72 per cent between Q3 and Q4 2014 (4.7). However, the average clients per CBC (NCE 4.8) decreased to 28 from 35 over the same period for the same reason.

### Output A5: Opportunities for marketing handwork products improved

Output	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
A5.3	Number of domestic retail events facilitated through NJ	16	21	2	23	33
A5.4	Number of domestic retail outlets facilitated through NJ (new)	19	33	7	40	45
A5.5	Number of domestic trade fairs facilitated	29	24	3	27	33
A5.6	Number of trade visits for shopkeepers facilitated	17	9	0	9	17
NCE 5.7	Average number of business sectors per CBC	-	-	1.51	1.51	2

#### Output Indicators A5.3, A5.5

Retail events and trade fairs continued. The Herat trade fair again focused on uniforms and attracted much interest and a number of company orders. For the first time, hospitals and clinics were invited, providing orders for bed sheets and uniforms.

#### Output Indicator A5.4

Seven retail outlets were established in communities during the quarter, 4 selling convenience goods for local housewives and 3 beauty parlours where the clients had completed 3 months' training arranged and paid for by the programme. Beauty parlour training costs around \$25 per month and involves an apprenticeship in another beauty parlour. This means that the client has to travel to that parlour on a daily basis, with these costs covered by the client. Once training has been completed, the client takes a loan from Zardozi to purchase equipment and stock.

#### Output Indicator 5.6

Zardozi believes that, as phrased, this Indicator is no longer appropriate to the programme's goals and strategy and has asked DFID to amend it to 'Number of client visits arranged to see new types of business model and production systems'. This amendment is particularly needed now that clients are motivated to set up workshops for more organised production, leading to higher quality production. Visits to commercial workshops are essential for clients to compare their plans with what is standard in the production sector. Visits to sectors outside the client's current range – larger scale poultry farming, for example – are also useful.

#### Output Indicator NCE 5.7

During the period 22 clients branched out into new sectors, twice that of the previous quarter. Sectors ranged from livestock (sheep and poultry) and processed food (yoghurt, pickles) to beauty parlours and shops in the community. Zardozi is now piloting taking on new clients who want to focus on a sector such as livestock rather than clients who start in the garments sector and add another sector to create a more profitable and less vulnerable business model.

### Outcome B: Industry association is recognised as a formal institution representing members' in civil society and providing services responsive to women's business needs

Outcome	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
B1	Number of times that NJ is profiled by external organisations	6	4	1	5	6
B2	Percentage of female producers reporting satisfaction with NJ services	85%	95-100%	91%	91%	85%

#### Outcome Indicator B1

The Mennonite Enterprise Development Association (MEDA), Zardozi's partner for the presentation at the Small Enterprise Education and Promotion (SEEP) Network conference in September 2014, has prepared an article from the presentation comparing Zardozi's approach and results with two other women-focused programmes (Annex 4). The article will be published during 2015.

#### Outcome Indicator B2, Output Indicator B2.2

In Q4 2014, the position of Guild Manager was filled by internal promotion. The new manager is well experienced in the programme, has spent time introducing herself to the regions and ensuring that scheduled elections were held. A feedback survey completed during the quarter revealed a satisfaction rate of 91 per cent, above Zardozi's target for the end of March 2015.

## Output B1: Industry association has progressed in institution building

Output	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
B1.1	Number of registered NJ members (new)	2,730	2,810	225	3,035	3,014
B1.3	Number of NJ elections for office bearers facilitated	11	18	2	20	17
B1.4	Number of NJ members receiving training in institution building, democratic principles and leadership	540	2,262	225	2,487	2,049
NCE 1.7	Average quarterly CBC cost recovery	-	-	41%	41%	7%
NCE 1.8	Average quarterly NJ cost recovery	-	-	25%	25%	10%
NCE 1.9	Number of NJ regional offices established under NJ management	-	-	1	1	3
NCE 1.10	Number of NJ office bearers taking management and/or financial training	-	-	0	0	40
NCE 1.11	Number of NJ regional offices managing own finances	-	-	1	1	3

### Output Indicator B1.1

During the reporting period an additional 225 women became NJ members bringing the total number of new members in NJ to 3,035 as against a planned total for the NCE period of 3,014. So far no NJ members have been dropped from the NJ register since, although they may no longer be working, it is policy that clients who have become members do so for for life, and when they want to avail themselves of NJ business services, they only need to pay the appropriate service fee. However Zardozi M&E is working on an analysis of how many NJ members are currently working and how many have moved and are no longer traceable.

### Output Indicator NCE 1.7

Cost recovery depends largely on what is included under costs. For the NCE period Zardozi has included limited costs: for example, for CBC costs only direct costs such as rent, electricity and fuel for irons and heating and plastic, etc., for patterns are included. On this calculation, service fees have covered 41 per cent of costs. By the end of the NCE period, a strategy workshop with NJ will develop a more comprehensive costing of CBCs and NJ.

### Output Indicators NCE 1.9, 1.11

The Mazar NJ chapter with the new female bookkeeper moved into their new premises. Although the Mazar NJ Executive Committee (EC) were delighted to have their own premises and although there was much preliminary discussion as to the purpose of the new offices, EC members were unclear how to move forward. In response, the Director and Programme Director made several visits to Mazar to discuss with EC members their use of the new office. It was agreed that a main market location would be more convenient for clients and discussion continues on moving the offices. In the meantime, an opening ceremony was held for the new offices, attended by Mazar EC and NJ members invited from all CBCs.

Administration systems for the new office were established such as: cash and bank management, recording accounts transactions and protocols for holding meetings. The female NJ Accounts Officer from the Kabul Main Office team visited Mazar several times to mentor the NJ bookkeeper and the Mazar Admin/Accountant to ensure a smooth handover of accounts and administration responsibilities to NJ (NCE 1.9).

The Mazar EC have prepared 6-month budget for the new office but have not yet received training on how to monitor expenditure against budgets. Once the EC have been trained to do so and the bookkeeper is preparing transaction vouchers we consider that this office will be able to manage its own finances (NCE 1.11).

It has been decided to make NJ offices women-only spaces to prevent rumours from neighbours or police as to the purpose of the office.

### Output Indicator NCE 1.10

A training module on financial management is in preparation using the many modules available from other agencies. Training will start during 2015.

## Output B2: NJ members have improved understanding of their business needs and are able to design NJ services accordingly

Output	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
B2.2	Number of member feedback surveys on specific services	20	18	1	19	24

### Output Indicator B2.2

Table 8 details the range of business services currently available to NJ members in return for a fee.

**Table 8: Business services available to NJ members**

	Description of service
1	Business training courses – Basic and Advanced
2	Facilitating production of samples for market testing and getting first orders
3	Providing first orders/Introducing experienced clients to new markets/products
4	Design support services including design catalogues, colour matching advice and design workshops
5	Tailoring and cutting support services
6	Initial upgrade tailoring training and on demand upgrade tailoring courses
7	Skills upgrade training - embellishment
8	Business advice on expansion of businesses – shops, livestock, beauty parlours, trading, garment production etc
9	Loan service
10	Introduction to banks and banking
11	Resolving shopkeeper/customer problems
12	Trade fairs
13	Exhibitions – retail events
14	Providing guarantees to shopkeepers regarding clients
15	Trade facilitation services – providing orders to competent clients as first step to expanding own production
16	Branding service – providing access to individual brands
17	Trade visits to see new business models and new production systems

Questionnaires for the remaining 5 feedback surveys have been developed and the surveys will be completed before the end of the NCE period.

### **Output B3: NJ members have improved understanding of their rights and role in civil society**

Output	Indicator	3 Year target	Achieved end Sep 2014	Achieved Oct-Dec 2014	Total to date	Total target end Mar 2015
B3.1	Number of NJ members trained on rights, gender and civil society	525	707	68	775	810
B3.2	Number of NJ members contributing to civil society events	47	50	7	57	57
B3.3	Number of civil society events organised by NJ	10	16	3	19	19

‘Successful woman’ celebrations, suggested by a consultancy report (see Annex 5) were included for discussion in the strategy workshops and guidelines developed to improve impact of the celebrations. Implementation was started in December 2014.

## **Operational constraints**

Tension over security may have decreased, but in the areas where the programme is implemented communities continue to be nervous about going into public spaces.



# Risk management

Risk	Probability	Impact	Mitigation	Residual Risk	End Q4 2014 Update
<i>Strategic Risks</i>					
Deteriorating security situation.	Medium	High	Zardozi will follow security developments on a daily basis and provide an adequate security set-up for its staff and consultants	Medium	Security remains unchanged in operational areas
Destabilising macro-economic situation.	Low	Medium	Linked to the security situation, but female micro-entrepreneurs have a low profile (and demand for traditional products is generally high) to continue operating even in worsening economic conditions. However, income growth potential could be affected.	Low	Macro-economic situation is showed some improvement after end of elections but insecurity has undermined business in regions such as Herat
Government retracts support for female entrepreneurship	Low	High	Linked to security situation and government regime. Mobility restrictions on women would slow and/or stall recruitment of female sale agents and reduce retention of sale agents.	Medium	Government plans to further strengthen support to female entrepreneurship
<i>Operational Risks</i>					
Insufficient interested semi-skilled women can be located to recruit as sale agents	Low	High	Linked to security situation. There is an abundance of semi-skilled women all over the country keen to earn an income.	Medium	Many agencies have now started enterprise groups and skills training for women
Unable to recruit sufficiently qualified male and female staff at central and regional levels	Low	Medium	Zardozi already has a capacity development system in place and will refine and emphasize staff mentorship models as needed; consultants will be brought in to support staff mentorship as needed	Low	Situation has improved
Programme approach found to be incompatible with the cultural and/or economic context of new areas	Low	Medium	Zardozi will assess the cultural and economic context before expansion and new office establishment. A new area will be selected and/or a new approach determined to fit the context as necessary	Low	No such problem encountered so far
Sale agents take advantage of home workers' lack of access to markets to increase their own share of profits over 30%	Low	Medium	NJ will include an ombudsman for home workers. All members will ensure that their home workers have access to the ombudsman	Low	This has occasionally occurred with new NJ members – each time problem is solved through discussion

## Management and administration

Following from the last quarterly report, as agreed by the Board, Zardozi has continued the process that will allow Zardozi Enterprise to become a UK-registered company that uses its profits to support Afghan artisans and which is wholly owned by Zardozi. The process involves setting up an incorporated charity in the UK (a company established for charitable purposes), to be called Zardozi Enterprise (UK) Ltd. The directors will be Zardozi (represented by KJ Wilson), Dominic d'Angelo and Adam Pain. Zardozi Enterprise (UK) Ltd will then set up a trading company in Afghanistan, registered with the Afghanistan Investment Support Agency (AISA), which is required to access funds from GIZ and crowdfunding.

Zardozi Enterprise has now been registered as a company in the UK, and the process of registering the company as an incorporated charity has been initiated.

## Programme Finances

The Table below shows project Income and Expenditure, including forecast expenditure to the end of the NCE period (31 March 2015). Zardozi has approached Oxfam Novib for funds in relation to the quarter immediately after the NCE period, and requested DFID to apply the balance of \$411,422 at to a further NCE period.

**Table 9: MFAA actual and budgeted income and expenditure 2011-2015**

<b>Grant Income</b>	
DFID	4,372,987
Oxfam Novib	327,133
Oxfam Novib II	225,907
	<b>4,926,027</b>
<b>Expenditure (actual)</b>	
Oct 2011-Sep 2012	1,029,965
Oct 2012-Mar 2013	695,395
Apr-Sep 2013	567,909
Oct 2013-Sep 2014	1,408,084
Q4 2014	458,252
<b>Expenditure (Forecast)</b>	
Q1 2015	355,000
	<b>4,514,605</b>
<b>Balance</b>	<b>411,422</b>

### US Embassy project

The contract with the US Embassy, scheduled to end on 30 September 2014 was extended by two months to complete expenditure and achieve the last targets. The project achieved 12 out of its 13 targets, and the final report will be completed in the first quarter of 2015. The budget was fully

expended by the end of the extension period. Once the final report is submitted, the US Embassy will release the remaining 5 per cent of the project funds.

## Zardozi Enterprise

### Ganjina Q-Kabul retail outlet

This outlet opened in Q-Kabul in March 2014 on a rent-free trial basis. Sales achieved from this outlet are shown in the table below.

**Table 10: Q-Kabul sales and costs**

Period	Sales	Cost of Sales and Overheads	Net Profit/Loss
2014			
March	536	107	429
April	914	183	731
May	597	119	478
June	360	72	288
July	409	82	327
Aug	1,215	243	972
Sept	765	153	612
Oct	1,104	221	883
Nov	491	98	393
Dec	278	354	-76
2015			
Jan	231	344	-113
<b>Total</b>	<b>6,900</b>	<b>1,976</b>	<b>4,924</b>

The Zardozi project team paid the Q-Kabul vendor's salary until November 2014. The Cost of Sales was applied as a straight 20 per cent of Sales. For the period March-November 2014, including the vendor's salary, the average profit per month was \$270.

(In February 2015, the owner of Q-Kabul indicated that he wished Ganjina to pay rent for the premises. As a result, the decision was taken to close this outlet by the end of that month).

### Export sales

In the last quarterly report, the Zardozi Enterprise sales team expressed confidence that sales income for 2014 would exceed \$90,000 (compared to \$79,231 in 2013). Actions taken to increase export sales included reaching out to more export customers through emails, timely completion of orders, etc., which resulted in customer re-ordering (for example, the Raven & Lilly order of US \$40,000). At the end of 2014, the total sales income from export sales was \$95,041.

### Financing plans

In the last quarterly report, it was anticipated that the loss for Zardozi Enterprise could be held at the figure of \$24,643 incurred to date.

Actions taken to control costs in Kabul included timely recovery from Partners of Ganjina overhead expenses, and ensuring Partners pay rent 3 months in advance, as required by the landlord

Actions taken to control costs in Peshawar included reducing staff, moving to cheaper office premises and better control of utility bills by restricting use of electricity and gas, and using existing fabric stocks for orders

By the end of 2014, the loss figure had reduced to \$18,126.

The plans to break even in 2015 stated in that report focused on controlling costs in Kabul and Peshawar and increasing export sales, as well as accessing additional funds to pay for the following initiatives:

1. Developing new markets and products
2. Training staff
3. Attending trade fairs, particularly NYIGF, twice yearly
4. Recapitalization of ZE

### **Fundraising actions taken or proposed**

In the last quarterly report we proposed to submit an application to GIZ before the end of 2014 for funds to cover the estimated \$60,000 costs of initiatives 1 to 3 above. However, GIZ advised that it was not accepting further applications for 2014, but expected to process new ones during 2015.

We also proposed to submit an application to the US Embassy during November 2014 towards the partial costs of trade fair attendance (Initiative 3) of approximately \$40,000 to enable ZE to continue to work with ByHand and to attend NYIGF on behalf of ZE, MM, SFS and SRB in February and August 2015. An application was submitted but turned down by the US Embassy; no reason was given.

We also proposed to run a crowdfunding campaign for fundraising in early 2015 for funds for Initiative 4, with a target of raising \$60,000, of which \$10,000 would be needed to cover crowdfunding charges and associated costs. This process has now been initiated.

We further proposed to make applications to other donors as opportunities were identified and in line with Zardozi Enterprise's needs, although no viable opportunities were identified during the period.

### **Ganjina Shahr-e Naw retail outlet**

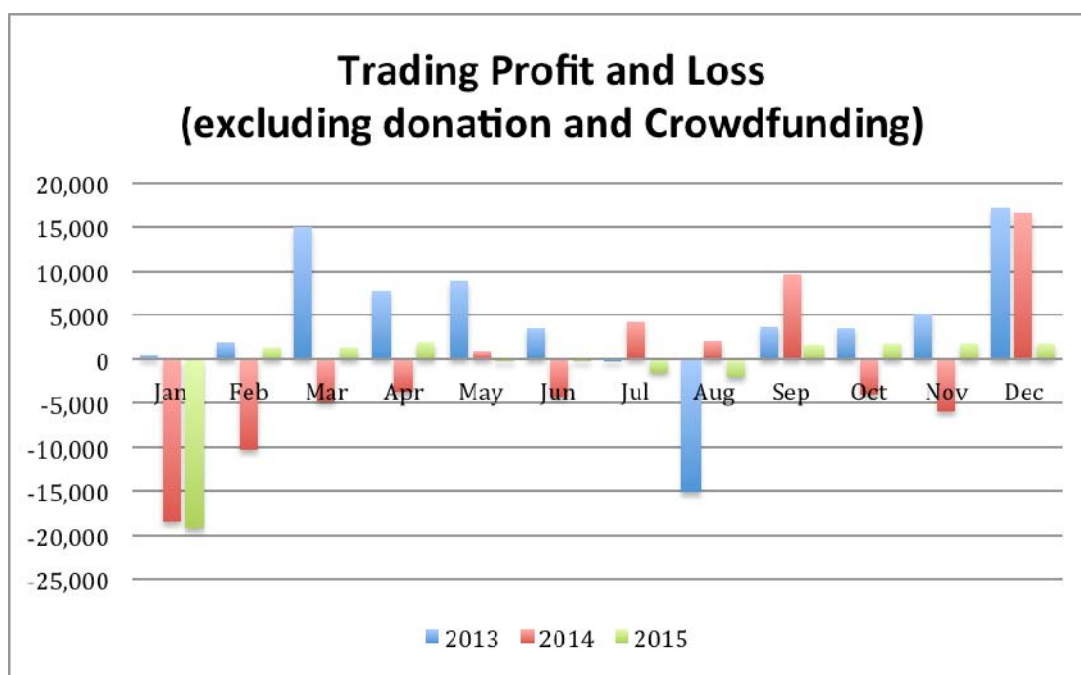
The Board meeting on 9 August 2014 agreed that the Ganjina retail outlet in Shahr-e Naw would have to be downsized to limit losses arising from continuing poor sales, while allowing the Director discretion to postpone closure should income increase. A 20 per cent increase in sales in late August allowed the closure plan to be postponed.

### **Current position**

The tables on pages 23-25 set out the historic trading position and the forecast position to the end of 2015. It should be noted that the forecast figures for 2015 are predicated on the following percentage changes relative to 2014.

**Table 11: 2013-15 Income and Expenditure (USD)**

	2013	2014	Change	%age	2015	F/C Change	%age
<b>SALES</b>							
Shop sales	77,674	32,441	-45,233	42%	31,281	-1,160	96%
Consignment partners	5,148	4,046	-1,102	79%	4,122	76	102%
Exports	79,231	95,041	15,810	120%	120,000	24,959	126%
Trade	78,415	27,532	-50,883	35%	34,710	7,178	126%
Sales Total	240,468	159,061	-81,407	66%	190,113	31,052	120%
<b>EXPENDITURE</b>							
Cost of Goods sold	62,876	57,315	5,561	91%	62,393	5,078	109%
Gross Profit/Loss	207,467	125,445	-82,022	60%	155,596	30,151	124%
Overheads	165,356	143,364	21,992	87%	171,301	27,937	119%
Net Ordinary Profit/Loss	42,111	-17,919	-60,030	-43%	-15,705	2,214	88%
Exchange Gain/Loss	8,343	-1,528	-9,871	-18%	0	1,528	0%
Other Income	1,560	1,320	-240	85%	51,000	49,680	3864%
<b>NET PROFIT/LOSS</b>	<b>52,014</b>	<b>-18,126</b>	<b>-70,141</b>	<b>-35%</b>	<b>35,295</b>	<b>53,421</b>	<b>-195%</b>



## Lessons learned

Zardozi established NJ as a membership organisation with members paying a monthly membership fee to be eligible for free business services. From the outset, the concept of monthly membership fees was an issue with some clients who argued that those not using services during the month should not have to pay a fee. It became clear that a number of clients were so unhappy with the system that they were not using available business services.

Since early 2013, Zardozi has been working on finding ways to change the fee payment rules without disrupting the system and causing confusion. In Q4 2014, it was agreed to introduce two options for fee payment:

- Individual fees for individual services
- A flat monthly fee to cover a range of services

During the reporting period, all clients were canvassed to assess their preference, revealing considerable variation between different regions. This reflects regional variations in market systems (for example, it is mostly community tailors who prefer a flat monthly fee).

**Table 12: Individual client preferred fee payment system**

Region	Fee for service	Flat monthly fee
Mazar	81%	19%
Herat	64%	36%
Jalalabad	46%	64%
Kabul	39%	61%
Total	61%	39%

In the strategy workshops agreement was reached as to how to move from the membership fee to a new system offering each client the option of a monthly or flat fee payment.

## Zardozi Enterprise (Profit and Loss tables)

2013 SALES	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Shop sales	3,876	6,854	4,961	7,407	8,993	6,721	9,321	4,306	6,691	5,494	5,768	7,282
Consignment partners	148	432	292	365	616	284	531	246	350	529	654	703
Exports	11,126	4,397	12,645	12,466	9,866	4,820	5,682	4,210	1,211	3,313	2,594	6,902
Trade	3,260	6,840	5,589	6,168	5,374	6,499	4,727	4,084	5,637	6,827	11,211	12,199
<b>Sales Total</b>	<b>18,409</b>	<b>18,522</b>	<b>23,487</b>	<b>26,407</b>	<b>24,848</b>	<b>18,324</b>	<b>20,261</b>	<b>12,846</b>	<b>13,889</b>	<b>16,163</b>	<b>20,226</b>	<b>27,086</b>
Ganjina Partners	2,795	1,032	0	517	2,505	3,185	2,290	2,844	4,364	3,251	2,131	4,961
<b>2013 Gross Income Total</b>	<b>21,204</b>	<b>19,554</b>	<b>23,487</b>	<b>26,924</b>	<b>27,353</b>	<b>21,509</b>	<b>22,551</b>	<b>15,690</b>	<b>18,253</b>	<b>19,414</b>	<b>22,357</b>	<b>32,047</b>
Total for Quarter			64,245			75,786			56,495			73,818
<b>2013 EXPENDITURE</b>												
Cost of Goods sold	4,129	3,460	5,953	5,219	4,923	2,990	7,601	8,429	3,493	2,728	3,655	10,295
Gross P/L	17,075	16,094	17,533	21,705	22,430	18,518	14,950	7,261	14,761	16,686	18,702	21,752
Overheads	17,651	14,959	10,118	13,877	14,131	15,023	15,229	22,163	11,058	13,177	13,589	4,381
Net Ordinary P/L	-576	1,134	7,415	7,828	8,299	3,495	-278	-14,901	3,702	3,509	5,113	17,371
Exchange Gain/Loss	0	790	7,705	0	8	0	7	-168	16	0	29	-45
Other Income	1,000	0	0	0	560	0	0	0	0	0	0	0
<b>Net P/L 2013</b>	<b>424</b>	<b>1,924</b>	<b>15,120</b>	<b>7,828</b>	<b>8,867</b>	<b>3,495</b>	<b>-271</b>	<b>-15,069</b>	<b>3,718</b>	<b>3,509</b>	<b>5,142</b>	<b>17,326</b>
Total for Quarter			17,468			20,190			-11,622			25,977

2014 SALES	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Shop sales	2,813	3,582	2,679	2,942	3,772	2,315	2,309	2,042	2,601	2,057	2,529	2,800
Consignment partners	293	321	345	190	601	298	251	163	325	359	262	638
Exports	4,072	4,870	709	-	4,260	1,963	9,573	10,102	13,397	5,177	5,089	35,832
Trade	3,468	2,530	2,296	1,692	3,223	762	780	1,849	1,249	2,191	2,390	5,102
Sales Total	10,645	11,303	6,029	4,824	11,855	5,337	12,913	14,156	17,572	9,784	10,270	44,372
Ganjina Partners	2,023	130	3,239	4,218	342	450	224	4,110	2,002	2,228	1,329	3,406
2014 Gross Income Total	12,668	11,433	9,268	9,042	12,197	5,787	13,138	18,266	19,574	12,012	11,598	47,778
Total for Quarter			33,369			27,025			50,977			71,388
2014 EXPENDITURE												
Cost of Goods sold	2,942	7,073	5,798	4,953	1,716	2,891	1,964	3,973	3,849	6,238	8,361	7,557
Gross P/L	9,726	4,360	3,470	4,089	10,480	2,896	11,174	14,293	15,725	5,774	3,237	40,220
Overheads	29,223	14,813	8,481	7,852	9,909	7,121	7,019	10,191	6,075	9,745	9,199	23,735
Net Ordinary P/L	-19,497	-10,453	-5,011	-3,762	571	-4,225	4,154	4,102	9,650	-3,971	-5,962	16,485
Exchange Gain/Loss	0	170	192	0	9	11	17	-2,084	0	0	0	156
Other Income	1,000	0	0	0	320	0	0	0	0	0	0	0
NET P/L 2014	-18,497	-10,283	-4,819	-3,762	900	-4,214	4,172	2,018	9,650	-3,971	-5,962	16,642
Total for Quarter			-33,599			-7,076			15,840			6,709



2015 SALES	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Shop sales	2,362	2,083	2,083	2,083	3,083	3,083	2,084	2,084	3,084	3,084	3,084	3,084
Consignment partners	162	360	360	360	360	360	360	360	360	360	360	360
Exports	0	10,000	10,000	10,000	10,000	10,000	10,000	12,000	12,000	12,000	12,000	12,000
Trade	1,696	2,986	2,986	2,986	2,996	2,986	2,986	2,986	2,986	3,002	3,008	3,106
Sales Total	4,220	15,429	15,429	15,429	16,439	16,429	15,430	17,430	18,430	18,446	18,452	18,550
Ganjina Partners	2,444	2,312	2,312	2,312	2,312	2,312	2,312	2,312	2,312	2,312	2,312	2,312
2015 Gross Income Total	6,664	17,741	17,741	17,741	18,751	18,741	17,742	19,742	20,742	20,758	20,764	20,862
Total for Quarter			42,146			55,233			58,266			62,384
<b>Note: All figures forecast from February to December 2015</b>												
2015 EXPENDITURE												
Cost of Goods sold	4,080	4,983	5,083	4,983	5,183	5,083	4,983	7,983	5,083	4,983	4,983	4,983
Gross P/L	2,584	12,758	12,658	12,758	13,568	13,658	12,759	11,759	15,659	15,775	15,781	15,879
Overheads	21,720	11,368	11,308	14,712	13,902	13,984	14,282	13,852	14,052	14,007	14,057	14,057
Net Ordinary P/L	-19,136	1,390	1,350	-1,954	-334	-326	-1,523	-2,093	1,607	1,768	1,724	1,822
Exchange Gain/Loss	0	0	0	0	0	0	0	0	0	0	0	0
Other Income	1,000 <sup>3</sup>	0	0	0	0	25,000 <sup>4</sup>	0	0	0	0	25,000	0
NET P/L 2015	-18,136	1,390	1,350	-1,954	-334	24,674	-1,523	1,607	1,607	1,768	26,724	1,822
Total for Quarter			-15,396			22,386			-2,009			30,314

<sup>3</sup> Private donor

<sup>4</sup> Crowd funding net income

## Annex 1: Logical Framework (NCE)<sup>5</sup>

DFID Project Name:	Durable marketing solutions for women producers and entrepreneurs		
Start Date (NCE period):	1 Oct 2014	End Date:	30 Sep 2015

Achievement Scoring:	On track to exceed Target	On track to meet Target	At risk of not achieving Target	Unlikely to achieve Target
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### Outcome A

Female producers and entrepreneurs enabled to obtain increased income through a strong industry association
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Outcome Indicator A1	Average increase in income of [ASK <sup>6</sup> ] Nisfe Jahan members			
Baseline	Milestone 1	Milestone 2	Milestone 3	Target <sup>7</sup>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	400%	400%	400%	400%
Achieved:	436%			

### Outcome A, Output 1

Product types and styles developed respond to customer preferences
--

Output Indicator A1.1	Number of design input collections developed			
Baseline	Milestone 1	Milestone 2	Milestone 3	Target
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	3	6	9	12
Achieved:	4			

Output Indicator A1.3	Number of design workshops facilitated			
Baseline	Milestone 1	Milestone 2	Milestone 3	Target
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	2	4	6	8
Achieved:	6			

<sup>5</sup> The Source throughout is project reporting. Assumptions are retained from the previous logical framework and therefore not shown. In the DFID version of the logical framework, the Outcome is referred to as Impact

<sup>6</sup> DFID logical framework refers to ASK throughout rather than to Nisfe Jahan or Zardozi

<sup>7</sup> All Indicator Baselines, Milestones and Targets reflect the No Cost Extension period only

<b>Output Indicator 1.3A</b>	Number of FTEs created for men and women by the programme			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	210	420	630	840
Achieved:	400			

<b>Output Indicator 1.4</b>	Number of design resource access points for Nisfe Jahan [ASK] members established			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	4	8	12	15
Achieved:	4			

Output Weighting (%)	13 per cent <sup>8</sup>	Risk Rating (H, M, L)	Low
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### Outcome A, Output 2

ASK members have increased volume and value of production
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<b>Output Indicator 2.2</b>	Number of ASK members trained in order management			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	30	60	90	120
Achieved:	30			

Output Weighting (%)	13 per cent	Risk Rating (H, M, L)	Low
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### Outcome A, Output 3

Product quality satisfies buyer requirements
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<b>Output Indicator 3.2</b>	Number of women satisfactorily achieving agreed skills standards through skills training			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	103	206	309	411
Achieved:	134			

<b>Output Indicator 3.3</b>	Number of Nisfe Jahan [ASK] members branding products based on Nisfe Jahan [ASK] production standards			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	30	60	90	120
Achieved:	43			

<sup>8</sup> In the absence of other information, Output Weightings have been averaged to total 100 per cent

Output Weighting (%)	13 per cent	Risk Rating (H, M, L)	Medium
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### Outcome A, Output 4

Business development support strengthens Nisfe Jahan [ASK] members' business performance
--

<b>Output Indicator 4.1</b>	Number of ASK members completing basic business training (6 courses)			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	125	250	375	500
Achieved:	225			

<b>Output Indicator 4.2</b>	Number of ASK members completing advanced business training (4 courses)			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	25	50	75	100
Achieved:	34			

<b>Output Indicator 4.3</b>	Number of ASK members registering for accounts at formal institutions			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
	25	50	75	100
Achieved:	76			

Output Weighting (%)	12 per cent	Risk Rating (H, M, L)	Medium
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### Outcome A, Output 5

Opportunities for marketing handwork products improved
--

<b>Output Indicator 5.3</b>	Number of domestic retail events facilitated through Nisfe Jahan [ASK]			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	3	4	9	12
Achieved:	2			

<b>Output Indicator 5.4</b>	Number of domestic retail outlets facilitated through Nisfe Jahan [ASK]			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	1	3	4	6
Achieved:	0			

<b>Output Indicator 5.5</b>	Number of domestic trade fairs facilitated			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	2	5	7	9
Achieved:	3			

<b>Output Indicator 5.6</b>	Number of trade visits for shopkeepers facilitated <sup>9</sup>			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	2	4	6	8
Achieved:	0			

Output Weighting (%)	12 per cent	Risk Rating (H, M, L)	Medium
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## Outcome B

Industry association is recognised as a formal institution representing members' in civil society and providing services responsive to women's business needs

<b>Outcome Indicator B1</b>	Number of times that Nisfe Jahan [ASK] is profiled by external organizations			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	0	0	0	1
Achieved:	0 <sup>10</sup>			

<b>Outcome Indicator B2</b>	Percentage of female producers reporting satisfaction with Nisfe Jahan [ASK] services			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	85 per cent	85 per cent	85 per cent	85 per cent
Achieved:	91 per cent			

### Outcome B, Output 1

Industry association has progressed in institution building

<b>Output Indicator B1.1</b>	Number of registered Nisfe Jahan [ASK] members			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	113	225	337	450
Achieved:	225			

<sup>9</sup> See Q4 2014 Board report for proposed amendment to this Indicator

<sup>10</sup> See Q4 2014 Board report Annex 4: this Target is expected to be reached by end June 2015 latest

<b>Output Indicator B1.3</b>	Number of Nisfe Jahan [ASK] elections for office bearers facilitated			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	1	2	3	4
Achieved:	2			

<b>Output Indicator B1.4</b>	Number of Nisfe Jahan [ASK] members receiving training in institution building, democratic principles and leadership			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	38	75	113	150
Achieved:	225			

Output Weighting (%)	12 per cent	Risk Rating (H, M, L)	Low
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### Outcome B, Output 2

Nisfe Jahan [ASK] members have improved understanding of their business needs and are able to design Nisfe Jahan [ASK] services accordingly

<b>Output Indicator B2.2</b>	Number of member feedback surveys on specific services			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	1	3	4	6
Achieved:	1			

Output Weighting (%)	12 per cent	Risk Rating (H, M, L)	Low
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### Outcome B, Output 3

ASK members have improved understanding of their rights and role in civil society

<b>Output Indicator B3.1</b>	Number of Nisfe Jahan [ASK] members trained on rights, gender and civil society			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	38	75	113	150
Achieved:	68			

<b>Output Indicator B3.2</b>	Number of Nisfe Jahan [ASK] members contributing to civil society events			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	4	7	10	13
Achieved:	7			

<b>Output Indicator B3.3</b>	Number of civil society events organised by Nisfe Jahan [ASK]			
<b>Baseline</b>	<b>Milestone 1</b>	<b>Milestone 2</b>	<b>Milestone 3</b>	<b>Target</b>
End Sep 2014	End Dec 2014	End Mar 2015	End Jun 2015	30 Sep 2015
0	2	4	6	8
Achieved:	3			

Output Weighting (%)	12 per cent	Risk Rating (H, M, L)	Medium
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## Annex 2: Progress against Mid-Term Review recommendations

Category	MTR Recommendation	Action to date
Business categories	Formalising and documenting systems for identifying services needed for each business category and implementation processes.	<i>Zardozi continues to develop the process of identifying services for each business category as the categories themselves evolve. Documentation is continuing.</i>
Trade Facilitation Centres (TFCs)	Improving marketing with more focussed trade fairs, etc., and finding a way to hand over TFCs to client partners. Develop a model for reaching national and other regional markets.	<i>Since small, commercial production workshops in urban areas has become commonplace Zardozi has started encouraging and enabling clients to open their own workshops. This has resulted in better quality products being produced with improved order management, which has opened the way to regional markets. In this way, clients are managing their own TFCs or new business lines although some business lines remain under Zardozi management.</i>
Loan Fund	Bringing the Loan Fund policies, monitoring systems and record keeping processes up to international standard; complete documentation and develop NJ capacity to manage the Loan Fund. Expand the loan fund and ensure that clients are aware of loan fund availability.	<i>The Loan Fund was audited, brought to international standard and documented. NJ continues to have some responsibility for management but their role has not been expanded as Zardozi continues to develop systems for improving management and monitoring health of loan portfolio. The loan fund continues to the increase in loans made which demonstrates a higher level of client awareness of loan availability.</i>
NJ	Starting a voucher system for fee payment.	<i>Instead of a voucher system Zardozi is promoting a range of payment models suited to different business categories, see Sections 9.1 and 10.1.</i>

## Recommendations for be completed in 18 months

	Recommendation	Timeframe 18 months	Progress to end Q4 2014
NJ	<p>LA1</p> <p>Setting clear and realistic expectations of what the EC can do and contribute will assist in the development of NJ.</p> <p>Consider developing a document that outlines the short and medium term objectives of NJ and EC members' roles and responsibilities; identify the skills needed to manage those responsibilities and outline specific trainings or strategies to transfer the necessary skills to the NJ EC members.</p> <p>In the medium term, consider creating a paid position within NJ which could be held by a strong or talented EC member in each regional chapter. This would help mitigate some of the transient nature of the EC members who may come and go and leave capacity gaps within the EC. It would also continue to move the ownership of the organization from Zardozi to the members.</p>	The capacity building of NJ EC members designed and started within the next 18 months.	Mazar EC members are anxious to start providing some services themselves and agreement has already been reached on the first service to be provided



LA2	<p>Set clear intermediate goals for NJ and separate Zardozi services from NJ services. Create an internal Memorandum of Understanding that outlines roles and responsibilities for each organization (Step 3 in the process found in the next recommendation).</p> <p>It may not be realistic in the near to medium term for NJ to be able to coordinate services such as trainings or market linkages, but they could, for example, start to manage more aspects of the <i>manbehs</i>, exhibitions and the loan fund.</p>	<p>The strategic decisions of which services to allocate to NJ (as opposed to maintaining them within Zardozi) as well as the establishment of the plans for transfer can be achieved in the next 18 months.</p>	
LA3	<p>Develop a process for setting reasonable objectives for NJ and delivering results, grounded in a realistic understanding of the environment and capacity of the members. The process begins by assessing the capacity of members, establishing short and medium term goals for NJ, and clearly delineating the roles and responsibilities for NJ and Zardozi. The process continues based on the identified roles and responsibilities of NJ, the capacity needed to manage these, and a capacity development plan for EC members. As EC members are shepherded through the process by Zardozi and gain capacities, Zardozi can start to transfer full responsibilities for specific activities and services to NJ. Once the stated goals are achieved or well on the way, the process starts again with the evaluation of the enhanced capacity of NJ members.</p>	<p>This process can be established within the next 18 months and continue to be used in an iterative fashion into the next project phase. The previous recommendation outlines some of the short to medium term responsibilities that could be initially evaluated and transferred.</p>	
LB1	<p>Membership fee payments may be more consistent if fees are directly linked to access to services. A potential approach to this would see the EC members involved in the month-to-month collection of fees, and designation of fixed amounts to specific services. For example, 75 AFN per week per <i>manbehs</i> services (cutting, patterns, use of space, etc.) Every month, the EC member would be responsible to sign over the payment to Zardozi. This would clearly establish that services have costs, as well as the purpose of the fees.</p> <p>Remaining funds could then be allocated to activities or services as decided by the EC members such as exhibitions. Here, NJ could contribute a portion of the costs of an exhibition while Zardozi would still need to co-fund such activities for the foreseeable future. ECMs would be expected to assess the needs or expectations of their <i>manbeh</i> members for these services and therefore represent them when fund-allocation is decided.</p>	<p>This strategy will require planning and capacity building of EC members, but can be accomplished within the next 18 months.</p>	<p>NJ has set the level of fees and EC members have started managing their own finances in Mazar.</p>
LB2	<p>Support talented women who are willing to invest and to become neighbourhood service</p>	<p>This activity can be launched within the next 18 months, but will</p>	<p>A plan for implementation of this</p>

	<p>providers. Upgrading the skills of potentially strong service providers would allow for increased income flow to these clients, while at the same time providing women with access to needed services within their own neighbourhoods in a culturally acceptable manner. This transfers the onus of responsibility for operation, maintenance and quality control of services to market based operators who are generally better positioned to respond to market demand.</p>	<p>require time in the next phase of the project to be solidly established and replicated.</p>	<p>was discussed in Mazar and is now under implementation</p>
LB3	<p>In order to strengthen the representative nature of the EC member's role, the Mazar/Jalalabad model of EC member selection should be applied in all regions. Having one EC member per <i>manbeh</i> makes it easier for all clients to at least know their EC member and be able to access and pass feedback more easily. As membership grows there may eventually be too many <i>manbehs</i> and corresponding elected representatives to have an effective committee in each region. If / when this number is reached (it is recommended 20 to 25 committee members should be the upper limit) different strategies should be evaluated by looking at governance approaches of other membership-based organizations. One potential approach would be to create a two-tiered approach with a larger general committee that meets less often and a smaller executive committee that meets once a month – a variation on the current model of EC and office bearers.</p>	<p>The standardized approach can be rolled out across all regions within the next 18 months.</p>	<p>Completed during NJ elections in 2013</p>
LB4	<p>This new development should be clearly identified as a pilot to avoid rolling it out in other areas before establishing if it presents a stronger model than the mixed union approach. If judged more beneficial, a clear plan will need to be prepared for those women who are not Copper Tailors.</p>	<p>The Copper Tailors' Union pilot should run for up to a year with a thorough evaluation of the strengths and weaknesses of this alternative model.</p>	<p>Copper Tailors Union idea dropped</p>
LB5	<p>As described above, the EC for NJ needs to be introduced to basic financial responsibilities. These should include costs of services, monthly fee collection, contribution to the payment of certain services, costs of activities such as exhibitions etc. Financial understanding is a crucial first step towards financial management. Zardozi will still bear the responsibility of funding the majority of costs for NJ.</p>	<p>In the next 18 months, capacity building of the EC members in financial management can be achieved and a concerted effort to normalize monthly fee payment may be accomplished.</p>	<p>Financial management has started in Mazar</p>

# Annex 3: Summary of strategy development workshops

**Held on 20-21 October and 16-18 November 2014**

Issue discussed	Reason for discussion	Agreement reached
Business categories	The current 4 categories are no longer sufficient or appropriate to describe the variety of sectors and business models in which clients are engaged	New system of 7 categories agreed
Services currently provided to each business category	Need to ensure that all business categories are being provided with needed business services which are readily accessible, well understood and in a convenient location	<p>Agreed that most services should be available in NJ Regional Office as well as CBC</p> <p>A system will be developed aimed at motivating women to seek services. For example providing more tangible markers of achievement such as training certificates, status cards, etc.</p> <p>Design service is still not satisfactory – agreed to supplement designs from internet with commercial catalogues from the market</p>
Encouraging and responding to client requests services	Clients and staff continue to restrict their communication to within what they understand are the programme goals	New systems were agreed for recording requests and monitoring programme response for timeliness and level of support
NJ fee payment system	Membership fee system is not well understood or accepted by clients	Clients will be free in future to pay a flat monthly fee or to pay for individual services. Each region will carry out a survey and prepare a plan to move from membership fee to the new system
Successful Woman celebrations	Programme managers feel that impact could be higher if there was greater understanding by regional teams of the purpose	Aims and purpose of Successful Woman celebrations was agreed and implementation guidelines developed
Attitude to clients	Regional teams and Main Office regional support staff need to be regularly reminded that Zardozi is a service organisation and that ultimately NJ will manage the services	It was agreed that clients should be treated as equals on all occasions and that NJ EC members should be treated as senior Zardozi staff
Trade Facilitation Centre (TFC) strategy	Handover of new business lines to client management is proving difficult	<p>It was agreed that the current system of using TFCs to employ weak clients rather than to train and encourage business expansion in strong clients will stop.</p> <p>Instead strong clients will manage their own new business line from the outset with whatever support needed by Zardozi</p> <p>Each region will prepare a plan and targets for the new system</p>
Cost recovery	Regional teams are not up to date on the targets agreed with donors for cost recovery. Plans are needed for achieving these targets	Staff understood what has been agreed with donors – guidelines and plans will be developed later

<b>Savings</b>	We are anxious to include savings as a service for clients and need to find a cost-effective and appropriate system	Mr Yousuf Zond, Pakistan microfinance expert recommended by OXUS made a presentation to workshop. It was agreed that Zardozi should adopt a minimalist approach avoiding issues such as record-keeping by savings groups. Main Office will develop some guidelines and there will be further discussion
<b>Levels of utilisation of CBCs</b>	The current CBC guidelines require at least 20 women to be registered to each CBC. Smaller groups of women living further from a CBC are complaining	A new strategy for mini, rent-free CBCs was agreed. Each region will develop an implementation plan
<b>Selection of new clients/Expansion to new areas</b>	The RSI report highlighted that the percentage of unsuitable clients selected has recently increased	Guidelines for selection of new areas and new clients were reviewed, expanded and tightened. New guidelines include more surveys and increased monitoring of expansion plans by Programme Director.

# Annex 4: Article for Enterprise Development and Microfinance Journal

## Making Markets Work for Women: How Push and Pull Strategies can support Women's Economic Empowerment

**Abstract:** In many countries, the inability of women to negotiate pervasive social, legal and cultural barriers inhibits their participation in the productive sphere, particularly their entry into market systems as producers and entrepreneurs. The paper draws on case studies from projects implemented by the Mennonite Economic Development Associates (MEDA) in Ghana, the Entrepreneurship and Community Development Institute (ECDI) in Pakistan and Zardozi in Afghanistan to show how practitioners can maximize “push” and “pull” strategies to increase the scale, impact and sustainability of women's economic empowerment programming. Despite differences in country contexts, value chains and sectors, the authors illustrate the importance of “push” strategies in helping women to overcome the persistent gender-based discrimination that undermines women's understanding of markets, access to networks, self-confidence and business success. They also show how deliberate “pull” strategies that use commercially-based incentives can increase women's incomes and business sustainability. The authors conclude that a blend of push and pull strategies will provide the most reach and impact for women's economic empowerment projects, ensuring income growth and gender equality dividends for families and communities.

### Why Women?

Gender inequality has been defined as a binding constraint that affects inclusive market system development around the world (De Santos, 2013). For several years, the United Nations has underscored the multiplier effect that investing in women and girls can have on productivity, efficiency and sustained economic growth. The private sector is increasingly recognizing that equitable inclusion of women in formal employment can increase GDP significantly in many regions of the world (Goldman Sachs and JB Were, 2009).

By turn, there is evidence that reducing poverty can increase women's economic empowerment. However, women's access to economic resources cannot be considered an end in itself. For women to be economically empowered, they must have the ability and choice to make and act on economic decisions (Golla, A; Malhotra, A; Nanada, P and Mehra, R, 2001). Academics and policy makers concerned about women's economic empowerment and inclusive gender equitable growth, have learned that effective and sustainable development programming must be grounded in a strong understanding of the specific and localized environments in which programs operate. Women's economic empowerment alone may not lead to gender equality (Jones, L, 2012). A multiplicity of context specific variables will determine the transformative potential of paid work (Kabeer, Mahmud, Tasneem, 2011).

Feminist theory and practice have underscored the importance of recognizing the social, class and gender-specific rules and norms that order and shape relations between women and men, and between women themselves, both in the public and private sphere. Market systems thinking is now acknowledging how gender analysis can help to identify the change points in a system that will facilitate a positive shift in women's ability to act and interact with complex market systems and subsystems (Markel, E and L. Jones, 2014).

Practitioners can use such learning to develop strategies to help women to move into markets (“push” strategies) and to encourage market actors to use commercial incentives to engage women producers and actors (“pull” strategies).

This article looks at how push and pull strategies have been used by three non-governmental organizations in different country contexts to facilitate market systems changes benefiting women: in the tailoring and embroidery sector in Afghanistan; hand-embellished fabrics in Pakistan and the soybean value chain in Northern Ghana. It shows how “push” strategies will remain essential where women are severely culturally isolated but that the push-to-pull ratio can increase certain as pre-requisites are in place: women’s business skills, networks, trust between market actors; and establishing with the private sector a proven business case for working with women. Finally, the author’s show how “push” and “pull” can optimize scale, reach and impact in terms of women’s economic empowerment.

## Using Push and Pull to Support Women’s Economic Empowerment in Afghanistan, Pakistan and Ghana

Facilitating inclusive market systems development requires a number of strategies and interventions to catalyze system-level changes. USAID has referred to some of these strategies as “push” and “pull” strategies, particularly when describing market systems development programming (Seep Network, 2014):

**Push strategies** are designed to help very poor individuals and households build up a minimum level of assets (e.g., human, financial, social, cultural) that increases their capability to engage with other market actors (both public and private) and transition out of a cycle of extreme poverty. Interventions may build household assets; improve linkages to social protection; build livelihood and ‘market readiness’ skills; improve ‘soft’ skills such as confidence, negotiating, or relationship building; address chronic or temporary deficiencies in consumption; or strengthen household capacity to manage risk.

**Pull strategies** leverage commercial incentives to facilitate the more gainful participation of the poor in economic opportunities so they can continue to improve their wellbeing beyond a project’s life through sustained engagement in market systems - be it as a producer, labourer, employee, business owner, etc. Interventions may create less risky entry points or lower barriers to market entry.

In all parts of the world, gender inequality complicates access to finance, mobility, literacy, negotiation power, business registration, confidence and trust between market actors. This is particularly true in religious or culturally conservative communities in countries like Afghanistan and Pakistan where women’s interactions are strictly moderated by family members, the insecure/conflict environment, and the gendered rules and norms of the institutions with which women engage. However, even in middle-income countries, like Ghana, women’s involvement in the economic sphere can be invisible and therefore go unsupported in economic development initiatives: for example, in Northern Ghana, women in rural areas are primary contributors to the local economy as unpaid subsistence farm labour, but are rarely regarded as farmers.

A contextual understanding of how women and men interact in their communities; the roles that women play in the productive and reproductive (household) sphere; and the social and cultural barriers and opportunities to women’s full participation in market systems are critical to designing strategies that will maximize outcomes for women.

### Zardozi -Markets for Afghan Women

Zardozi is a registered Afghan Non-Governmental Organisation (NGO) that has provided marketing support services to homebound Afghan women embroiderers since 1984. In 2008, Zardozi shifted

from a direct service delivery model to one of market facilitation to help raise incomes for poor, uneducated women through commercially sustainable system which links female producers working in the informal economy to local markets. Zardozi works in four urban and semi urban areas of Afghanistan: Kabul, Mazar, Herat and Jalalabad.

Zardozi's 'Markets for Afghan Artisans project, jointly funded by the Department for International Development (DFID) and Oxfam Novib (2009-2015), was designed to overcome the shortcomings of traditional economic development projects for women in Afghanistan that have focused on vocational training without solid market analysis and the expansion of women in the formal sector. Through market research, Zardozi discovered that traditional business lines for women, such as tailoring and embroidery, were still able to absorb a significant amount of new business and thus began their work by focusing on connecting women already active in these sectors to new market opportunities.

In Afghanistan, supporting women to succeed in the informal sector is critically important given cultural and security constraints on women's mobility. Zardozi typically works with women in two major categories - those who are permitted by their families engage in market activities with men and those who have permission to operate a business, only within the confines of their home or community.

Zardozi models itself as a business support network for women, providing them with membership in a credible organisation that backs their businesses, new and advanced skills training, market research and information and linkages with buyers. They work with skilled women who are committed to starting a business and focus on helping them to build their markets and social networks. In Afghanistan, this is critically important as men's business support networks are embedded in trust-based extended family relations. Business networks facilitate access to credit, inputs, buyers and distribution channels for goods. Because women are not valued or perceived as potential business partners, they are routinely excluded.

## **Zardozi's Use of Push and Pull Strategies in Afghanistan**

Many of the strategies that Zardozi employs to reach and support women can be termed "push" strategies. For NGOs operating in Afghanistan, this is a critical first step in reaching and mobilizing Afghan women, many of whom are extremely poor, illiterate and isolated. Zardozi's clients take tremendous risks to cross cultural barriers to earn an income.

A traditional "push" strategy implemented by Zardozi has been the provision of basic business and skills training to women working in the informal garment sector. The entry point is training around new designs for sewing and beadwork products - socially and culturally acceptable activities that women can undertake in their homes. The "push" from Zardozi comes in the provision of basic equipment (cutting table, scissors or sewing machine) and product samples as required.

What is atypical in Afghanistan are Zardozi's next steps. After the initial training, women are provided with intensive business training and then linked directly to a market or buyer, ideally within 6 weeks. A full cycle of the program would see a woman mentored through the production of at least one order for a product.

Once women are successful in understanding the process, and committed to continuing their business, Zardozi encourages them to join their network. This is a membership based organization where they can receive ongoing business services (design, marketing quality control, branding and packaging) for a small fee. The services are delivered through Zardozi's Community Business Centres (CBCs) (67 in total) located in women's houses. Set up as women-only safe spaces, the CBCs are located within walking distance of 30 to 35 group members and are connected to one of 4 registered NJ or guilds that function as a community-level business association for women.<sup>i</sup> Through these CBCs, Zardozi facilitates linkages for women with local banks and promotes participation in local savings

groups and traditional Rotating Savings and Credit Associations, where available. The CBCs encourage women to engage in flexible diverse business opportunities, e.g. moving from sewing to also raise chickens to sell eggs. They also provide social/peer support, build confidence and aspiration for business, allow women to cope with change, and stay connected to an informal market place that has very few opportunities for women.

In Afghanistan, “pull” strategies to stimulate women’s economic empowerment are more limited and challenging to employ. Due to years of war and insecurity, the market remains largely informal and national level production is limited. There are few business role models and fewer women-owned businesses. Zardozi’s “pull” strategies, therefore, focus mainly on making introductions and building relationships with informal traders and shopkeepers to facilitate orders for their clients. The gender-related barriers that women face in terms of interacting with male staff members, shopkeepers and business-owners have limited Zardozi’s ability to step away and let market linkages take over. Women need ongoing support and confidence building, not only in terms of engaging in paid work, but also in order-management, branding, marketing and negotiation in an extremely male-dominated environment. Zardozi plays a key role in managing risk for both the women and the private sector buyers.

Despite these challenges, Zardozi is making headway and remains a unique model in the Afghan context. In just three years, they have facilitated opportunities for approximately 6,000 women. Their members have measured on average a fourfold increase in income in traditional value chains ranging from \$16 per month (23% of clients) to over \$300 per month (the most entrepreneurial 14%). For example, some women have expanded into new and lucrative markets such as the private school uniform market in Herat that previously purchased uniforms from Iran. Zardozi helped to identify and connect women to this new market using wholesale fabrics imported from Pakistan. The connection has resulted in the sustained local procurement of uniforms from Zardozi clients with women managing their own orders and relationships with schools.

The majority of Zardozi’s clients (62%) earn between \$18-\$62 per month. These women are the most risk averse and focus on raising just enough money to support their family. Yet, for the most part, women report being able to reinvest their earnings in their businesses while balancing demands on their income related to children, health care and household expenses. Qualitative surveys also have shown improvements in women’s healthcare and family nutrition; an increase in investments in girls’ education and a new confidence in women to confront gender stereotypes in the communities in which they live. Women mention a change in their status within the family and the community and more agency and control over their incomes. Zardozi’s clients have become more mobile as the family sees the benefits of their businesses and that no harm comes to them despite pushing the cultural boundaries of operating in a public space

But long-term, sustainable economic empowerment for women in Afghanistan will take time and require more effort. Engaging and convincing men and families about the value of women’s economic empowerment is critical for Zardozi’s clients and for the future of the country. Women’s lack of self-confidence and opposition from family members are significant barriers to women’s business expansion. Efforts to address this, for example through awareness-raising and celebrations of women’s successes, have gone some way to reversing family opposition. Zardozi has found that tackling gender biases through concrete demonstrations of women’s economic contributions to their families and communities is an important strategy for building women’s social capital in Afghanistan.

## **ECDI – Entrepreneurship and Community Development Institute**

The Entrepreneurship and Community Development Institute (ECDI) has been working for over two decades to support women and the poor to attain their socioeconomic potential. In the past, ECDI focused on building the capacity of individual women entrepreneurs and MSEs through training and



provision of business development services. However, in recent years, ECDI chose to move from a service provision model to the development of pro-poor markets by stimulating competitiveness among key market players. Value chain analyses showed that social and cultural barriers resulting in women's isolation from the public sphere, prohibited women producers of hand-embellished fabrics from earning fair wages from their labour. ECDI became a key partner in the Entrepreneurs project, funded by USAID (2011-2014) which sought to significantly increase women's incomes and access to the high-value hand-embellished fabric market that exists for Pakistani work nationally and abroad.

ECDI's client base for the project was homebound rural and peri-urban women working on embellished fabrics on a piecework basis. Like Zardozi, ECDI chose to work with women producers and small enterprises as a critical route to increasing women's economic and social capital. In rural Sindh, rural South Punjab, Balochistan and Swat, hand embellishment is the main source of livelihood for women. However, poor women, particularly in rural areas of these provinces, have very little and sometimes no return on their labour. Constrained by lack of mobility, violence, ethnic and religious strife, power shortages and a deteriorating law and order situation, accessing buyers is difficult. Furthermore, home-bound women have limited access to market information, lack quality inputs and suffer from an absence of credit facilities to improve and expand their production.

### **ECDI's Use of Push and Pull Strategies in Sindh Pakistan**

ECDI was one of the pioneers of an innovative "push" strategy in Pakistan called the Female Sales Agent model. The model focused on building the capacity and confidence of local women producers, who had a relatively greater degree of mobility within the community, and worked through these Sales Agent to reach other home-bound women. ECDI began with extensive social mobilization of families and communities to create buy-in for women's participation in the project then they identified a cadre of women that could be trained as Sales Agents in business and product marketing. Female Sales Agents received training in a variety of areas including design, marketing, basic accounting, quality assurance, negotiation skills and conflict resolution. They also acted as the liaison between the market and other women home-based producers. They brought new product designs, production techniques, and resources to the women; and carried finished products to market; ensuring payment for the home-bound women.

The project also set up Common Facility Centres (15) as hubs for business training and marketing. Unlike Zardozi, the Entrepreneur Project's CFCs were legally registered, small businesses operated by a group of women entrepreneurs. Each CFC is now equipped with resource materials, sample catalogues, sample books, training manuals, and other relevant materials. The CFCs both aggregate women's products and serve as informal 'buying houses'. They also have become community centres for the women to meet and work on orders. As both a "push" and "pull" strategy, the CFCs have provided women with important connections to micro-finance institutions for loan products and have enabled buyers, marketing and design teams to interact with large swaths of women that they previously could not access directly. By the close of the project, some CFCs were being supported by private sector companies (such as Asassah, Texlynx, and Indus Heritage Trust) to ensure a continued stream of hand-embellished fabric for their garments.

One "pull" strategy that ECDI was able to employ has been to help women pitch their handiwork and designs to private sector buyers, thus brokering trust in the market place. Mainstream stores and brands were keen to get into the hand-embroidered product market after seeing the success of home-based boutiques and high end designers. Through their years of working with women in hand-embellished fabrics, ECDI was able to approach business owners directly with a solid business case. This strategy was well received in Pakistan, where the larger companies in the garment and textile sector tend to be male-owned and wary of working with women directly. By connecting private sector directly with women hand-embellished producers, ECDI was able to build women's capacity to understand and meet private sector standards around quality and timeliness while at the same

time, encouraging the private sector to create incentives to help women improve their products. ECDI encourage the private sector to use incentives versus penalties to help women meet order quality and was successful in negotiating bonuses for women who delivered quality products on time.

Under the Entrepreneur's project, ECDI helped to create self-employment opportunities for 7,000 women embellishers and 120 Woman Sales Agents and secured contracts with 17 high-end designer labels in Pakistan and exports to Canada, Italy and England. Across the entire project (a total of four value chains), women saw an average increase of 93% in net sales and a 19% average increase in project-related income from 7%-26% at the household level from 2010-2014 (Innovative Development Strategies, 2014). In addition, the independent assessment by Innovative Development Strategies showed that project participants experienced better overall enterprise management, with the greatest increase in marketing skills (35%), increased preservation of outputs (31%), and quality control (28%). Linkages to domestic producers increased by 26%. In addition, focus group discussions pointed to a positive change in community attitudes toward women and women's entrepreneurship and a self-reported change in women's status within the household including greater decision-making power, confidence and independence. In Pakistan, the Female Sales Agent model has created additional gender equality dividends as many husbands have gone on to become male advocates for women in their communities.

## **MEDA – Mennonite Economic Development Associates in Northern Ghana**

The Mennonite Economic Development Associates (MEDA) has been working for over 60 years to facilitate business solutions to poverty. Statistical data for Ghana show that women account for approximately 50% of the agricultural labour force and produce around 70% of Ghana's food crops. (Source) Many farmers in Northern Ghana are poor. They often own less than 2 acres of land and struggle to produce enough crop in a single rainy season to feed their families for the year. In particular, women farmers are frequently overlooked and under-served. Women have limited knowledge of market players; do not receive technical training from extension agents; and tend to sell produce in small quantities in informal local markets. They are last in line for land preparation services, have limited access to labour saving technologies and rarely access loans to cover production costs.

However, across the North, women play a significant role in the provision of food and nutrition within families. Although access to land is controlled by men and men control cash crops, women cultivate kitchen gardens and often small plots of marginal land for additional food crops. Surplus produce often is sold to the local market to generate income which is reinvested back in to the household.

In 2012, MEDA undertook a gender and market analysis of the soybean sector in Ghana as part of the design of the Greater Rural Opportunities (GROW) Project, funded by the Government of Canada (2012-2018). The analysis showed that for women, soybean has the potential to play an important role as a revenue generating crop in the North and that it could contribute significantly to household diets due to its high nutritional content. The GROW project, therefore, sought to work with women soybean farmers to strengthen production and market linkages, increase access to appropriate financial services and support the women to expand the production of nutrition foods and increase nutritional awareness.

## **MEDA's Use of Push-Pull Strategies in Ghana**

MEDA adapted a number of successful "push" strategies to help increase the productivity and profits of women soybean farmers. MEDA began by bringing communities together to talk about gender equality and the roles women and men have been assigned at work and at home. Men and traditional leaders were asked to endorse women's participation in the project and encouraged to

think about how they could support the women in their family to be successful farmers, e.g. through the provision of land. The identification of male champions, particularly husbands and chiefs that own productive resources in rural communities, has been a key strategy for facilitating women's economic empowerment in Ghana.

MEDA also adapted the successful Female Sales Agent Model in Pakistan to the GROW project creating a cohort of Women Lead Farmers that could train, mentor and lead groups of women farmers in each community. Unlike the Nucleus Farmer model, currently promoted in Northern Ghana, that creates Lead farmers from farmers with land holdings of 5-50 acres (predominately men) providing inputs, tractor services, financing and product aggregation to hundreds to a thousand farmers, the GROW project's Women Lead Farmers are trained as entrepreneurs to provide products and services at the community level to 20-30 women smallholder farmers like themselves. After basic training in improved agronomic practices, business and negotiation skills (to prepare them to represent group members in market transactions), the Lead Farmers provide direct technical extension services, support and assistance to women in their groups. Through field visits, the Women Lead Farmers are linked with financial service providers, input suppliers and agro processors where they learn about soybean demand, quality, pricing and market behavior.

The Women Lead Farmers and other entrepreneurial women also work within their groups to expand dry season economic activities, where market opportunities exist. In three years, MEDA has seen Women Lead Farmers begin to take on new and different market roles, becoming more active agents of change in the market system. Women farmers have become distributors of inputs and extension services to other farmers (male and female) and aggregators, linking farmers to buyers. The project is supporting some women to become processors, producing value added products like soy-milk and tofu, to retail in the local market. With some "push", the Lead Farmer is becoming a new market actor that creates additional 'pull' for the women in her community.

As with both Zardozi and ECDI, MEDA actively connects women Lead Farmers directly to market actors such as input suppliers, tractor operators, threshing machine service providers and soybean buyers to facilitate linkages to help "pull" women's products into market. The project also is piloting initiatives with government, private sector businesses and NGOs to test the efficacy of different information communications technologies to provide timely market information (e.g. SMS and voice mail messages) and extension advice to illiterate women farmers using "Talking Books".

Perhaps a difference from the other case studies is the way in which MEDA consciously worked on identifying potential "pull" strategies early in the design of the project to find ways to leverage commercial/market actors to help overcome the barriers that face women farmers in northern Ghana. At the outset of the project, MEDA pitched the business case for working with women to a range of input suppliers, service providers, financial institutions, and soybean processors encouraging them to tap into the vast new network of women farmers that the project would create as new customers, suppliers and producers.

MEDA also brought several large soy processing companies to meet the women farmers prior to the first harvest. After seeing the volume of soybeans that were being produced by the women, two companies approached MEDA to negotiate purchases with the women farmers directly. The women were able to secure a competitive market price for their harvested beans and a commitment from the buyers to cover the costs of collection at the farm gate and transport to processing plants in the South. Through this process, community members learned about the value of the women's crop; became energized by the bargaining and competition between firms for their beans; and learned more about how processing companies viewed the women as a key production source to meet Ghana's large unmet soybean demand.

Another "pull" strategy that the GROW project used was to work with a financial Institution to help women farmers access production loans. Sissala Rural Bank, lacked the capital to provide small production loans to women farmers so MEDA engineered a three-way partnership arrangement

between the bank and a local NGO, whereby MEDA financed a USD \$50,000 loan to the bank which it committed to using for women farmers. The local NGO provided on-the-ground follow-up with the borrowers, facilitated the sales of beans promptly after harvest to ensure repayment and followed-up with any delayed payment. The first year of the project saw a 54% increase in women's access to finance both through voluntary savings and loan associations and formal loans from Sissala bank. The GROW team is now working to help the women form VSLA groups that will invest their savings in agricultural production.

As the project enters its third year, over 11,000 women farmers have been registered, 40% have planted soybeans and 515 Lead farmers are actively working in their communities. The number of women who are producing and selling soybean increased by 44% at the end of the first year, reflecting significantly more connections to processors and other buyers than existed before. Other early impact indicators show that 71% of women reported having access to timely market information, including on such topics as pricing (70%) and potential buyers (20%). Of those female farmers that received market information, 50% of them indicated they were able to negotiate with different buyers to agree on terms of sales such as transportation, pricing, storage and payments.

Aside from increasing soybean production, women also are diversifying their dry-season activities with new crops that will further enhance household income and nutrition. Moving forward, MEDA is devoting resources towards addressing bottlenecks in the soybean value chain to sustainably increase the reach of the project. For example, working with seed growers to ensure enough available seeds at planting season; linking them to the Female Lead Farmers and Sales Agents; and working with technology suppliers to help improve the availability of hand held planters in Northern Ghana to provide more low-cost technology options for women farmers.

Discussions with private sector actors around the business case for working with women helps market actors view women farmers as clients or suppliers in their own right. MEDA has found that once the case is made, women have a much easier time integrating the market and the potential for sustainability increases. Christian Bellow, Head of Golden Web Soybean Processing Company said, "Next year we don't need MEDA to be there. We can buy directly from the women. It is self-sustaining. That's what we are looking for."

## Conclusions

In the authors' experience, the key to designing inclusive market system's development programming lies first in understanding the complexities of the programming environment from a gender, social and market systems perspective. Each of the three organisations profiled here sought to design women's economic empowerment projects that directly addressed the gender discrimination and market challenges that women faced, and sought to do so in a way that was culturally sensitive and appropriate. The starting point was to demonstrate to the women and their families that they could expand their informal, home-based work as a business; and then to develop the business case for other market actors to help them succeed.

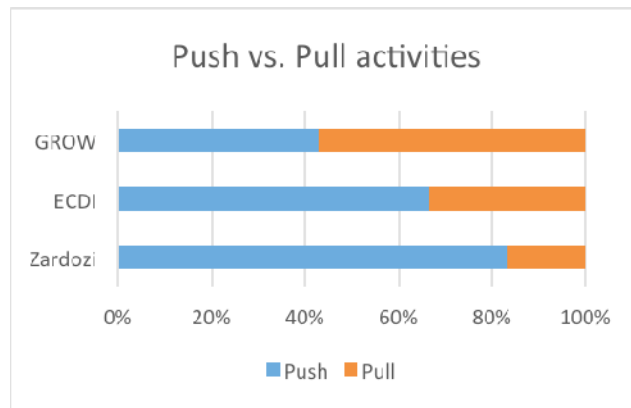
Using a combination of "push" and "pull" strategies is critical, particularly when working with poor and marginalized women. "Push" strategies will help to "level the playing field", increase women's skills and confidence, and expand women's understanding of the market systems in which they work. All three organisations, created networks and spaces for women to connect – for social support, learning, consciousness-raising and negotiating. Zardozi's Community Business Centres and ECDI's Common Facility Centres provided culturally acceptable, women-only spaces for the project to offer business services and support to numerous more women than could be reached in their individual homes. ECDI's Women Sales Agent Model in Pakistan and the MEDA's Women Lead Farmer Model in Ghana are further adaptations that provide a model for expanding the reach and scale of women's networks by empowering women in their own communities to assume positions as teachers, leaders, role models, group negotiators and agents of change.

“Pull” strategies that bring recognition of women’s role in value chains and market systems are easier to employ in countries like Ghana where social and cultural norms and customs are less prohibitive of direct interactions between women and men. However, in all of the case studies, there was some degree of “pull.” Whether this was facilitating introductions for women garment makers to new markets in Afghanistan or facilitating discussions around design, quality and timeliness of delivery with buyers and women embroiders in Pakistan – the connections created a spark of awareness of the potential market that existed and the role of women within that. In Ghana, “pull” strategies such as facilitating access to credit from formal financial institutions to creating the business case with private sector actors for engaging women as input suppliers and seed processors in their communities are examples of how “pull” can be used to expand private sector reach and expand women’s roles in market systems. They also create the potential for lasting change.

The author’s have shown that not only have these strategies increased women’s incomes and opened new spaces for women to interact in the public sphere, but they also can potentially grow profits throughout the value chain. As demonstrated by the case studies above, “push” and “pull” strategies can increase women’s economic empowerment and generate dynamic shifts in gender and market relations in the communities where they work.

Making markets work for women is not easy. For many, facilitation, in market systems development terms, is new. NGOs struggle to catalyze change within market systems without becoming part of the system itself. Continual capacity building within organisations is key but ultimately, experience is the most effective teacher. No two communities will be the same and adapting and employing successful models will garner new learning. And as Zardozi, ECDI and MEDA have learned, celebrating women’s successes are key. When community members see buyers that are eager to do business directly with women, they begin to internalize the importance of women’s economic empowerment and the transformative potential that it can bring.

**Table 1: Comparison of Case Studies using Push-Pull Approaches with Women**



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# Annex 5: Consultancy Report: Building Confidence, Building Success

## Addressing Issues of Women's Self-Esteem and Other Barriers to Economic Empowerment

Consultant: Sippi Azarbaijani-Moghaddam, November 2014

### Introduction

Zardozi is a growing national NGO with a mission to enable low income, uneducated women to achieve economic empowerment, as a means to strengthen the role of women in the economy and in political and civic life. Over the past decade, through its flagship Markets for Afghan Artisans (MFAA) programme, the organisation has developed an unequalled understanding of how to make inclusive economic growth a reality in one of the world's most challenging places for women to earn an income. By the end of 2014 Zardozi will have increased the income of more than 6,000 women and created an equal number of work opportunities primarily in the garment sector across four urban and semi-urban areas in Afghanistan.

The organisation has enabled women to adopt business models that allow them to maintain a low profile while improving their terms of engagement. Most clients<sup>11</sup> have found paid work opportunities for the first time through the programme and on average, clients have increased their incomes fourfold. While most women continue to work in the home, many have moved from piecework to the production and marketing of their own products.

### Cultural barriers to women's market engagement

In order for women to engage in small production and trading in Afghanistan's local markets, they must overcome traditional and cultural barriers which generally restrict their mobility and confine their communication with males outside the family. Once they overcome these barriers however, women are often subject to continuing emotional and even physical pressure from family and community because of their work outside the home. This is an additional stressor and often discourages them from taking advantage of expanded business opportunities.

In mid- and late 2012 Zardozi worked with two consultants<sup>12</sup> to research and analyse the motivations and dis-motivations which drive women working with Zardozi to engage or not engage in market transactions and discourages them from expanding their market engagement when there are obvious opportunities to do so. Through 2013, Zardozi launched initiatives on the basis of recommendations from the consultants with generally good results. Zardozi wanted to have an assessment of the impact of these initial steps together with recommendations on the way forward. A consultant was hired to pursue the following objectives:

1. To enable Zardozi to better assist women to develop their potential as business leaders and role models by supporting them to manage family and community reactions to female market engagement. To do this the consultant should (i) evaluate the impact of steps taken by Zardozi as a result of the previous consultancies and (ii) recommend next steps.

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<sup>11</sup> Programme beneficiaries are referred to as clients

<sup>12</sup> Report on the Development of a Support Strategy to Facilitate Women's Economic Empowerment, Sippi Azarbaijani-Moghaddam, January 2013, and Women's Empowerment and Business Growth – Zardozi, Barbara Everdene, July 2012

2. To enable Zardozi to build the capacity of field staff to better support clients to be business leaders and role models by understanding their limitations and concerns and developing a responsive and professional attitude to meeting their needs. To do this the consultant should (i) evaluate the adequacy of the attitude and understanding of staff to clients and their situations, and (ii) recommend ways to make staff responses more sensitive and more professional
3. To broaden staff understanding of gender issues and in particular how they impact women working outside the home and having their own income.

## Methodology

Information was collected using a combination of semi-structured interviews and focus group work in Dari together with participant observation. Relevant programme documentation was also examined.

Kabul	Mazar
Interview with staff in Dashte Barchi	Interview with staff
Interviews with women in <i>manbehs</i>	Interviews with husbands who had attended success celebrations
Interview with women Dashte Barchi	Interviews with female beneficiaries
	Interview with community and religious leaders
	Attended Client Demand Analysis (CDA) meeting

## Development of Success Celebrations

Case study materials collected over an eighteen month period by Zardozi and interviews during this consultancy with male relatives of female clients as well as staff and clients themselves indicate that success celebrations have had a markedly positive impact on motivation. Providing an enabling environment where women can celebrate and savour their success and achievements has had a distinct impact on those involved. At this stage the focus should be shifted to allowing the family and community to also consider women's successes as cause for celebration and an outcome of their direct support. Male interviewees explained that they realized their wife's potential to earn money in a respectable job if she was provided with time and any other support required. Zardozi also needs the backing of families and communities whose tacit support enables them to implement their program. It is a symbiotic relationship of growth.

Although staff are supportive of success celebrations they need to be reminded of the main aims. It may be necessary to 'check in' with staff on a regular basis and ask questions based on success celebrations:

- Why does Zardozi hold success celebrations
- Why have specific women been selected
- What are the criteria for 'success' (beyond earning money)
- Why families need to be thanked for supporting women and, by extension, Zardozi

The ultimate purpose of success celebrations is to function as community advocacy events aimed at promoting active support for business women from communities and families. The challenge at this stage is to shift the focus away from Zardozi and into the community. At present, celebrations are held in Zardozi offices to avoid cultural taboos related to having men and women in separate spaces. The focus of celebrations held in Zardozi is shared equally between the women being celebrated and Zardozi for supporting them.



Initial steps involve inviting more male relatives to celebrations. This involves sending out written invitations several days before the event and following up with phone calls directly to male relatives. Men interviewed, including community leaders, indicated that they are ready to be more involved and to support success celebrations being held within the community rather than at the Zardozi office.

The success celebrations are not about creating competition between women but about strengthening the fabric of society. This came up in interviews where people regularly remarked on the celebration of one particular lady who has good networks to further her aims. The impression from interviews was that staff and clients felt that success celebrations were to some extent about women competing with each other to earn more money. Further additions to these celebrations can include

- Celebrating the contributions of other professional and working women in the community
- Celebrating supportive husbands and families
- Getting communities to consider how they provide support to each other – this could be suggested as a speech topic for mullahs attending a celebration who are asked to provide some comments
- And, finally, encouraging adolescent girls to consider business as a respectable career choice.

The content of speeches at these celebrations may require guidance. Issues that should be highlighted include the following:

- Women as social capital,
- The importance of self-respect and self-esteem,
- Feeling like a valued member of family and community,
- The importance of support from families,
- Highlighting women's achievements
- The importance of women's skills
- Planning for the future

## Social Capital

Staff need to understand that Zardozi's programs and endeavours are about developing social capital in addition to assisting women to earn an income. According to the World Bank<sup>1</sup>, social capital "refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions. Increasing evidence shows that social cohesion is critical for societies to prosper economically and for development to be sustainable. Social capital is not just the sum of the institutions which underpin a society – it is the glue that holds them together". In Afghanistan women are critical parts of that glue but their role in this capacity is rarely given acknowledgement.

The notion of social capital and its meaning has to be developed within communities and families. The notion is already there since people respect certain educated people, professionals and people with specific skills who provide critical services, representation or guidance to communities. There may be others who are valued even though they may not have specific skills. Social capital includes the people who would be missed if they are no longer in the community providing services, skills and network development which binds community members together, enabling their survival. Within the family it is a case of asking what would change if specific individuals were no longer present performing the activities they perform. It is also a case of encouraging families to develop their children as social capital in the future, especially in the case of daughters.

## Gender Aspects of the Success Celebration

Success celebrations create a dynamic where family males are made to recognize the contribution of their female relatives both personally and as members of the community. The activities of their female relatives are placed in a framework that demands respectful attention. The flipside of the coin is that activities are removed from the framework of negative gossip. Women are recognized for their skills and achievements rather than their physical beauty or number of sons, which are some of the standard qualities by which women are judged. Women of all ages are made visible in a positive light to men of all ages and presented as individuals who are worthy of respect. Simultaneously women are presented as a team member who has succeeded because of support and cooperation (real or aspired for) from her family 'team'. Furthermore, men as a category are brought to the realization that women (their female relatives, other women being celebrated, and Zardozi staff) can achieve outcomes and contribute positively to society.

## Confidence Building

Confidence building is not as straightforward as it appears in programming. Women do not automatically feel confident because they have skills or because they earn money. A number of factors intertwine to contribute to the creation of confident women. Perceptions by self, by family, and society have to be addressed and socio-cultural scripts for women have to be rewritten.

## I can, I am, I want

As part of Zardozi's ongoing confidence building measures it may be interesting to see how comfortable women are with simple phrases beginning with 'I can', 'I am' or 'I want' which are simple phrases implying empowerment in speech. This may involve going through a process of asking women to think about who they are, what they represent, what aspects of their persona are important to them. Many of these women have excellent tools for survival and they should recognize this.

This should be reflected in case studies. The current format for these in most NGOs and donor reports is the story of an unfortunate woman who receives a skill or input and miraculously transforms her life. This is a narrative which moved from sad life story to 'happy beneficiary'. The identities of the women are lost in this process and they are disempowered and see themselves as powerless individuals. A more empowering way of writing case studies is to look at the characteristics and resourcefulness the women possess and how Zardozi facilitates them to achieve their goals. This encourages women to see themselves differently and to realize that they can articulate who they are, what they are capable of and their goals which they then achieve.

Another exercise which may be useful in developing women's confidence is to think of their skills and to formulate sentences which begin with:

- "With my skills I can...So my family can..."
- "Without my skills I could not...So my family could not..."

The next step maybe would be to think of someone they consider capable and to say:

- "If so and so had my skills she would..."
- "If I was as confident as so and so I would use my skills to..."

Discussions with women clearly indicated that they are still reactive in their pursuit of outcomes they may want. They may for example go to visit an official or go to a meeting waiting to see what may be handed out rather than having a specific goal in mind, e.g., speaking to a person about specific issues, finding information they need or finding the opportunity to make a request. They will

wait to see if their desired outcome is (miraculously) presented to them. They will waste time at a meeting, which may be fruitless, just in case. They do not expect to articulate what they want or to get it. This is due to socialization especially in being ashamed of being 'demanding' or simply for asking for anything. They are at the beck and call of others, particularly men. In business interactions women can start thinking about what they want and how they can achieve their desired outcome. Exercises with this kind of issue should start small:

- 'Right now, in this room, I want...So I will...'
- 'When I go home today I want...So I will...'
- 'Next time I see (business contact) I want...So I will...'

The scope of these exercises can gradually be expanded.

## Shame-Free Zones

Since women are socialized to feel shame at many junctures and since they are frequently reminded of it in day-to-day interactions many women self-censor in many aspects of day to day life, in particular in leaving the home and holding interactions around work. The consultant has come up with the idea of 'shame-free zones', a meeting in a safe place with trusted female companions who can be used to explore some aspects of feeling shame.

Discussions can begin with developing markers or indicators of when you do not feel like a valued member of the family, community or group or organization where one works. Identifying some indicators can lead to discussions on how these can be changed in oneself, by discussing with adults or changing such behaviour in children. Further ideas for exploring this are listed in Appendix 3.

## Quality of Participation

Staff need to consider types and quality of participation by clients in Nisfe Jahan and Zardozi-led activities. Staff in Mazar were asked to consider ways in which they know that clients are satisfied with and interested in Zardozi's work. The indicators suggested were:

- Use of the *manbeh* – women are eager to finish courses and use the *manbeh*
- Staying in contact with staff to request courses and input
- Expressing satisfaction when asked
- Assumed from the attitude of women when seen
- Improvement in income
- Mentioning specific positive life changes and expressing happiness.

The process is currently reactive. There are no specific discussions with clients on this issue, nor is there a form used by Zardozi staff to assess quality of participation. One staff member explained that she has come to Zardozi recently from another NGO. She tells women that other organizations do not do as much as Zardozi does for them, that a lot of expense goes into providing inputs so they should be thankful and use what is offered. This statement is a succinct representation of NGO attitudes that clients should be thankful for anything they can get. In this paradigm the possibility for exploring ways of improving products or services provided are limited or guided from above (management) rather than below (client base).

Assessment may be performed most efficiently by noting when women participate best. Another good point of reference is Arnstein's ladder of participation. Points to consider are the following:

- Why women participate? What factors encourage more engagement and interest from women?

- When do women participate? Are there specific periods in women's days, in the year or in the lifetime of a woman when they show more interest in participating in specific activities? Which activities?
- How do women participate? What indicators can be used to determine that women are participating well in an event or process?
- Who participates? What kind of women participate more than others? (Age, specific family circumstances, personality, etc.?)
- What happens as a result of good participation – among the women, in their lives, for the program, etc.?

## Participation and Time

Currently Zardozi staff informally encourage women to make better use of their time but this has not received too much analysis. If the whole day is spent in pursuit of a livelihood or of food then time spent on other activities that do not produce results (e.g. food, money, other priority items) is time wasted. Thus, the use of time (daily, seasonal), the amount of labour available in the family and division of labour must be ascertained before clients are asked to engage in additional activities. Once a timetable is ascertained staff can help work out if time is being used effectively. Recommendations can be made on more profitable use of time, changes in division of labour and so on. Zardozi can see where it can be of help. It also becomes obvious when organizational activities may have been clashing with other activities, which the client prioritizes for various reasons.

## Childcare and Participation

A critical factor that impedes women's participation in activities outside the home and limits activities within the domestic sphere is lack of childcare. Most women encountered during the consultancy period complained about the lack of childcare facilities. Childcare is provided on an *ad hoc* basis by family members, but this is unreliable and does not allow women to plan their time and activities. A baseline survey on the impact of lack of childcare may be useful in highlighting the scale and importance of the issue. Some women may avoid use of childcare services in their area because they consider the services expensive. A cost effectiveness calculation of using the childcare services may be useful for such women. Women could be encouraged to set up affordable childcare as a business. This would involve looking at the economic value of the provision of childcare, looking at the elements required and looking at it as a small business package that can be developed and replicated.

## Interacting with Zardozi Clients

The consultant attended a Client Demand Analysis (CDA) meeting with staff and Nisfe Jahan Executive Committee members each of whom represents one *manbeh*. The meeting served its purpose but it was clear that the impact could be expanded and deepened with some changes, listed below. It did not appear that clients were satisfied with the interaction. It would be useful for staff to think about the formats of their interactions with clients:

- This would include thinking about the lay out of the venue to improve face to face interaction. A long table will be uncomfortable for people at the end and make the speaker shout. A conference lay out stops group interaction as people see the back of other people's heads and the focus is on one speaker. Other layouts have to be considered for pros and cons.

- Length of time permitted for one person to speak should be limited and punctuated by question and answer sections or another type of interaction such as a visual presentation of some sort.
- It may develop good practice for everyone to quickly jot down at the start of a meeting what they are hoping to achieve from the meeting or interaction. This will be followed up at the end by asking whether attendees met their goals or whether there needs to be follow up.

Staff need to think at times what kind of information exchange is taking place.

- What sort of information is required by participants in an event?
- What would be the most useful way for participants to receive that information?
- Are participants conveying information in indirect ways? Why? And what?
- How do they know that information was transmitted and received? How can they check that?

Sometimes a discussion may not 'fit' in a particular type of meeting or event and needs to take place at another time. For example, sometimes clients may have a larger vision they wish to articulate. This has to be done at the right event as it may be a time consuming process to discuss it. Clients may have difficulty articulating and communicating details of that vision. Staff need to be able to assist in piecing together that vision. The next step is to develop a strategy based on that vision, followed by an action plan. There may be opportunities and constraints that also need to be considered. Such a discussion, for example, should be rescheduled for another time and not create a long detour in a meeting with a set agenda.

## Cooperation among Women

The consultant was asked to examine reasons for cooperation among women. The factors and limitations have been included as the elements within a concise questionnaire format which will be expanded for use by staff and fielded at a later date (See Annex B).

## Annex A: Arnstein's Ladder of Participation

Non-participation	Manipulation	Women are gathered by male leaders whenever staff arrive. If challenged they claim that women are not aware or educated enough to actually make an input into decision making. For the purposes of the program women have 'participated'. Women are not allowed to control funds or even select their own interventions. Such an approach would be common in conservative communities.
	Therapy	Women are gathered as above but instead of being allowed to voice and deal with important issues such as violence against women, women may be given courses to improve them rather than their life quality e.g. hygiene or bead weaving course. Those who gather women together focus on the therapeutic benefits of gathering in a group rather than what the group actually achieves. Such an approach would be taken by staff with weak understanding of and commitment to gender mainstreaming. Will happen in conservative areas where women are held in low esteem
Tokenism	Informing	Women are informed of their responsibility to form a group and are informed of their rights to choose their development priorities but men still dominate project selection and control project funding partly because women fail to understand their role.
	Consultation	Women are informed of their responsibility to form a group and are consulted about their choice of development priorities but men still dominate project selection and control project funding. Women's participation is window dressing – they are "participating in participation".
	Placation	Selected women from the group are allowed on a face to face regular basis with men leaders but mostly to receive instructions and to report whether the women's group has done what they were previously told. The women selected do not feel accountable to the group of women but to the men who have allowed them to emerge as leaders. Men still have the final word on projects and activities.

<b>Empowerment</b>	Partnership	Men and women's group negotiate and share planning and decision-making responsibilities through such structures as joint policy boards, planning committees and mechanisms for resolving impasses. After the ground rules have been established through some form of give-and-take, they are not subject to unilateral change. There has to be an organized powerbase which shura leaders have to be accountable to.
	Delegated Power	Negotiations between women and public officials can also result in them achieving dominant decision-making authority over a particular plan or program. Women hold enough power to ensure program accountability to them. To resolve difference, men need to start a bargaining process.
	Citizen Control	Here rhetoric should not be confused with intent. Women should be allowed to demand the degree of power (or control) which guarantees that participants can govern a program or local resource, being fully in charge of policy and managerial aspects. They should be in a position to choose, implement and manage a project with full control of decision-making and funds.

## Annex B: Zardozi Proposed Questionnaire on Women's Cooperation

### 1. Community composition

<b>Hypothesis: That well-established communities may cooperate more closely because of established bonds. It is possible that returnees from Iran also seek cooperation because after developing a more opportunistic outlook abroad. Young families with young children may be restricted from cooperating due to lack of childcare.</b>			
Mostly one ethnic group		Which ethnic group?	
Mixed composition		Which ethnic/religious groups?	
Returnees from Iran		How many years in Iran?	
		Number of years back in Afghanistan?	
Returnees from elsewhere		Where?	
Established extended family networks			
Young families with scattered extended family			

### 2. Relations with neighbours (not related through kinship)

<b>This question aims to ascertain whether cooperation occurs only with members of the same kinship group or whether it can also occur with neighbours</b>	
Do not know neighbours	
Regular interaction outside home	
Regular interaction inside home	
Regular interaction both inside and outside home	
Number of years known	

### 3. Mobility of interviewee

<b>Hypothesis: That reduced mobility due to various factors can impede opportunities for cooperation between women</b>	
Limited to home	
Limited to street where she lives	
Limited to local bazaar, houses of relatives, houses of neighbours	
Why?	
Can go beyond the above if necessary	

#### 4. Economic situation of family

Hypothesis: That the level and type of earnings for a woman may impact her possibilities to cooperate with others. Also the place of work may impact how much she can call on other women to cooperate. Preoccupation with childcare may also affect possibilities for cooperation.	
Works from home	
Works outside home	
Brings work back to home	
Range of earnings	
Earnings in kind	
Husband's earnings	
Number of children	
Availability of child care	

#### 5. Participation in community life cycle events

This question explores the interviewee's participation in community life cycle events	
Participates in weddings funerals etc. of friends and neighbours	
Participates only in family weddings, funerals, etc.	
Actively assists in weddings funerals etc. of friends and neighbours	
Actively assists only in family weddings, funerals, etc.	

#### 6. Motivations for Active Assistance

This question aims to unpack motivations for participating and/or actively assisting in events	
It is sawab	
Assist in happy events because it is enjoyable	
To socialize and see others	
I enjoy helping	
I feel they have to	
They will help me back	

#### 7. Cooperating on paid work

This question explores how women cooperate beyond community life cycle events. The focus is on cooperation from women who are not family members.		
		How Often:
I cooperate with other women (not family) to help with their paid work		
I help other women with their domestic chores		
I help other women with child care		
I help other women with small loans of money		
I help other women by telling them what is happening with projects etc.		
I never help from other women		
Other women help me with.....		

## 8. Who I cooperate with

This question will provide additional details about the profile of people women cooperate with.			
How many women do you cooperate with regularly (e.g. several times a week)?			
Name 1-3 women you cooperate with the most			
Names:			
Neighbour			
Friend			
Member of a group set up by an NGO			
What is this group?			
Member of another type of group			
What is this group?			

## 9. Why I cooperate with these people

This question explores motivations which women may have for cooperating with each other.			
I cooperate because...	Person 1	Person 2	Person 3
It is sawab			
It is enjoyable			
To socialize and see others			
This person has skills/I can learn from her			
I enjoy helping			
I feel they have to			
This person pays me cash			
This person will help me back			
I like, love or admire her			
Other reason			

## 10. Limitations to Cooperation with these and other women

This question explores limitations which may exist on cooperation	
Lack of time	
Lack of money	
Jealousy	
Lack of reciprocation	
Prevented by other family members	
Other	

## Annex C: Ideas for Exploring Shame-Free Zones

- Some women feel ashamed when they leave the house and move around. The question posed can be:
  - Am I a bad person for leaving the house? Am I a bad person on the bus? Am I a bad person because I am mobile? Who says I am a bad person? Why? Are they right?



- Some women feel extremely aware of their bodies when in public because they know that they are being scrutinized. They are dressed appropriately and observing hijab and yet they feel ashamed simply because they 'are' when men are present
    - Am I bad because I have a body? Am I bad because my body is a certain shape? Am I bad because I am standing here? Am I bad because people can see me? Would I be a better person if I was hidden somewhere? Who says I am a bad person? Why? Are they right?
  - Some women become painfully self-conscious when they are asked to speak in any setting, especially when there are men present. They have been socialized to be silent and to listen to men as the voice of authority.
    - Am I stupid? Am I less stupid if I am silent? Am I stupid when I speak at home? Am I stupid when I speak in the bazaar? Am I stupid when I speak elsewhere? Who says I am a bad person? Why? Are they right?
  - Women are socialized to sacrifice. Time is spent on others. Extra income is spent on others. Labour is spent serving others directly or indirectly. It is very difficult for women to feel comfortable with notions of wanting things for themselves.
    - What do I want just for myself? Am I a bad person for wanting this? Who says I am a bad person? Why? Are they right?
  - Some women feel guilty if they actually enjoy what they do and take a little me time. Women are encouraged to express their suffering at length in some milieus. Society is not always approving of happy women
    - Am I a bad person when I smile or laugh? Am I a bad person when I am happy? What do I enjoy and am I a bad person when I enjoy that? Who says I am a bad person? Why? Are they right?
  - Some points can be expressed by individuals whereas discussions of 'Who says I am a bad person? Why? Are they right?' can be opened up the group.
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